IAS 201:
HR Admin (Administrator) Training
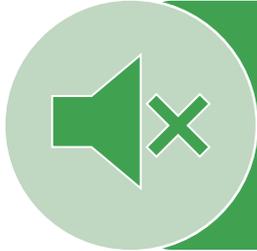Life events and Career Transitions

etf

Technology Check

Can you see the screen?

Can you hear the speaker?
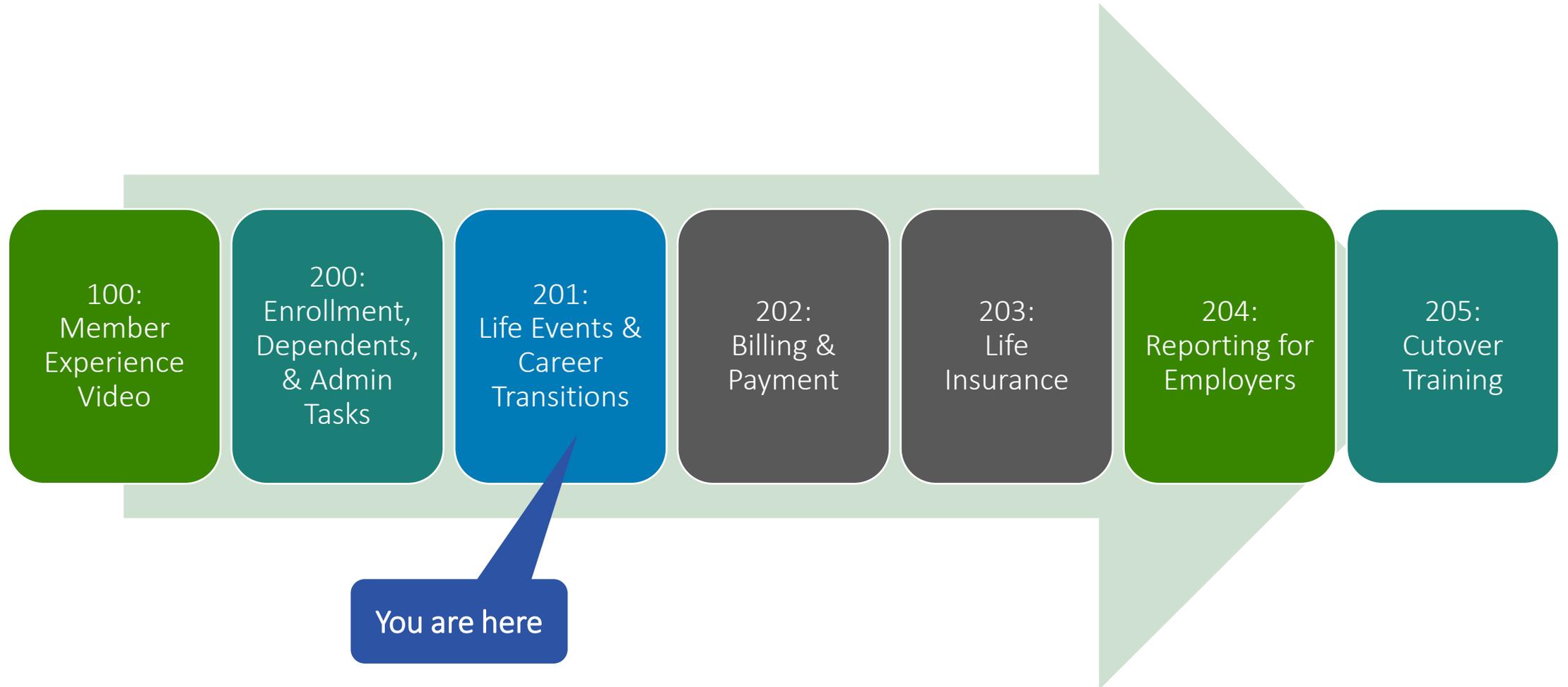
Ground Rules

Mute yourself throughout training

Ask questions via MS Teams chat feature

Cameras off

DOA Learner Journey

| 100:
Member Experience Video | 200:
Enrollment, Dependents, & Admin Tasks | 201:
Life Events & Career Transitions | 202:
Billing & Payment | 203:
Life Insurance | 204:
Reporting for Employers | 205:
Cutover Training |

You are here

Member Experience Video

IAS 100: My Insurance Benefits Member Experience

Reminder: Members can and should enroll in their own benefits

Learning Objectives

Describe life event process

Change benefits due to life events

Explain date rules

Process leave of absence (LOA)

Process transfers and rehires

Process retirees

Understand COBRA & My Insurance Benefits

Describe Life Event Process

Life Event Companion Guide

All events listed in *Companion Guide*

65 total life events listed by type:

- 11 Standard life events
- 6 Work change life events
- 39 HR Admin-only life events
- 9 Automated Appeals life events
- One page for each QLE

Common errors and how to troubleshoot

IAS Resource Page

My Insurance Benefits
Qualifying Life Event and Change Reason
Companion Guide

My Insurance Benefits (Benefitplace™)
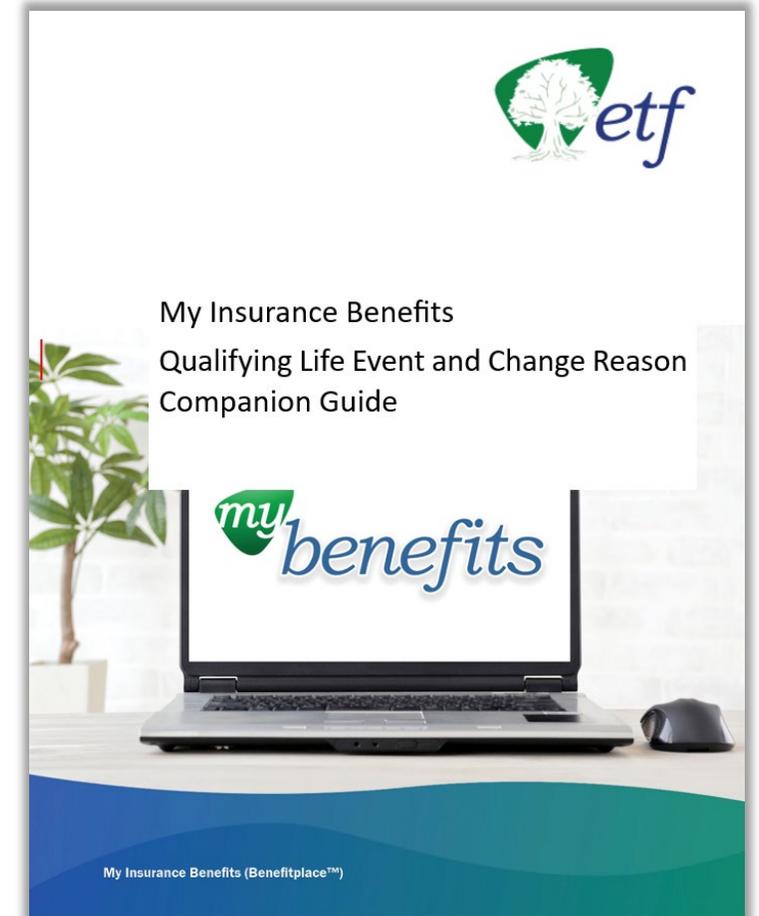
Employer IAS Procedures (ET-1111)

Employer Insurance Administration System (IAS) Procedures (ET-1111)

Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53713

Employer Communications Center
1-877-533-5020

etf.wi.gov

ET-1111 (REV 2/6/2026)   Page 1 of 156

Resource for various employer processes

Topics:

- Multiple systems
- Complex & rare situations
- Open Enrollment
- Errors, etc.

Format: Background, Resources, Step-by-Step Guidance

Updated regularly with employer newsletters

IAS Resource Page

Life Events Background

Definition: Qualifying Life Event

Event that qualifies members to change benefit elections

Members cannot normally change benefits outside OE

Changing benefit examples

Changing Single to Family

Changing Health Plans

Changing Levels of Life Insurance Coverage

Source of initiating benefit changes varies

Active members can initiate most events in My Insurance Benefits

Some life events require additional steps by HR Admin

Life Events VS Change Reasons

All life events are change reasons in My Insurance Benefits

Not all change reasons are life events (e.g. "Disenroll from HDHP due to ineligibility")

Analogy: All squares are rectangles, but not all rectangles are squares

Active Member: Typical Life Event Process Flow

Member

- Has life event
- Enters life event into My Insurance Benefits
- Adds/removes dependent(s)
- Uploads supporting documents

Employer

- Verifies dependents first
- Verifies documents
- Verifies life event is correctly keyed

ETF

- Assists employers
- Audits employer tasks
- Coordinates support with BenefitFocus (vendor)

Active Member Example – Birth

Member

- Child born
- Enters "Birth" event into system
- Adds baby as dependent
- Enrolls baby
- Uploads birth certificate copy (pending)
- Inputs SSN (when available)

Employer

- Verifies new dependent
- Verifies birth certificate
- Verifies birth life event
- Changes health plans if member requests

ETF

- Assists employer
- Conducts audits
- Coordinates support with BenefitFocus (vendor)

Who Makes Life Event Changes?

Active members can process many life events themselves	Some life events require paper application	Some life events are HR Admin-Only
e.g. Birth, Marriage, Divorce, Death	Military student dependents over age 26	Enrolling disabled adult dependents
Member creates life event	Proof of paternity (over 60 days late)	Lapse of benefits due to military leave and non-payment
Member adds/removes dependent(s)	Medicaid eligibility	
Member uploads supporting documents	Pre-retirement enrollment to preserve Sick Leave (State).	

Life Events to Change Health Plans: Multi-Step Process

Life events that allow health plan changes:

- Adoption, Birth, Guardianship, National Medical Support Notice, Marriage, Divorce, Loss of other coverage, & Moving from service area

Members cannot enter most health plans changes in system

- Reminder: Health plans are insurance carriers
- Member can add QLE and add/remove dependents, but cannot change health plans
- Exception: Moving from service area → Member can change plans

Employer should not approve more than 1 QLE / day for member

- Example: Approve divorce QLE one day → health plan change another day

1 / day

Example:
Life Events to Change Health Plans

Step 1: Member → adds life event in My Insurance Benefits

Step 2: Member → adds/removes dependent in My Insurance Benefits

Step 3: Member → requests health plan change to HR Admin (established internally)

Step 4: HR Admin → approves life event in My Insurance Benefits

Step 5: HR Admin → Initiates QLE to change health plans *on a different day*

Step 6: Member → selects new health plan within 30 days of life event

Changing Health Plans Effective Dates

Two effective dates from single life event

Example:
Birth on 3/17

Effective Date One:
Day of life event

Effective Date One:
3/17 Baby added to coverage

Effective Date Two:
1st/mo. following event date

Effective Date Two:
4/1 Health plan changes

Life Event Documents

Life events require appropriate documentation:

- [ETF Acceptable Documents webpage](#)
- Examples: Birth certificates, Divorce decrees, etc.
- CCAP screenshot ≠ divorce decree
- Errors → Employer & several ETF business units fixing

Documents must be associated with life events

- Member role → System prompts them
- HR Admin role → Must be done manually
- HR Admins must still upload document and associate QLE even if acting on behalf of member

Importance of timeliness

- Coverage lapses
- Invoice accuracy
- Payroll accuracy

Reporting Employee Deaths

Report deaths ASAP
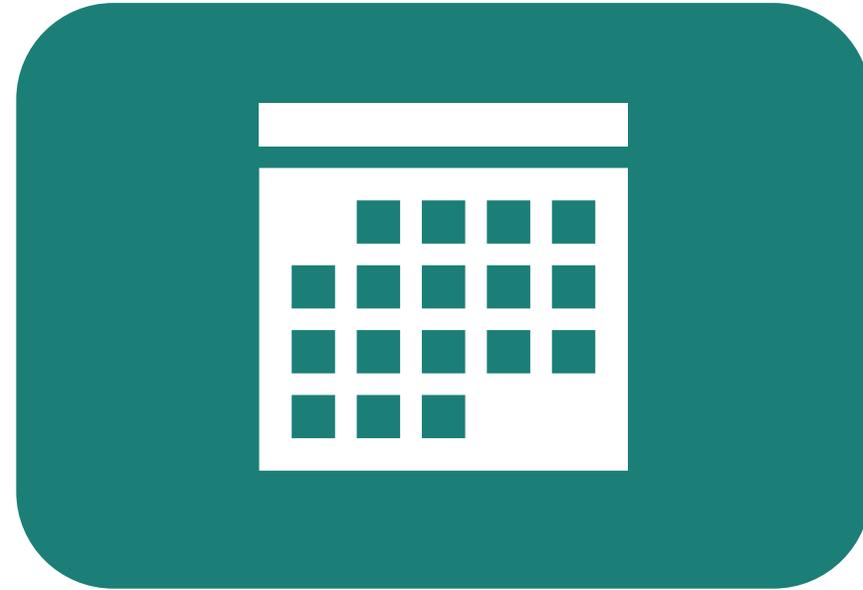
Use date of death
(not last day worked)

Change to Future State:
Active Deaths

Current State:

- Deceased member's family reports death to employer
- Employer tells family to contact ETF
- ETF Call Center creates service request for ETF units
- ETF sets up survivor contract

Future State:

- Deceased member's family contacts employer and ETF
- Employers process employee death in PeopleSoft → terms benefits
- Deceased member's coverage terminates end of month

Use ET-1111 for processing deaths

Life Events Crossing Plan Years

Life events that occur in year prior to entry into system

- Adoption, Birth, Guardianship, Legal Custody, Marriage, Loss of Other Coverage, Now Eligible for Other Coverage, Death of Dependent

Example:

- Dependent born December 28
- Member adds January 5
- Effective date is January 1 → No coverage December 28-31.
- Member cannot add to prior year coverage

Employer must carefully review QLEs near end of year & beginning of next

Employer can correct up to 65 days → ETF must correct after 65 days

Touchpoint – Questions?

Change Benefits due to Life Events

Reference:
My Insurance Benefits Qualified Life Event and Change Reason Companion Guide, Chapter 8

Member Elections Disclaimer

Members should enroll themselves & add dependents

HR Admins may enroll or add dependents – not preferred

HR Admin elections require paper app & leave "paper trail"

HR Admins Initiating Benefit Change

Search member

**Multiple ways to search
(e.g. SSN, name)**

Member Profile

Member profile loads

Benefits Snapshot displays member's current benefits

Click "Benefit details" button to edit benefits

Benefits Details

Member's Benefit Details load

Click "Edit benefits" button

Edit Due to Change Reason (Life Event)

Enrollment Summary loads

Medical changes require Change Reason (life event)

Click "Edit due to change reason" button

Selecting Change Reason (Life Event)

Reason for Medical Change drop-down loads

Click drop-down "Select a new change reason"

List of change reasons loads

Select "Birth" as change reason

Click "Next" Button

Benefitplace

etf   HR AdminState001 ⌄

Company: SWI Training Sponsor – State   🔍 Search by Name or SSN   Go

Home

Employees   **Ana Perez1** (ANAP1101)   **Manage Employee** ⌄

525-01-1101   ana.perez@gmail.com

Data & Reporting

Targeted Messages

Resources

Group Settings

▦ Overview
💙 Benefit details
👤 Dependents
📁 Documents
▦ Interactions
🕐 Employee history

EMPLOYEE REPORTS
Employee Detail Report
Employee Benefit Summary Report

CURRENT BENEFITS

Health Benefits and Health Savings Account 2025

Reason for Medical Change

You are making a change to benefit elections. Why are you making this change?

⭘ --Select a new change reason--

Next

Benefitfocus ® is a registered mark of Benefitfocus.com, Inc.   Questions? Please call An Account Consultant at 843-284-1116
© 2025 Benefitfocus.com Inc., All Rights Reserved
Ask a Question | Terms of Use | Privacy Statement

Reason for Medical Change Details

Reason for Change details loads

Permissions listed for life event

Confirmation to continue

Enter event date information

Click Next button

Enrollment Summary with Change Reason

Enrollment Summary loads

Change reason listed

Click Persons Covered "Edit" to add new dependent

Insurance

Add Dependent for Life Event

Persons Covered loads

Only member and current dependents listed

Click "Add Dependent"

Dependent Details

Add dependent tool loads

Fill in required fields

Race & ethnicity required by CMS to ask; members not required to respond

Click "Save" button

Persons Covered

Add Dependent

If the relationship of the new dependent is not listed, you may need to update the Coverage Level.

First/Middle/*Last — Max | | Perez1

Court Order Dependent — No

Relationship — Child

Sex — Male

Date of Birth — 03/17/2025

SSN —

Race (formal response)
- American Indian or Alaskan Native
- Black or African American
- Other Pacific Islander
- White

Ethnicity (formal response)
- Not of Hispanic, Latino/a or Spanish Origin
- Puerto Rican
- Another Hispanic, Latino or Spanish Origin
- Mexican, Mexican American, Chicano/a

Address — Use Employee's Standard Address

Cancel | Save and Add Another | Save

New Dependent Covered

Persons Covered reloads

New dependent added to Persons Covered

Click Next button

Additional Insurance?

Additional Insurance question loads

- For coordination of benefits and because not allowed for HDHP (state)

Select "No" and click "Next" button

Additional Insurance

*

Currently, do any of the persons covered under this benefit have other health insurance?

Do not include Aspirus medical insurance that the employee currently has through SWI Training Sponsor - State.

○ Yes, and I have all the required information: Policy Number, Policyholder, Carrier's Name, and Effective Date.

○ Yes, but I do NOT have all the required details.

● No, neither the employee nor any dependent has had health insurance.

Next

Enrollment Summary with New Dependent

Enrollment Summary reloads

New dependent covered

Click "Save Changes" button

Document Manager

Document Manager loads

System explains supporting document requirement

Click "Upload a Document" button

Adding Supporting Document

Adding New Document tool loads

Fill in required fields and upload document

Click Save button

Approve Supporting Document

Document Manager reloads

Newly uploaded document appears

Click "Approve" button

Status changed to Approved

NOTE: Errors in My Insurance Benefits

My Insurance Benefits may generate event error alerts
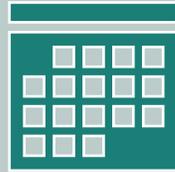
System compares event date to keying date

When dates don't align with configuration, system generates error alerts

Examples:
- Too far in future
- Notification period has passed
- Event too far in past

If you get one of these errors, check *Life Event Companion Guide* and review dates

Touchpoint – Questions?

Explain Date Rules

ETF Date Rules

New hires
(IAS 200)
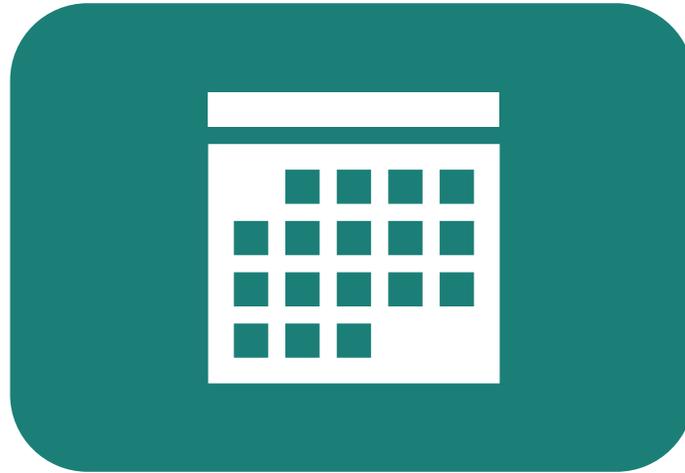
Open enrollment
(training closer to date)
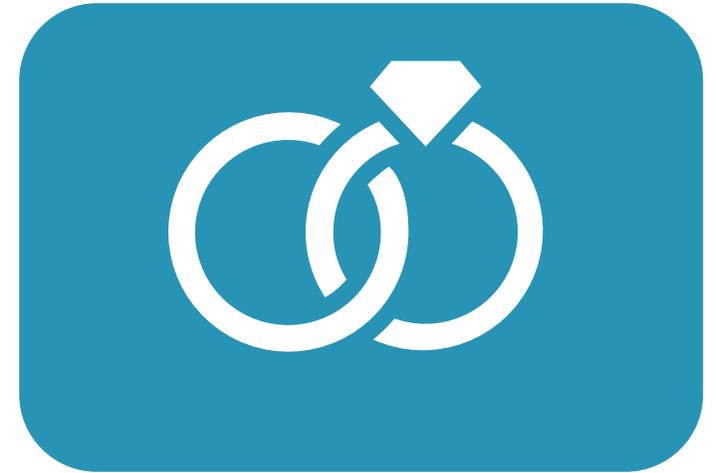
Life Events

Date Rules Definition

Definition: Rules for when coverage can be changed.

Different situations have different date rules.

Examples: Coverage added, terminated, effective date, etc.

Examples: New hires, open enrollment, birth, etc.

Life Event Companion Guide & Date Rules

Guide explains life events detail

Table of Contents lists all life events

Each event has in-depth section with date rules

9.1.5. Marriage

When a member marries, their spouse and any stepchildren become qualified dependents on the day of the marriage.

Who can create and use?

Both Members and HR Administrators can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of event*
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Add or Cancel Uniform Dental?	Yes, Add only
Add or Cancel Supplemental Benefits	Yes
Ability to change FSA contribution?	Yes, Add, Increase or Decrease
Ability to change Dependent Care contribution?	Yes, Add, Increase or Decrease
Add or Increase Life Insurance?	Yes
Is Evidence of Insurability Required?	No, if selecting one (1) unit of life insurance ** EOI will pend for units beyond the 1 unit increase

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until the open enrollment period.
- New elections or increases for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

Life Events with Date Rules

Marriage	Divorce	New dependent	Moving from service area	Lay off or leave of absence (LOA)
Death	Gain other eligibility	Lose other eligibility or employer premium contribution	Gain greater employer premium contribution	Active employee enroll before retirement*

NOTE: Life event dates are not customizable—the exact dates must be input

Life Event Enrollment & Cancelation Deadlines

Life events with 30-day deadlines:

- Marriage
- Divorce
- Gaining new dependent (changing health plans)
- Move from health plan service area
- Gaining eligibility for other coverage
- Losing eligibility for other coverage
- Gaining greater employer premium contribution
- Active employee enroll before retirement (file app *more than* 30 days)

Life events with 60-day health app enrollment deadlines:

- Divorce (cancelation)
- Gaining new dependent (not changing health plans)

Other deadlines:

- Death of Spouse or Dependent

NOTE: Job aid available for QLE effective dates

Employee History Overview

Info in employee's history

- Coverage over time
- New hire, life events, open enrollment
- Category changes (e.g. Protective from Non-Protective)

Open from member record

Point in time VS Timeline

Timeline:
View when changes made & by whom

Employee History – Event Details

Total number of benefits edited

Editor types

- Member, Employer, ETF, BenefitFocus, PeopleSoft

Categories affected

Two states: Current & Previous

Scroll down to compare changes

Job aid available

Touchpoint – Questions?

Processing Leave of Absence (LOA)

ETA XML File

What is it?

- Data file sent to My Insurance Benefits from employers' HR software (PeopleSoft)
- XML file sent daily

XML file data

- New employees, terminations, employee demographics, FTE changes

Only Central Benefits uses ETA User Interface (UI)

Leave of Absence (LOA) Overview

Use the ET-1111!
- Specific codes in ETA XML file
- Specific change reasons in My Insurance Benefits

Employee chooses whether to continue benefits or lapse coverage

If employee chooses to continue benefits when starting LOA:
- Employer must continue contributing their employer premium contribution for three months
- After three months, employee chooses to continue benefits and pay entire premium or to lapse coverage
- Employer must take action after three months!

Initiate LOA Life Event if Lapsing Coverage

From member record, click "Manage Employee" drop-down and select "Initiate life event"

LOA Life Event Process

Initiate a Life Event for Employee

You are initiating a life event for this employee

Life Event Type
- Guardianship of a child
- Job Change Where Significant Share of Employer Contribution is Lost
- Lapse of Benefits due to Leave of Absence
- Lapse of Benefits due to Military Leave
- Legal Custody of a Child
- Less than Half Time to Full Time
- Loss of dependent child status
- Loss of other coverage
- Marriage

Next

Initiate Life Event tool loads

Select "Lapse of Benefits due to Leave of Absence" as the life event type

From Initiate Life Event tool, enter date and save event

Return from LOA

Employer determines if coverage lapsed or continued

If employee continued coverage, employer:
- Determines employee eligibility
- Updates status category in PeopleSoft

If employee lapsed coverage, employer
- Uses "Return from LOA" change reason to reenroll

Processing Transfers, Rehires, and Rehired Annuitants

Defining Sponsors

Employers also known as "sponsors"

- Employees may work for different state and local employers

"Sponsors" refers to employer's payroll center

List of Sponsors

Any Local Employer	STAR/DOA/Central Payroll	UW
UWHC	WHEDA	WEDC
WHEFA	Beyond Vision	
Fox River Navigational Authority		

Transfers and Rehires Definitions

"Transfer" definition:

- State employee who terminates employment and begins employment with another state "sponsor" <u>within 30 days</u>
- NOTE: Employers *must* conduct prior service inquiries

"Rehire" definition:

- State employee who terminates employment with a sponsor and begins employment with the same sponsor within 30 days

Scenarios that are neither transfers or rehires:

- Local to local
- State to local
- Local to state
- >30 days break in service

NOTE: Transferred and rehired employees cannot see benefits they had under former employer. To know their benefits, they will need to print their benefits prior to terminating employment

State-to-State Transfer: Different Sponsor

Former ER submits term through ETA / XML

→

New ER checks prior service

→

New ER provides eligibility info to ETA / XML

→

ETF processes eligibility info in My Insurance Benefits

→

System creates task for new employer

→

New ER will manually enroll employee based on previous elections
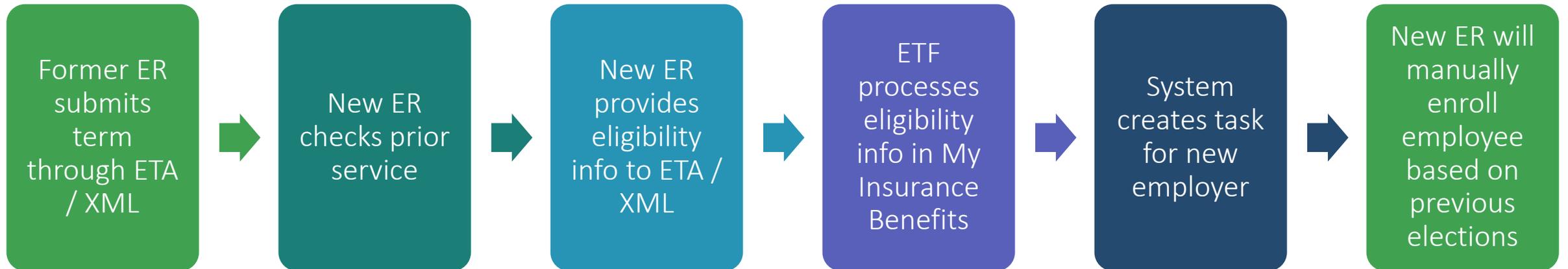
NOTE: This is effective July 1 — Reference Cutover Training prior to then

Rehire Under Same Sponsor (within 30 days)

Employer sets "Rehire Category Value" in ETA / XML file
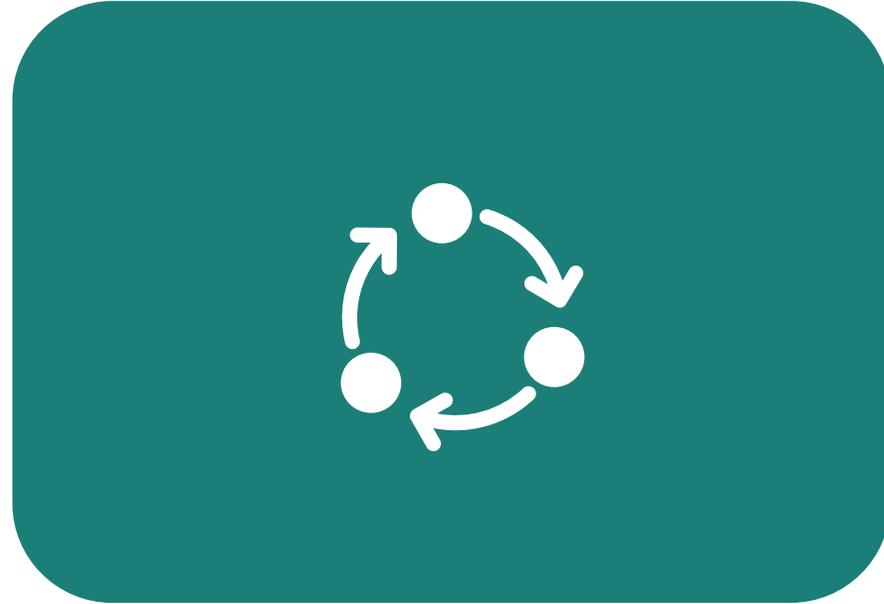
ETF will process rehire record

- My Insurance Benefits will reinstate employee's benefits with correct dates

Rehired Annuitants – Life Insurance

Procedure details → *Employer IAS Procedures* (ET-1111)

Rehired annuitant (RA) suspends annuity

Employer must meet with RA to determine life insurance choice

- Newly enrolling as active employee
- Enrolling as active and replacing previous annuitant life benefit
- Maintaining coverage as annuitant (pay insurance company)

Employer must use correct code in ETA XML file

Touchpoint – Questions?

Processing Retirees

State Employee Retiring: Special Enrollment Opportunity

To enroll in health insurance in retirement → Employees must be enrolled at time of retirement → Includes supplemental dental and vision enrollment

Special enrollment opportunity → If not currently covered → Can enroll 30 days prior to retirement → Must select ACCESS plan (and possibly family coverage)

NOTE: The system will not notify employees or allow them to do this → Employers must process this event → Utilize Termination Checklist (ET-2500)

State employee retiring, Married to local employee, & Enrolled in local coverage

Current state:

- Dual coverage for one month during month of retirement

Future State Option 1:

- Local employer terms *just* state spouse
- State employee (retiring) enrolls in state health insurance
- State employer terms for retirement
- Retiree can choose to cancel

Future State Option 2:

- Local employer terms *entire* contract
- Family enrolls in state health insurance family
- State employer terms for retirement
- Retiree can choose to cancel

Retirees & Terminations

Terminating considerations

- Terminate via PeopleSoft
- Terminate ASAP
- Can enter termination up to 7 days prior
  → System waits to process until actual date
- Delay could impact Medicare & impact financially

Retirees will not have access during transition

State <u>Layoffs</u> Note: Sick leave paying premiums = different date

Processing Retirees Notes

New retirees in My Insurance Benefits

Automatic health & supplemental enrollment in retirement sponsor (supplementals currently require application)

New ETF forms replace vendor forms (supplemental): *Supplemental Insurance Application/Change* (ET-2339)

Pre-retirement is last opportunity to enroll in programs (this isn't new)

State Employers: Processing Retirees Reminders

Termination Checklist for State Employers (ET-2500S)

Process Sick Leave Certification

Online Tools

Employer Training

ETF Web Applications for Employers (formerly on the ONEsite)

myETF Benefits Administrator for Employers

Accumulated Sick Leave System (AcSL)

Employer Contact and Password Help

Order Employer Forms

Career Benefits For State Employees Page

Employee Reimbursement Account Contributions

NOTE: Retirees status shows "Terminated" → Retirement appears when loaded with retiree sponsor

Touchpoint – Questions?

Understand COBRA & My Insurance Benefits

Insurance

COBRA Administration

What is Not Changing?

- Eligible COBRA events (e.g. Divorce, Termination, etc.)
- Continuing health insurance, dental, wellness, and FSA
- Not Life Insurance → contact Securian
- "Qualified Beneficiary" (not "Subscriber" or "Dependent")

What is Changing?

- July 1 and after → Voya sends automatically
- Interim process May 1 – July 1 → ETF sends offer
- Supplemental vendor forms not required
- Qualified beneficiary pays premiums to Voya → Voya pays vendors

Qualifying COBRA Events

Termination

Divorce

LOA

Layoff

Aging out

Loss of dependent disability status

Grandchild's parent turns 18

New employee terminates before 30 days

NOTE: Gross misconduct terminations are NOT eligible for COBRA

Changes in COBRA & Divorce

My Insurance Benefits sends COBRA offers within five days of eligibility notice

- Required by statutes
- System automates

Just for divorce: Ex-spouse & stepchildren lose coverage end of month five days after notice

Notices given later in month can result in coverage removal next month

Example: Subscriber adds divorce in system and removes ex-spouse March 28 → COBRA offer sent → Ex-spouse removed end of month five days after notice (March 28) →April 30

Changes for Retirees & COBRA

New retirees will receive COBRA letters

Automatically sent out by Voya upon termination

Required to send

COBRA ≠ Retiree health insurance

Most retirees should ignore this COBRA offer

COBRA letter addresses possibility of retiree benefits

Employer role

Notify retiring employees of COBRA letter

Update email address

Please note: As you review your COBRA Election Form, your employer recommends that you also review any Wisconsin Retirement System benefits you may have with the Wisconsin Department of Employee Trust Funds (ETF). This is especially important if you are at or approaching minimum retirement age (age 55 for most, age 50 for some protective occupation employees) or ended your employment due to disability, as retirement benefits may offer an alternative to COBRA depending on your individual circumstances.

Touchpoint – Questions?

Resources

Support Plan for DOA – Data Corrections

Create Jira Ticket for Data Corrections that cannot be passed on the ETA file

This would include data like:

- Date of Birth
- Social Security Number (SSN)
- Hire date changes
- Termination date changes

DPM will update data in Peoplesoft & ETA UI that feeds My Insurance Benefits

Support Plan for DOA – Enrollment Issues

Designated Agency-Based DPM staff will create an Ivanti ticket
(if needed)

ETF triages the ticket and Case Manager follows up with Agency & DOA

HR Admins view (view-only) progress via Ivanti
or call EIU at 1-877-533-5020 (option 2)
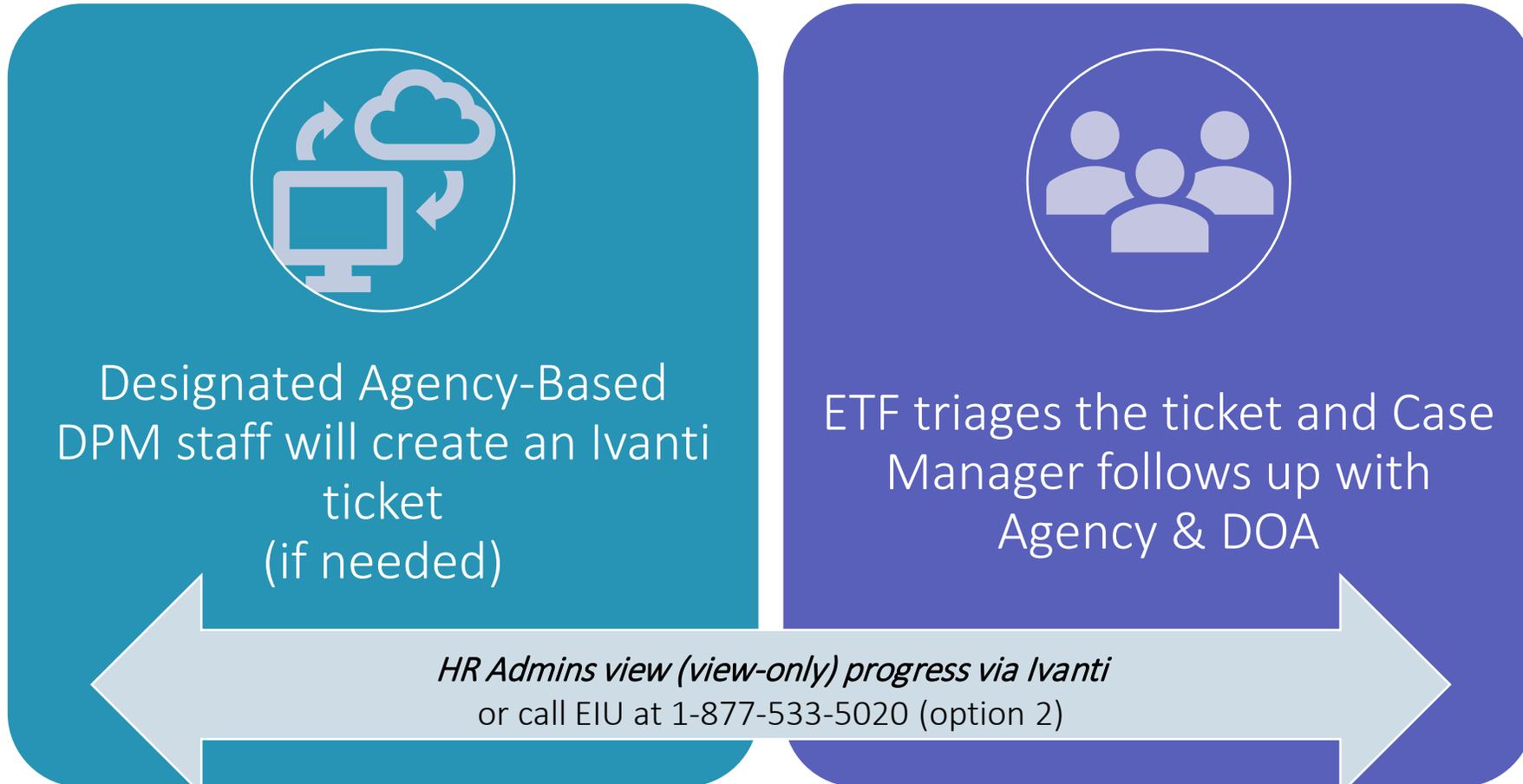
State Employer Resources

Resources Tab in My Insurance Benefits

- *My Insurance Benefits Glossary* (ET-1109g)
- *My Insurance Benefits HR Admin Guide* (ET-1110)
- *My Insurance Benefits Qualifying Life Event and Change Reason Companion Guide* (ET-1141)
- *My Insurance Benefits WI Member Guide* (ET-1109)

ETF Website Employer Insurance

- *Employer Transaction Application (ETA) Guide* (ET-1113)
- *Employer IAS Procedures* (ET-1111)
- *State Employer Health Insurance Manual* (ET-1118)

Practical Exercise

- Divorce & Remove Dependent

- Birth, Add Dependent, & Change Health Plans

REMINDER: All life events are in *Life Event Companion Guide*

Training Environment Quirks

Training environment is slower than production
- Built as State Employer with active employees

Logging in might take more than one attempt
- Check spacing and spelling

Multiple methods to complete same task
- Method you're given is intentional

For pop-up tour, click "don't show me again" if desired

Members (and premiums) are all fictitious
- Dozens of same members with different numbers added to names

"Demographic Sync Error" appears when adding numbers to names
- Training quirk: Ignore it (won't affect training)

IAS 201 Practical Exercise

Look for two lists:

- Practical Exercise Log-In
- IAS 201 Practical Exercise

Practical Exercise Log-In:

- URL for training environment
- Find row with your name
- Same row has assigned HR Admin username

IAS 200 Practical Exercise Steps

Link: https://eetest-intc.benefitfocus.com/go/stateofwisconsin

First Name	Last Name	HR Admin Name	Password
		HRADMINSTATE019	Welcome2
		HRADMINSTATE020	Welcome2
		HRADMINSTATE021	Welcome2
		HRADMINSTATE022	Welcome2
		HRADMINSTATE023	Welcome2
		HRADMINSTATE024	Welcome2
		HRADMINSTATE025	Welcome2
		HRADMINSTATE026	Welcome2
		HRADMINSTATE027	Welcome2

Task 1: Add Divorce QLE & Remove Dependent

Goals:

1. Member → Add Divorce QLE & Remove Dependent
2. HR Admin → Verifies removal

Follow along with trainer

Task 2: Add Birth QLE, Add Dependent, & Change Health Plans

Goals:

1. Member → Add Birth QLE & dependent
2. HR Admin → Verify dependent
3. HR Admin → Change health plans

Follow along with trainer

Touchpoint – Questions?

Feedback Survey

Thank you

🌐 etf.wi.gov   ✉ ETF E-mail Updates   📞 1-877-533-5020

X in

etf