**Frequently Asked Questions**

**Q: Does Wisconsin Department of Employee Trust Funds (ETF) collect only the tax on the dollar amounts of unsubstantiated claims?**

A: No, ETF collects the dollar amount of the unsubstantiated claims accordingly to federal regulations.

**Resources:**

* + - Unsubstantiated Claims Recovery Process document on the Optum Financial ETF employee microsite ([www.myoptumfinancial.com/etf](http://www.myoptumfinancial.com/etf)) > 2023 Plan Year Unsubstantiated Claims Information section (on the Home page)
    - Unsubstantiated Recovery Process Guide - [State of WI Unsub Claims Process (optum.com)](https://www.optum.com/content/dam/optum4/resources/pdf/wisconsin-unsubstantiated-claims-recovery-process.pdf)

**Q: In what ways can participants provide Optum Financial with their substantiation?**

A: Participants can substantiate their 2023 unsubstantiated claims online, on the mobile app, or via fax and mail through run-out, March 31, 2024. They may also mail in repayment.

* Online portal at [www.myoptumfinancial.com/etf](http://www.myoptumfinancial.com/etf)
* Mobile app: Optum Financial
* Fax: 443-681-4601
* Mail using the Employee Reimbursement Account Claim Form: Claims Department, P.O. Box 622317, Orlando, FL 32862-2317
* Mail for providing repayment: Repayment Department, P.O. Box 872168, Kansas City, MO 64187-2168

**Q: What if a participant makes a payment during the period of the payroll withholding?**

A: If a participant makes a payment during payroll withholding, payroll withholding will not stop. Any overpayments will be refunded by Optum Financial to the participant in late April/early May 2024. Your employer is not able to stop 2024 payroll withholding once a participant has provided substantiation or repayment for the claim(s).

**Q: Can someone substantiate a claim after payroll withholding?**

A: Yes, participants can substantiate claims after payroll withholding has started; however, payroll withholding will not stop. Your employer is not able to stop 2024 payroll withholding once a participant has provided substantiation or repayment for the claim(s).

**Q: Why are overpayments refunded in late April/early May when a participant has resolved their 2023 unsubstantiated claims?**

A: Optum Financial processes 2023 substantiated claims against payroll withholding after the runout period closes. This allows for Optum Financial to accurately refund any overpayments to participants in late April/early May 2024.

**Q: Do participants need to send in a form with their substantiation or repayment?**

A: No, a form is not necessary; however, participants must submit the following along with their substantiation or repayment: ▪ Claim ID ▪ Dollar Amount ▪ Participant Name.

This will allow Optum Financial to apply the repayment to the appropriate claim.

**Q: Are there any financial hardship exceptions that allow for future payroll withholdings not to take place?**

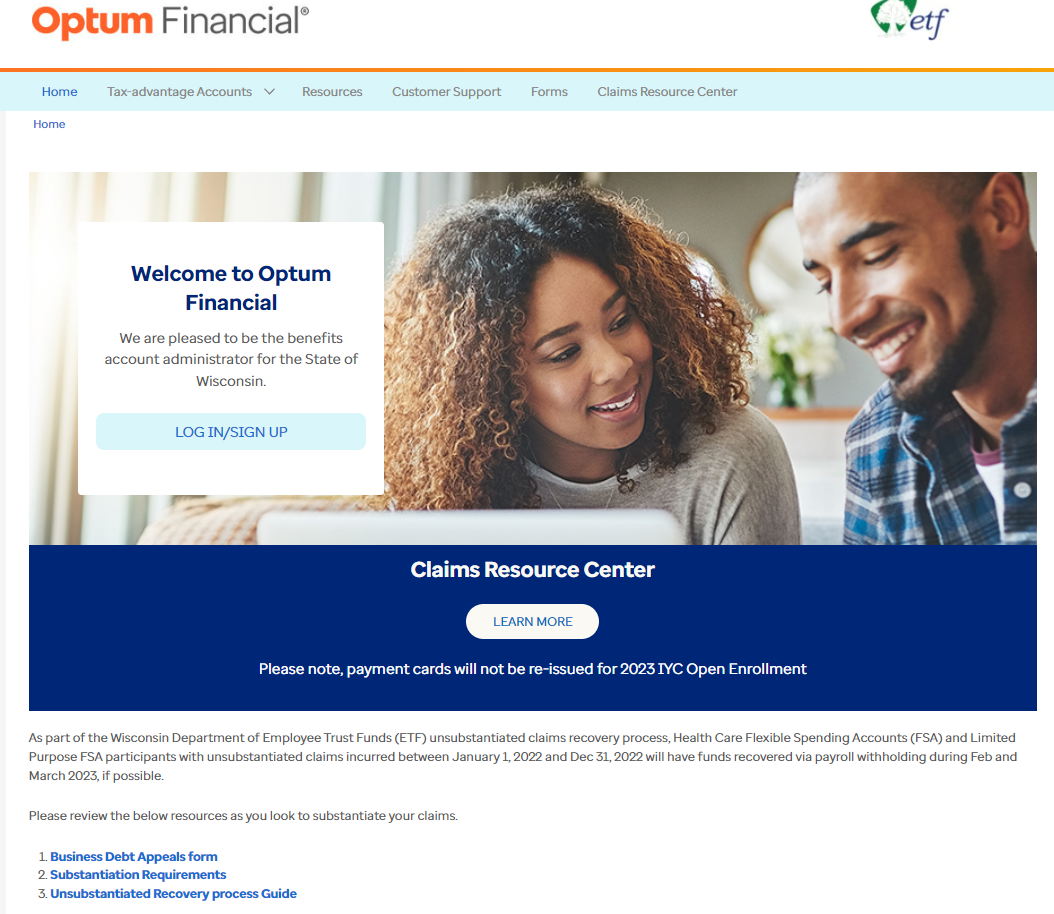
A: Participants should reach out to their Payroll/Benefits Specialist if they are experiencing financial hardship.

**Q: If funds are being withheld by the payroll centers during runout, why is Optum Financial allowing participants to repay the claim or provide substantiation after December 31st?**

A: ETF’s plan design must allow a runout period. This allows participants until March 31st of the following plan year to substantiate and repay prior year’s claims.

**Q: If the participant did not receive an email or letter about their unsubstantiated claim where can they learn more?**

A: Optum Financial ETF employee microsite ([www.myoptumfinancial.com/etf](http://www.myoptumfinancial.com/etf)) > 2023 Plan Year Unsubstantiated Claims Information section (on the Home page)



1. Business Debt Appeals Form - [Debt Appeal (optum.com)](https://www.optum.com/content/dam/optum4/resources/pdf/debt-appeal-form.pdf)
2. Substantiation Requirements - [SubstantiationRequireForm\_StateOfWI (optum.com)](https://www.optum.com/content/dam/optumfinancial/State_of_WI/SubstantiationRequireForm_StateOfWI.pdf)
3. Unsubstantiated Recovery Process Guide - [State of WI Unsub Claims Process (optum.com)](https://www.optum.com/content/dam/optum4/resources/pdf/wisconsin-unsubstantiated-claims-recovery-process.pdf)

If the participant wishes to provide their feedback on unsubstantiated claims, they can reach out to Wisconsin Department of Employee Trust Funds at 877-533-5020.