

General Website Resources:

- [UW System Employee Benefits > Retirement web page](#)
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Sick Leave Credit Conversion Program:

Submit *all* missing leave reports/timesheets on or before your last day employed. If you are faculty, academic staff, or a limited appointee and have missing leave reports from fiscal year 2024 (July 1, 2023 – June 30, 2024) and the missing leave reports are not submitted on or before your last day employed your *sick leave will be reduced* as outlined in [UW System Administrative Policy 1212 Sick Leave](#), section 6.G.III.1.

To be eligible for the Sick Leave Credit Conversion Program you must retire with an immediate annuity or lump sum payment effective within 30 days of retirement from state employment or apply to escrow your sick leave credits. See the [Sick Leave Credit Conversion Program brochure \(ET-4132\)](#) for details.

Health Insurance and Medicare:

Review the scenarios below to determine which one applies to you and the steps you need to take.

Scenario 1: Currently have State Group Health Insurance, NOT Medicare eligible (typically age 65 or older), retiring, and staying on State Group Health Insurance plan in retirement.

- Retirement is not an opportunity to change health plan design or insurance carrier. You can only change your health plan if you have a [qualifying life event](#) (such as moving) or during the annual benefits enrollment period.
- Current health plan will automatically continue into retirement and your sick leave credits will automatically be converted to pay your premium.

Scenario 2: Currently have State Group Health Insurance, ARE Medicare eligible (typically age 65 or older), and retiring.

- You must enroll in Medicare Part A & B at the time of retirement to continue coverage with State Group Health Insurance. For more information review the [ETF Medicare Information FAQs](#) which also provides information on Medicare Part D.
- Complete the Medicare Eligibility Statement (ET-4307) and submit to ETF. Your State Group Health Insurance retiree premium will decrease once submitted.
- Retirement is an opportunity to switch your State Group Health Insurance to one of the ETF Medicare plans; it is not a life event to change health plans other than to an ETF Medicare plan.
- Your sick leave credits will automatically be converted to pay your State Group Health Insurance premium.

Steps:

- Three months prior to retirement complete the [Application for Enrollment in Medicare Part B](#) (medical insurance) for anyone on the health insurance that is Medicare Part B eligible with Social Security.
 - The effective date of Medicare Part B is the first of the month after you retire (for example, August 1 if you retire in July).
- Email serviceoperations@support.wisconsin.edu requesting the [Medicare Request for Employment Information \(CMS-L-564\)](#) be completed for each dependent on your health insurance that is Medicare Part B eligible.
 - Once the completed form is returned to you submit it to your local Social Security Office.
- Complete the [Medicare Eligibility Statement \(ET-4307\)](#). Make a copy of your Medicare cards. If you do not have your new Medicare cards that show Medicare Part B, send the statement with the copy of the cards you have, indicating you will provide a copy of the new cards that include Medicare Part B as soon as you receive them.
- If you want to change the health plan for a dependent that is Medicare eligible at retirement, complete the [State Group Health Application for Retirees \(ET-2331\)](#) indicating preferred supplemental Medicare plan for the Medicare eligible member and current health plan for all others.
 - *If you do not want to change plans for the dependent that is Medicare eligible, you do not need to complete the State Group Health Insurance application (ET-2331).*

Scenario 2 steps continued on page 2

Scenario 2 steps continued

- Mail or fax your *WRS Retirement Application, Medicare Eligibility Statement (ET-4307), and State Group Health Insurance Application (ET-2331)* together directly to ETF. The address/fax is on the forms. Do not mail/fax your WRS retirement application more than 90 days before your last day employed.

Scenario 3: Currently have State Group Health Insurance, retiring, and want to ESCROW Sick Leave (cancel State Group Health Insurance and enroll in other health insurance).

Steps:

- Complete the [Escrow Sick Leave Application \(ET-4305\)](#). Submit to ETF with the schedule of benefits for your other health insurance.

If other insurance is deemed comparable by ETF, you will be allowed to escrow your sick leave credits and your State Group Health Insurance will be cancelled.

Scenario 4: Currently do NOT have State Group Health Insurance but want to certify sick leave credits at retirement.

- Must have State Group Health Insurance at least 1 month prior to your retirement date to be able to use or escrow sick leave credits. You may then cancel coverage effective the first of the month after your last day employed.
- You must be enrolled in State Group Health Insurance *at minimum* for month that includes your last date employed.
- May enroll in the Access Plan paying the full premium for the month that includes last day employed to certify sick leave credits, then cancel and escrow sick leave credits effective first of the month following last day employed.

Steps:

- At least 2-3 months prior to retirement, work with UW System Benefits Counseling Team to enroll in Access Plan.
- To enroll in Access Plan prior to retirement:
 - Complete [State Group Health Application \(ET-2301\)](#) with written signature and submit to serviceoperations@support.wisconsin.edu (do not include SSN) or fax to (608) 890-2327.
 - Contact UW System Benefits Counseling Team for assistance with when to submit the State Group Health Insurance Application (ET-2301) and the effective date of coverage.
- To request to escrow your sick leave:
 - Complete [Escrow Sick Leave Application \(ET-4305\)](#) and submit to ETF along with a schedule of benefits for your other health insurance. If your other insurance is deemed comparable by ETF, you will be allowed to escrow your sick leave credits.

Scenario 5: Currently have State Group Health Insurance, are Medicare eligible (typically age 65 or older) and decide NOT to retire after reviewing available information.

- As long as you are employed *and* have State Group Health Insurance:
 - You may enroll in Medicare Part A (emergency) when you become eligible.
 - You do not have to enroll in Medicare Part B (medical) or Medicare Part D (prescriptions) as you already have coverage through State Group Health Insurance.

Steps:

- Complete [Medicare Eligibility Statement \(ET-4307\)](#) and submit to ETF with a copy of your Medicare card.

Additional Information:

Refer to the UW System Employee Benefits > Retirement web page and other resources for complete retirement details. Information provided is not all encompassing and is subject to change without notice.

Questions, contact:

Department of Employee Trust Funds (ETF)

Phone: (877) 533-5020

Website: etf.wi.gov

UW System Employee Benefits Counseling Team

Email: serviceoperations@support.wisconsin.edu

Phone: (888) 298-0141; Fax: (608) 890-2327