

# Health Insurance Premium Payment at Layoff

<b>Employee Name (Last, First, Middle):</b>		<b>Employee ID:</b>
<b>Home Address (Street, City, State, Zip Code):</b>		
<b>Institution:</b>	<b>Department:</b>	<b>Appointment End Date (Due to Layoff):</b>

## Health Insurance at Layoff

When your employment terminates due to layoff, your health insurance will end at the end of the month following your termination date (provided the premium is paid). You are then eligible for up to three months of the employer contribution towards your health insurance. You must pay your share of the premium during these three months to maintain your coverage.

*Note: Employees who were on an unpaid leave of absence, including a consecutive day furlough, immediately preceding layoff and have not met the return to work requirements as outlined in [Wis. Stat. § 40.02 \(40\)](#) are not eligible for an additional three months of employer contribution towards health insurance. Employees may receive the remainder of the three months of health insurance with employer share if only one to two months have been received while on an unpaid leave of absence or furlough.*

When your employment terminates due to layoff, your sick leave hours will be converted to credits by multiplying your accumulated sick leave by your highest basic pay rate. If you have 15 years of continuous or adjusted continuous state service at layoff, you may be eligible for supplemental sick leave credits.

Your health insurance premiums can be paid from sick leave credits until the earliest of the following events:

1. The credits are exhausted.
2. The first of the month following the begin date of other employment offering comparable health insurance coverage.
3. Five years have elapsed from the date of layoff (no time restriction if you have 20 years of WRS creditable service); or
4. Your death. Your insured surviving spouse and dependents can continue to use your remaining sick leave credits to pay for health insurance.

If you return to a sick leave eligible position with the UW System or a State Agency within your reinstatement period (three years for Faculty / Academic Staff / Limited appointees, five years for University Staff), your unused sick leave will be restored (excludes supplemental credits).

**If you have at least 20 years of WRS service**, you may continue to use sick leave credits until they are exhausted. If you have comparable health insurance from another source, you may save your certified sick leave credits for use at a later date.

## Employees who are minimum retirement age and vested in the Wisconsin Retirement System (WRS).

If you are at least 55 years old (at least 50 years old for protective category employees) and are vested in the Wisconsin Retirement System (WRS), you can apply for an immediate WRS retirement benefit and have your sick leave converted to credits to help pay health insurance premiums in retirement.

**Please Complete:** I am applying for a WRS retirement benefit upon termination.    Yes    No

**If yes**, the value of your sick leave credits will be certified with the Department of Employee Trust Funds (ETF) after your retirement. Since you are retiring due to layoff, you are eligible for up to three months of employer contribution towards your health insurance premium.

I elect to have my sick leave certified:

After the 3 months of employer paid premiums (complete **Section A** and sign).

At the time of layoff with active employee health insurance ending with the UW System at the end of the month of layoff.

**If no**, review the information in the following sections and make your selections in **Sections A and B** and sign.

Benefits at layoff summary: <https://www.wisconsin.edu/ohrwd/benefits/download/empcha/layoff/uws42.pdf>

**Employees who are under minimum retirement age or Employees who are not vested in the Wisconsin Retirement System (WRS) or are above minimum retirement age.**

If you are under minimum retirement age or are not vested in the Wisconsin Retirement System (WRS) at the time of layoff, you are eligible to use your converted sick leave to pay for health insurance until the earliest event as outlined in the Health Insurance at Layoff section. Complete **Section A and B** and sign.

Benefits at layoff summary: <https://www.wisconsin.edu/ohrwd/benefits/download/empcha/layoff/uws41.pdf>

**Section A: Select Payment Method While Eligible for Employer Contribution Towards Health Premium**

You are eligible to receive the full employer contribution towards your health insurance for up to three months after termination due to layoff provided you pay the employee portion of the premium.

Select your payment method:

Payroll Deduction (pre-tax)    Personal Check/Cash (Post-Tax)    Credit Card (Post-Tax)    Converted Sick Leave Credits

**Section B: Election to Use Converted Sick Leave Credits**

If you are under minimum retirement age at layoff (or you are over minimum retirement age but are electing not to begin an immediate WRS annuity or are not vested), indicate below whether or not you would like to convert your sick leave credits to pay for your health insurance premium after the employer contribution towards the premium ends.

I elect to convert my accumulated sick leave hours to credits to pay for State Group Health Insurance premiums during my layoff:  
                   Yes      No

Once eligibility to use converted sick leave credits to pay for your health insurance premium ends or you exhaust your sick leave credits, you will be sent a COBRA/Continuation application that will allow you to continue coverage for an additional 36 months through direct payment to your health insurance carrier.

*Return this form at least 14 calendar days before your layoff date.*

<b>Employee Signature:</b>	<b>Date:</b>
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**Return Completed Form To:**

Contact Name:	Contact Email:
Mailing Address:	
Contact Phone #:	Contact Fax #:

**For Employer Use Only**

Date Received:	Is the employee eligible for 3 months of State Group Health Insurance premium with the employer share?    Yes    No	
Health Plan Design (Health Plan, HDHP, Access Plan, Access HDHP):	Health Plan Carrier:	
Coverage Level: Single      Family	Uniform Dental: Yes    No	Coverage Paid Through Date:
Employee Share:	Employer Share (if eligible):	Total Premium:
Hours of Sick Leave at Layoff:	Highest Basic Pay Rate:	Total Value of Sick Leave Credits:
First 3 months of coverage paid by:    Payroll Deduction    Check/Cash    Credit Card    Sick Leave Credits		