

How To Apply for Income Continuation Insurance (ICI) Benefits Updated 10/30/2025

The Income Continuation Insurance (ICI) is The Hartford. The benefit you receive is approximately 75% of your earnings based on the higher of the following two calculations: your previous year's retirement earnings or your current base earnings. Please note that your benefit will be reduced by any other sources of income you may receive.

After you apply, to check the status of your claim or to complete the reference consent form, please visit the following website:

<https://abilityadvantage.thehartford.com/>

To apply for ICI benefits:

1. You may file a claim up to 30 days before your anticipated last day worked and after.
2. Contact The Hartford at **1-800-960-0052**.
3. Briefly state the reason for your call, such as: "start a new claim for myself"
4. Inform the Hartford customer service representative that work for "**County of Marathon**" which is listed under the "**State of Wisconsin Employee Trust Fund**", and that you wish to apply for ICI benefits/short term disability. Providing this information will help facilitate your claim filing.
5. The Hartford customer service representative will verify or collect basic details, including full legal name, social security number, date of birth, date of hire, and current mailing address.
6. You will be asked questions about your absence, such as: employer name and location, the nature of the disability, your last day worked or expected to work and details regarding your healthcare provider or treating physician (name, address and telephone number), along with any other relevant work-related information.
7. Hartford will mail an introductory packet to you, which includes a medical release form and a letter for your attending physician:
 - Your introductory letter explains how the program works and what to expect while the claim is pending.
 - You must sign the medical release form and return it to Hartford, immediately.
 - Provide the letter to your attending physician.
8. If you encounter any issues with your claim submission, please call Marathon County Human Resources at 715-261-1451 or countybenefits@marathoncounty.gov. If Hartford provides you with a claim #, please provide this to countybenefits@marathoncounty.gov
9. The County will complete the "Employer Statement" which includes your earnings, last day physically worked, and the last day you will be paid.