



# Employer *Bulletin*

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[etf.wi.gov](http://etf.wi.gov)

## Changes to State and Local Life Insurance Program: Employee Cancellations No Longer Take an Extra Month

Effective January 1, 2019, employees who voluntarily elect to cancel life insurance coverage will have their coverage canceled at the end of the month he/she cancels coverage. Previously employees would have to wait an extra month for a life insurance cancellation to take effect. Employees cancel their life insurance coverage by filing a [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#).

This does not apply to coverage ending due to employment termination; this was already implemented in 2016 (see [Employer Bulletin Vol. 32, No. 15](#) for more information on this previous change). This change aligns the cancellation provision with other coverage end dates.

ETF worked with the Legislature on a bill that made this improvement to the life insurance program. The bill was passed by the Legislature and signed into law by the Governor to become 2017 Wisconsin Act 362. As a result, cancellations received on or after January 1, 2019 will be effective at the end of the month in which the cancellation is received.

ETF is in the process of revising the applicable forms so they are ready once this change is effective.

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