



Employer *Bulletin*

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Employee Life Insurance Premium Rates Reduced

Claims experience for local government employees insured under the Wisconsin Public Employers Group Life Insurance program has been better than the targeted level for several years. Therefore, **effective July 1, 2013**, the Group Insurance Board has approved reducing the employee rates for Basic, Supplemental, and Additional levels of coverage in the 40 through 49 and the 55 through 69 age brackets.

The result is an **overall premium decrease of 4.8%**, due to stable claims experience.

The Spouse & Dependent premium rates, as well as the rates for Additional coverage for active employees age 70 and older, will remain at their current levels.

Basic, Supplemental & Additional Insurance			
Age	July, 1 2013 Rate per \$1,000	Percent Reduction	
Under 30	\$.05	0%	
30 - 34	\$.06	0%	
35 - 39	\$.07	0%	
40 - 44	\$.08	11%	
45 - 49	\$.12	14%	
50 - 54	\$.22	0%	
55 - 59	\$.39	5%	
60 - 64	\$.49	4%	
65 - 69	\$.57	5%	

Additional Age 70 and Older			
Age	Rate per \$1,000	Age	Rate per \$1,000
70	\$1.00	80	\$2.06
71	\$1.15	81	\$2.06
72	\$1.25	82	\$2.06
73	\$1.45	83	\$2.06
74	\$1.60	84	\$2.06
75	\$1.80	85	\$2.06
76	\$1.95	86	\$2.06
77	\$2.06	87	\$2.06
78	\$2.06	88	\$2.06
79	\$2.06	89	\$2.06

Spouse & Dependent

Plan premiums will remain at \$1.75 per unit of coverage.

Local Government Employer Rates

The cost to employers offering a final post-retirement benefit in the amount of 25% of an employee's pre-retirement Basic coverage is 20% of the total employee premium. Employers offering a final benefit of 50% of an employee's pre-retirement Basic coverage pay 40% of the total employee premium.

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This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*. Employer agents may copy this *Bulletin* for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent *Employer Bulletins* are available on our Internet site at the following URL: <http://etf.wi.gov/employers.htm>

Wisconsin Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53707-7931
<http://etf.wi.gov>