



Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

LifeSuite Benefits for State Employees

In May 2011, Minnesota Life Insurance Company (MLIC) introduced LifeSuite, a group of additional services available at no cost to state employees and their immediate family members. The benefits include Legal Services, Travel Assistance, and Beneficiary Financial Counseling.

In addition to the benefits listed above, a new service was recently added to LifeSuite. The Legacy Planning Services provides online information designed to help individuals and families work through end-of-life issues. The site offers information about documenting instructions, making sure legal instruments are properly drafted, and information about funeral planning.

Legal Services and Legacy Planning Services are available to all state employees and retirees, even those who are not insured under the Wisconsin Public Employers (WPE) Group Life Insurance Program. The Travel Assistance service is available to active state employees only. Employees do not need to enroll for these services; they simply access them on an as-needed basis by contacting the vendor. The Beneficiary Financial Counseling benefit is offered only to beneficiaries of employees with WPE life insurance.

MLIC contracts with the benefit providers to provide these services at no additional cost to the plan. There are no administrative responsibilities for Employee Trust Funds (ETF) or employers. The services are optional and at no additional cost to state employees and employers. The benefit providers do not receive any personal employee information, and the providers will not initiate contact with employees.

Employers May Order Brochures

Brochures with information about the benefits are available for distribution to employees. Contact the Minnesota Life Insurance Company's Madison office at 1-866-295-8690 to request a supply. Information is also available on the ETF internet site at <http://etf.wi.gov>.

LifeSuite Notice for Employees

See page 2 for a summary of the LifeSuite services that you may use to communicate to your employees through your employee newsletter, intranet, or e-mail system.

New LifeSuite Services Available

The State of Wisconsin is pleased to offer you and your family members the following Minnesota Life's LifeSuite services program. There is no need to enroll for these services.

• Travel Assistance

Emergency travel assistance services offers 24-hour emergency travel assistance services to active employees and their eligible dependents when traveling for business or pleasure 100 miles or more from home. Benefits include:

- Online pre-trip resources
- Medical professional locator services
- Telephonic interpretation services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Coordination of pre-hospital assistance
- Once hospitalized, transport to nearest appropriate medical facility
- Return of dependent children and rental vehicle coordination
- Arrange for transport of traveling companion
- Repatriation of mortal remains

For more information visit LifeBenefits.com/travel or call **1-855-516-5433** in the U.S. and Canada. From other locations, you can call collect to **+1-617-426-6603**.

• Legal Services

A legal services program provides employees, spouses, and dependents access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Through this program, employees may:

- Consult with an attorney
- Create simple wills, financial power of attorney, living wills or final arrangements
- Receive referrals to local attorneys and mediators
- Download legal forms
- Get legal questions answered
- Retain an attorney at a 25 percent discount

For more information, and to access the Legal Services program visit Ceridian LifeWorks at www.lifeworks.com.
Username: will and Password: preparation. You can also call-1-877-849-6034.

• Beneficiary Financial Counseling

You receive objective and independent financial counseling at no cost to you or your beneficiary. This service is provided by PricewaterhouseCoopers and is being made available to the beneficiaries of all active participants in the WPE Program in which there is a disbursement of at least \$25,000 to an individual beneficiary. Your beneficiary will receive materials explaining the program with the insurance benefit check.

• Legacy Planning Services

End-of-life issues can be difficult to think about and discuss with loved ones. Putting wishes in writing will make them easier to share. Planning helps prepare for the orderly disposition of gifts to heirs or charities and can also help address unexpected issues such as critical illness. Topics covered include:

- Asset distribution
- Last wishes
- Estate plans
- Last will and testament
- Power of attorney
- Health care directives
- Beneficiary designations
- Document locator

These resources are available at LegacyPlanningServices.com.

Legacy Planning, Travel Assistance and Legal Services benefits are available to all employees, regardless of whether or not they are insured under the Wisconsin Public Employers (WPE) Group Life Insurance program. The Beneficiary Financial Counseling will be offered only to beneficiaries of employees with WPE life insurance. There is no need to enroll for any of these services.

Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.