



Employer *Bulletin*

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Group Life Insurance Policy Changes for 2016

The following changes to the group life insurance policy were approved by the Group Insurance Board on November 17, 2015:

Effective Date for Coverage

The effective date for life insurance for a new employee will be the first day of the month following 30 days from the date of hire beginning January 1, 2016.

The effective date for life insurance enrollment due to a qualifying family status change event will be the first day of the month following 30 days from the date of the qualifying event.

The new effective date language will also apply to employees returning from an unpaid leave of absence where coverage lapsed.

For claims purposes, an employee's election date will be the point of reference for providing coverage and paying claims. Election date is the date of online enrollment or the date the paper application is received by the employer, but not earlier than the date of hire or the date of the qualifying family status change event or the return to work date, whichever is applicable.

For example: employee John's date of hire is April 10, 2016. John submits his life insurance application to his employer on May 5, 2016 (within his 30 day open enrollment period). John's effective date will be June 1, 2016 for premium payments. If John dies on May 17, 2016, Minnesota Life would pay his life insurance claim to his beneficiaries based on his May 5, 2016 election date.

To recap:

1. The effective date of coverage for an employee who files a timely application is the first day of the month on or after the end of the open enrollment period.
2. For premium payment purposes, premiums are due beginning with the effective date of insurance.
3. For claims purposes, claims will be paid beginning with the date the employer receives the open enrollment application, either electronically or on paper, but not earlier than the date of hire or date of the qualifying family status change event.
 - If the employer receives the application prior to the hire date or family status change event date, claims will be paid beginning with the date of hire or date of the qualifying family status change event.
 - In order for a claim to be paid, the insured (employee, spouse/domestic partner or dependent) must be living on the date the application is received by the employer.
 - If the "date received by employee" is not completed on the application, the date that ETF receives the application will be used as the date received.

Coverage approved through employer error will continue to be effective on the first of the month following the date the employer error application is received by the employer, as defined in Wis. Stats. 40.70 (7).

Coverage approved through Evidence of Insurability will continue to be effective on the first of the month following the date that the coverage is approved.

State Group Life Insurance Premium Rates for 2016

The Group Insurance Board approved the Wisconsin Public Employer (WPE) Group Life Insurance premium rates for state employees. Claims experience has been stable, resulting in no change to employee premium rates for 2016.

The premium rates for Spouse and Dependent coverage, and additional coverage for employees age 70 and older will also remain unchanged.

Basic and Supplemental		Additional
Age	2016 Rate per \$1,000	2016 Rate per \$1,000
< 30	\$.04	\$.06
30 - 34	\$.04	\$.06
35 - 39	\$.04	\$.06
40 - 44	\$.06	\$.09
45 - 49	\$.10	\$.15
50 - 54	\$.16	\$.24
55 - 59	\$.22	\$.33
60 - 64	\$.30	\$.45
65 - 69	\$.39	\$.59

Additional Age 70 and Older	
70	\$1.00
71	\$1.15
72	\$1.25
73	\$1.45
74	\$1.60
75	\$1.80
76	\$1.95
77 +	\$2.06

Spouse and Dependent Coverage: \$2.50 per unit of coverage

Employer Contribution: The state employer contribution for Basic coverage is an amount equal to 65.25% of the employee-paid premium and the contribution for Supplemental coverage is 37.25% of the employee premium. This employer rate is unchanged from 2015.

LifeSuite Services for State Employees

Since 2011, Minnesota Life Insurance Company (MLIC) has offered [LifeSuite Services](#), a group of additional services available to state employees and their immediate family members at no additional cost. The services include Legacy Planning Resources, Legal, Financial and Grief Resources, Travel Assistance and Beneficiary Financial Counseling.

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

MLIC contracts with the providers to offer these services at no additional cost to employees. There are no administrative responsibilities for ETF or employers. The services are optional. The service providers do not receive any personal employee information, and the providers will not initiate contact with employees.

Information about these services and how to contact the providers is available at etf.wi.gov/publications/lifesuite_MLIC.pdf

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