

Chapter 1

Introduction

A. Program Overview

The Wisconsin Public Employers Group Life Insurance Program (the Program) is a benefit provided under the Wisconsin Retirement System and is available to employees of the State of Wisconsin and employees of participating Wisconsin local government employers. The Program is governed under [Chapter 40](#) of the Wisconsin State Statutes, Wisconsin Administrative Code and the life insurance policy between the Wisconsin Group Insurance Board (GIB) and Securian Financial Group, Inc. (Securian). The GIB is the policyholder and is responsible for Program oversight. The Wisconsin Department of Employee Trust Funds (ETF) has overall responsibility for administration of the Program. Securian and its affiliate, Minnesota Life, underwrite and assist ETF with administration of the Program.

The *Group Life Insurance Administration Manual* (ET-1117) is intended as a reference to aid your administration and participation in the Program. Its contents are based on State statute, and administrative code that governs the Program, and the group life insurance policy between the GIB and Securian. This manual provides instruction relevant to the administrative and reporting procedures of the Program. Authority for the Program is vested in the GIB [\[Wis. Stat. §15.165 \(2\)\]](#).

The Program is administered through the Secretary of ETF. The Secretary may authorize a representative or representatives designated by the employer to act for the employer in matters pertaining to the employee trust fund [\[Wis. Stat. § 40.03 \(2\)\(j\)\]](#). Usually, the employer representative also represents the employer in matters regarding the Wisconsin Retirement System. ETF's Employer Services Section (ESS) provides a single point of contact to resolve issues regarding eligibility, enrollment, and coverage for ETF administered benefit programs, including the Program.

The development of statutes, administrative code, and group life insurance policy is ongoing and changes may occur subsequent to this manual's revision. Therefore, ETF will make every effort to communicate any subsequent changes via Employer Bulletin and/or [GovDelivery](#).

Securian acts as the third party administrator, resolving application and claim processing issues and should be the point of contact when such issues arise. However, ETF provides ombudsperson services to assist claimants with unresolved problems or complaints regarding the third party administrator.

The insurance provided is group term life insurance, which builds no cash value. It may not be assigned to anyone [\[Wis. Stat. § 40.08 \(1\)\]](#), but it may be paid out during the lifetime of the insured under certain circumstances. The insurance also provides continued coverage upon termination for qualified employees.

Employee information is provided in [The Wisconsin Public Employers Group Life Insurance Program \(ET-2101\)](#) brochure.

This manual contains examples relevant to the administration of the Program but they do not cover every eventuality. ETF considers current statute, administrative code, group insurance policy, federal and state laws and case law when addressing specific program questions and unique situations. Consult this manual as a first-step resource when you encounter group life insurance program-related questions or concerns.

B. Employer Responsibilities

The employer's responsibility includes, but is not limited to, the following:

Administration:

1. Understand participation and coverage provisions of the Program.
2. Understand proper forms used in administering the Program.
3. Determine coverage eligibility for each employee.
4. Certify necessary information on behalf of the employer.
5. Collect, audit, and maintain applications and maintain payroll deductions.
6. Sign and transmit forms containing information used by ETF to determine eligibility or benefit amounts.
7. Comply with [Chapter 40](#), Wisconsin Statute and Wisconsin Administrative Code reporting requirements.
8. Audit and submit premium payments.
9. Perform annual coverage and premium updates based on the annual renewal census.
9. Report employment changes required to maintain life insurance.
10. Ensure staff responsible for the day-to-day administration of the Program receive all program-related communications sent by ETF and Securian.

Advise Employees:

1. Ensure all eligible employees are provided enrollment information and the [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form.
2. Explain eligibility, cost, enrollment procedures, and coverage effective dates to new employees.
3. Distribute copies of completed applications to ETF and the employee timely and maintain an employer copy.

4. Ensure all insured employees are provided access to [The Wisconsin Public Employers Group Life Insurance Program \(ET-2101\)](#) brochure.

The [Wisconsin Public Employers Group Life Insurance Program \(ET-2101\)](#) brochure serves as the summary plan description and the certificate of participation for insureds. The brochure should be distributed or the online version should be made available to all eligible employees.

5. Handle the different stages during the employment career of an employee as detailed in this manual.
6. Inform employees that the Secretary of the Department of Employee Trust Funds is authorized under [Wis. Stat. § 40.03 \(2\) \(ig\)](#), to promulgate, with the approval of the group insurance board, all rules required for the administration of the life insurance plan.