

Chapter 13

Cancellation

Employees may cancel some or all of their coverage at any time by submitting a [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form to the employer. Coverage will cease at the end of the month following the month in which the employer receives their application to cancel [[Wis. Stats. § 40.70 \(8\)](#)]. Employees may cancel one (1) plan and keep the others, but if they cancel their Basic coverage, all other coverages are automatically canceled.

For example, if a cancellation application is received by the employer on June 15, then coverage will end July 31. The “Date received from employee” field on the application will be the basis for determining the effective date. If the field is not completed the date ETF receives the application will be used.

Employees who cancel coverage will not be able to reinstate coverage. To re-enroll they will need to provide evidence of insurability.

Note: Coverage cancellations must be voluntary and requested by the employee. There is no reinstatement option for cancelled coverage.

For Spouse and Dependent coverage only, the effective date of cancellation may be the first of the month following the date the employee no longer has any spouse or dependent to insure (example: cancellation due to death, divorce or loss of eligibility). If cancellation is delayed, a refund of premium is limited to the current year and the immediately preceding calendar year.

Annuitants who wish to cancel coverage should submit a completed [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form to ETF.

Note: Employees approaching age sixty-five (65) should be advised that when they retire and reach age sixty-five (65), their Basic life insurance will continue at no cost to them. If they are actively working, their Basic life insurance will continue at no cost to them beginning at age seventy (70).

Cancellations may be withdrawn only by a written and signed request to the employer or ETF which must be received prior to the cancellation effective date.