

## Chapter 2

### Eligibility

Employees may enroll if their employer participates in the Program, they are an eligible employee in accordance with [Wis.Stats. § 40.02\(25\)\(a\) or \(c\)](#), whether full time or part time, and they are under age seventy (70).

Employees may enroll if they are included under a private pension plan with a participating local government employer.

Any blind employee qualifying under [Wis.Stats. § 40.02\(25\)\(a\)\(3\)](#) is eligible.

Employees who reach age seventy (70) before coverage becoming effective may be insured only under the Additional Plan if their employer offers the plan, if the employee provides evidence of insurability satisfactory to Securian.

Rehired annuitants who have continued coverage during retirement, who subsequently return to employment as a WRS participating employee in accordance with [Wis.Stats. § 40.02\(46\)](#), may choose between retaining the annuitant coverage or enrolling for coverage as an eligible employee for the plans available through the employee's employer.

An employee who returns to work as an eligible employee with the same employer within thirty (30) days after termination of employment does not have a new enrollment opportunity. If the employee was previously enrolled in life insurance, the coverage amounts and types remain the same and premiums continue to be due.

If an employee returns to work after a leave of absence without earnings, during which time coverage lapsed, the employee is eligible to apply for the plans and amounts in effect prior to the leave of absence, except plans that have been cancelled by the employee.

The following criteria must be met for the employee to apply for coverage and for evidence of insurability:

**Basic coverage**, the employee must be:

- a. Actively employed (not on leave or layoff),
- b. Under age seventy (70) on the date the employer receives the application.

**Supplemental coverage**, the employer must offer the coverage and the employee must be:

- a. Actively employed (not on leave or layoff),
- b. Under age seventy (70) on the date employer receives the application, **and**
- c. Insured for Basic coverage

**Additional coverage**, the employer must offer the coverage and the employee must be:

- a. Actively employed (not on leave or layoff), and under age seventy (70) on the date the employer receives the application, **and**
- b. Insured for Basic coverage OR
- c. If age seventy (70) or older on the date the employer receives the application, an application for Evidence of Insurability needs to be submitted (Basic coverage is not required).

**Spouse & Dependent coverage**, the employer must offer the coverage and the employee must be:

- a. Actively employed (not on leave or layoff) or on Disability Waiver of Premium,
- b. Under age seventy (70) (age sixty-five (65) if on Disability Waiver) on the date employer receives the application, **and**
- c. Insured for Basic coverage