

## Chapter 3

### Enrollment

#### A. Enrollment When First Eligible

Employees who are under age seventy (70) may obtain coverage by completing an application provided by their employer.

[A Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form should be provided to all eligible employees and **completed applications must be received by the employer within 30 days after the hire date**. The “Date received from employee” field on the [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form must be completed by the employer within thirty (30) days after the hire date. *If this field is incomplete, the date that ETF receives the completed application will be used as the date received by employer.*

The coverage effective date is the first (1<sup>st</sup>) of the month following thirty (30) days after the date of hire. For claims purposes, the employee’s election date will be the point of reference for providing coverage and paying claims. Election date is the date the application is received by the employer, but not earlier than the date of hire.

The employee’s coverage amount will be based on the estimated annual earnings that the employer provides on the application. The employer should provide the estimated earnings for a full calendar year period.

When an employee returns to work for the same employer after a break in service that exceeds thirty (30) days, the employee is considered newly eligible under that employer.

When an employee returns to work for the same employer within thirty (30) days, there is not 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.

#### B. Enrollment Upon Return from Leave of Absence

For employees who return to employment after a leave of absence, during which time coverage lapsed, they may enroll without evidence of insurability for the plans of insurance in effect prior to their leave. They may apply for any new coverage that their employer made available to all employees for the first time during their leave. They may not enroll in any plan which they previously declined or cancelled. The application must be submitted within 30 days after the employee’s return to work.

A [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form should be provided to all eligible employees returning from a leave of absence. **Completed applications must be received by the employer within thirty (30) days after the return to work.**

The “Date received from employee” field on the [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form must be completed by the employer within thirty (30) days after the return to work. **If this field is incomplete, the date that ETF receives the completed application will be used as the date received by employer.**

The coverage effective date is the first of the month following thirty (30) days after the return to work date. For claims purposes, the employee’s election date will be the point of reference for providing coverage and paying claims. Election date is the date the application is received by the employer, but not earlier than the date the employee returned to work.

The employee’s coverage amount will be same amount that was in effect prior to the lapse, or based on the prior year’s actual earnings, whichever is higher.

If coverage continued during the leave of absence, no action is needed upon the employee’s return to work.

### **C. Transferring Employment Between State Agencies**

Transfer applications are required only when an employee transfers into a different State payroll system. The current payroll systems are STAR, UW, UWHC, WEDC, WHEDA, Courts, Wiscraft and Fox River Navigational System. The coverage levels and coverage amounts do not change. The transfer is effective on the first (1<sup>st</sup>) of the month following the termination date with the previous agency.

### **D. Concurrent Employment—Multiple State Employers**

Employees who add employment at another State agency do not have an enrollment opportunity at the second State agency. When concurrent employment with two (2) agencies begins, the coverage amount remains at the initial coverage level until the annual renewal update, when the coverage amount may increase, based on the total earnings reported by all employing State agencies for the previous year.

To switch premium deductions from the initial State agency to the subsequent agency, submit a transfer application indicating the change.

### **E. Concurrent Employment—Multiple Local Employers, or Local and State Employers**

Employees have an enrollment opportunity when they are eligible with each participating employer, in the plans offered by that employer. See section A for information regarding enrollment when first eligible.

Coverage amounts are based on earnings with each employer individually.

If an employee employed by two (2) employers terminates employment with the employer with whom they have Spouse & Dependent coverage, the employee can enroll in Spouse & Dependent coverage with the remaining participating employer by filing an application within thirty (30) days after the coverage termination, provided that employer offers Spouse & Dependent coverage.

## **F. Rehired Annuitants or Rehired Lump Sum Retirees**

WRS annuitants who terminated employment on or after July 1, 2013 are required to meet the minimum seventy-five (75) day break in service, and when they return to WRS eligible employment their WRS annuity is terminated. Employees then have the option to keep their previous life insurance and pay premiums directly to Securian, or elect coverage as a newly eligible employee with the new employer. See section A for information regarding enrollment when first eligible.

WRS annuitants who terminated employment prior to July 1, 2013 or lump sum retirees have the option to keep their previous life insurance with premiums deducted from their annuity or paid directly to Securian, or elect coverage as a newly eligible employee with the new employer. See section A for information regarding enrollment when first eligible.

The employee should carefully consider whether it is advantageous to continue previous coverage or to elect active coverage.

The annuitant may not have both active and retiree coverage. When the active coverage becomes effective, all continued coverage is automatically cancelled.

The new coverage levels will be based on estimated earnings at the time the employee is re-enrolled in the WRS. When the participant subsequently terminates, the retirement coverage will be based on the new employment only. The coverage effective date is based on the date ETF terminates the annuity.

If a rehired annuitant chooses to elect coverage as a WRS eligible employee, a [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form should be completed and must be received by the employer within thirty (30) days after beginning active WRS participation.

## **G. Enrollment for Change in Employment Class**

A change in employment class or a change in appointment does not provide employees with an open enrollment unless the change resulted from a termination of employment. However, if they have a change in employment class that requires the employer to provide them with 100% employer-paid coverage under its employment contract for an entire employment class, employees will be eligible for an open enrollment only for the plans that are 100% employer paid. Employees will have thirty (30) days to enroll from the date they became eligible for 100% employer paid coverage.

Change in part time to full time employment does not provide an open enrollment as it is not a change in employment class.

A [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form should be provided to all eligible employees and **completed applications must be received by the employer within 30 days after the employment class change**. The “Date received from employee” field on the [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form must be completed by the employer within thirty (30) days after the employment class change. *If this field is incomplete, the date that ETF receives the completed application will be used as the date received by employer.*

The coverage effective date is the first (1<sup>st</sup>) of the month following thirty (30) days after the date that the employee became eligible under the new employment class. For claims purposes, the employee’s election date will be the point of reference for providing coverage and paying claims. Election date is the date the application is received by the employer, but not earlier than the date of the employment class change.

#### **H. Enrollment Due to Family Status Change Event**

Employees may enroll in Basic coverage, or increase their employee coverage by one level, and enroll in one (1) or two (2) units of Spouse and Dependent coverage without evidence of insurability if application is made within thirty (30) days after gaining a dependent as defined in [ETF 10.01\(2\)](#) due to one of the following:

1. the date of the employee’s marriage\*;
2. the date the employee establishes a domestic partnership for Wisconsin Statutes [Chapter 40](#) benefit purposes; or
3. the date of birth, adoption, placement for adoption, or award of legal guardianship of a dependent child.

Enrollment is subject to the plan maximum, or if employed by a participating local government employer, is subject to the plans that are made available by that employer.

*\*If an employee established a domestic partnership as defined above and subsequently marries that domestic partner, the marriage will not be considered a family status change under the Program.*

A [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form should be provided to all eligible employees and **completed applications must be received by the employer within 30 days after the family status change event**. The “Date received from employee” field on the [Life Insurance Application/Cancellation/Refusal \(ET-2304\)](#) form must be completed by the employer within thirty (30) days after the family status change event. If this field is incomplete, the date that ETF receives the completed application will be used as the date received by employer.

The coverage effective date is the first of the month following thirty (30) days after the date of event. For claims purposes, the employee's election date will be the point of reference for providing coverage and paying claims. Election date is the date the application is received by the employer, but not earlier than the date of event.

## **I. Enrollment Under Evidence of Insurability**

If employees do not enroll for all available coverage within thirty (30) days after first becoming eligible, or within thirty (30) days after a family status change event, as described above, they may obtain coverage by providing Securian satisfactory evidence of insurability. Securian must receive the [Evidence of Insurability Application \(ET-2305\)](#) prior to the employee's seventieth (70<sup>th</sup>) birthday for the Basic and Supplemental Plans of insurance. However, Securian can receive the [Evidence of Insurability Application \(ET-2305\)](#) at any age for the Additional Plan.

Employees who become an eligible employee at age seventy (70) or later are not eligible for the Basic or Supplemental Plans. They are eligible to apply for the Additional Plan but are required to provide evidence of insurability.

**Evidence of Insurability applications must be received by Securian within ninety (90) days of completion**, since medical information can become outdated. Both the employee and employer will receive a *Notification of Underwriting Decisions* (ET-2351) from Securian showing the underwriting decision. The notification will also contain the effective date of coverage(s) if applicable. Securian may contest payment of any benefit for up to two years after coverage begins.

The coverage effective date is the first (1<sup>st</sup>) of the month following the date of approval. For claims purposes, the approval date of coverage will be the date that coverage is provided and that a claim would be paid. The employee, spouse/domestic partner and eligible dependent children must be living on the date the application is approved in order for coverage to be effective.

## **J. Effective Date of Insurance**

Insurance becomes effective if the employee is eligible and has filed an application in accordance with the enrollment provisions. Effective dates would be:

- the first day of the month following thirty (30) days after the date of hire,
- the first day of the month following thirty (30) days after return from an approved leave of absence, or
- the first day of the month following thirty (30) days after the date of the qualifying family status change event.

<b>Date of hire/WRS eligibility/return to work/qualifying family status change</b>	<b>Life Insurance Application Due Date</b>	<b>Effective Date of Coverage</b>
January 5	February 4	March 1
June 1	July 1	August 1
August 1	August 31	September 1
November 15	December 15	January 1

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, the date of the qualifying family status change event, or the return to work date, whichever is applicable.

For Evidence of Insurability the coverage effective date is the first of the month following the date of approval. For claims purposes, the approval date of coverage will be the date that coverage is provided and that a claim would be paid. The employee, spouse/domestic partner and eligible dependent children must be living on the date the application is approved in order for coverage to be effective.

Insurance shall not become effective if the applicant is no longer an employee of a participating employer on the insurance effective date.