

**Department of Employee Trust Funds
Local Health Insurance Administration Manual**

Chapter 13 — Employee Death

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1301 Report an Employee Death to ETF Immediately

In the event that an employee dies, please contact the Department of Employee Trust Funds immediately to report the death. Contact ETF via phone at 1-877-533-5020 or by visiting ETF's website at <http://etf.wi.gov> and using the 'Contact ETF' function.

The employer is responsible for entering the health insurance coverage end date in myETF Benefits. Please use the termination reason "Death of Subscriber" when entering this end date and enter the date of death as the event date. For single coverage, the end date is the end of the month of the employee's death (a payroll refund may be required). For family coverage, it is the end of the month through which premiums have been paid (no payroll refund will be required).

1302 Surviving Spouse and Dependents

In the event an employee or annuitant with family health coverage dies, the surviving spouse/domestic partner and/or eligible dependents will continue coverage. The surviving spouse/domestic partner may continue coverage indefinitely; dependent children (as defined under the WPE Group Health Insurance Program) may continue coverage as long as they remain eligible under the program.

Employers must submit a *Verification of Health Insurance Coverage and Local Employer Paid Annuitant Transfer Report* (ET-4814) to ETF before processing the continuation of health insurance for eligible survivors. There will be no required employer contribution towards the monthly premium, although the employer has the option of offering to cover the survivor as a local paid annuitant if they would have done so for the employee or were doing so for the annuitant..

If the surviving spouse/domestic partner and dependents **do not** wish to continue coverage, ETF must receive a signed written request. Should the surviving spouse/domestic partner (or annuitant) and dependent(s) not elect to continue coverage, coverage will end the last day of the month for which premiums have been paid.

Upon notification of the death of an employee or annuitant who has family coverage, ETF will send the surviving spouse and dependents information about continuation rights. Premiums are due no later than the first of the month following the last month through which the decedent's premiums are paid. Premiums will be deducted from any WRS annuity the dependent may be receiving or, if employer paid, the employer will indicate this on the *Verification of Health Insurance Coverage and Local Employer Paid Annuitant Transfer Report*. If there is no WRS annuity, or the annuity is insufficient to allow for the deduction of the premium, the survivor must pay the premium directly to the health plan.

Survivors may not add persons to the policy who were not covered at the time of death, unless the individual was previously insured under the contract of the deceased employee and regains eligibility or is a child born within 9 months of the death of the employee or annuitant.

1303 Surviving Spouse who is also a State Employee Eligible for Coverage

When an employee with family coverage dies, and the surviving spouse/domestic partner is also an eligible employee, the insured surviving spouse has two options:

1. Enroll as an employee and receive the employer contribution share toward premium. This allows the surviving spouse/dependents the right to lifetime coverage even if the spouse does not meet the retirement eligibility requirements.
2. Enroll as the surviving spouse/domestic partner and retain coverage indefinitely as indicated in subchapter 1302. Premiums may be paid through the employer as local employer-paid, through a WRS annuity or directly by the surviving spouse/domestic partner to the health plan.