

Local Government Employees Plan



Protection for when you least expect it.

Life can change in an instant. Be prepared by purchasing life insurance coverage for yourself and your family through the Wisconsin Public Employers Group Term Life Insurance plan.

Overview of group life insurance options

Coverage type	Actives	Retirees
Basic Term Life	One times previous year's WRS earnings, rounded to the next higher \$1,000 (if not already a multiple of \$1,000). At age 70, coverage for employees automatically continues and reduces to 25 percent*. No further premiums are due from the employee to continue this coverage.	<ul style="list-style-type: none"> • If retired, coverage continues at 100 percent until age 65. • Coverage reduces to 75 percent at age 65, 50 percent at age 66, and to 25 percent* at age 67. • Premiums are deducted from monthly annuity until age 65. Thereafter insurance is free for the lifetime of the retiree.
Supplemental Term Life	One times previous year's WRS earnings, rounded to the next higher \$1,000 (if not already a multiple of \$1,000). At age 70, coverage for employees terminates.	If retired, coverage continues at 100 percent until age 65 and then coverage ends.
Additional Term Life	One, two or three times previous year's WRS earnings, rounded to the next higher \$1,000 (if not already a multiple of \$1,000). Coverage under this plan will terminate at retirement.	If retired, coverage continues at 100 percent until age 65 and then coverage ends.

* 50 percent for local governments who have opted for the higher post-retirement benefit.

Coverage type	Coverage amount	Additional information
Spouse and Dependent Term Life	Coverage options available: <ul style="list-style-type: none"> • Spouse/Domestic Partner** – \$10,000 Each dependent child – \$5,000 • Spouse/Domestic Partner** – \$20,000 Each dependent child – \$10,000 	<ul style="list-style-type: none"> • An insured employee's lawful spouse/domestic partner** and dependent children are eligible for coverage. • Eligible child is defined as age 14 days to 19 years (or up to age 25 if a full-time student at an accredited postsecondary school). Coverage may continue for handicapped children. • Coverage ceases when employee reaches age 70 or retires, whichever occurs first.

** As provided under chapter 40 of the Wisconsin statutes.



Additional benefits

- **Disability waiver of premium** – If the employee becomes totally and permanently disabled from earning any income, no premiums are required to continue coverage during the disability.
- **Accidental death and dismemberment and loss of use** – If you are killed in an accident or suffer a loss of a limb, additional payments may be made.
- **Living benefits (accelerated benefits)** – If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount.

Monthly premium rates effective 7-1-2010

Employee Term Life

Rates per \$1,000 of insurance

Attained age	Basic Term Life
Under 30	\$ 0.05
30-34	0.06
35-39	0.07
40-44	0.09
45-49	0.15
50-54	0.23
55-59	0.43
60-64	0.53
65-69	0.60

Rates increase with age and are subject to change.

Spouse and Dependent Term Life

Coverage option	Monthly rate
Spouse/Domestic Partner** - \$10,000 / Child(ren) - \$5,000	\$ 1.75
Spouse/Domestic Partner** - \$20,000 / Child(ren) - \$10,000	3.50

One monthly premium covers all eligible children.

Rates are subject to change.

Wisconsin Public Employers Group Life Insurance Program

Administrator: Department of Employee Trust Funds

Underwriter: Minnesota Life Insurance Company

Minnesota Life Insurance Company
A Securian Company

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This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the Wisconsin Public Employers Group Life Insurance Program. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall override this document.

This product is offered under policy 2832-G.