

Minnesota Life will then send you a form to be completed by your attending physician. Your Living Benefit cannot be paid until all forms are satisfactorily completed and approved by Minnesota Life. DO NOT make financial commitments based on a Living Benefit until you have been notified that your application has been approved.

This brochure is simply a summary of the Living Benefit option of your coverage under the WPE Group Life Insurance program. In all instances, the terms of the policy control. If you have any questions regarding this benefit, please feel free to contact ETF toll free 1-877-533-5020 or (608) 266-3285 (local Madison). You can also visit our Internet site at: etf.wi.gov.

**ALWAYS INCLUDE YOUR NAME,
SOCIAL SECURITY NUMBER,
AND DATE OF BIRTH
ON ALL CORRESPONDENCE
TO THIS DEPARTMENT.**

ETF does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech, hearing or visually impaired and need assistance, call toll free 1-877-533-5020 or (608) 266-3285 (local Madison). We will do our best to provide the information in a more usable form.

ETF has made every effort to ensure this brochure is current and accurate. However, changes in the law or processes since the last revision may mean some details are not current. Please contact ETF if you have questions about a particular topic in this brochure.

CONTACT THE DEPARTMENT OF EMPLOYEE TRUST FUNDS

Visit our Internet Site etf.wi.gov

Find Wisconsin Retirement System and related benefit program information, as well as several ways to contact ETF by e-mail. Look for the red envelope at etf.wi.gov to sign up for free ETF E-mail Updates.

Self-Service Toll-Free Telephone Services

Available 24 hours a day, seven days a week. You must have a touch-tone telephone to use these systems.

SELF-SERVICE LINE:

Call 1-877-383-1888 or (608) 266-2323 (local Madison) to request forms and brochures. Wisconsin Retirement System annuitants may also change their home mailing address or tax withholding election through this self-service line.

TELEPHONE MESSAGE CENTER:

Call 1-800-991-5540 or (608) 264-6633 (local Madison) to hear detailed, recorded messages covering a variety of Wisconsin Retirement System topics.

Note: The above are recorded messages. You can speak with an ETF benefit specialist by calling the local or toll-free main telephone lines.

Main Telephone Lines

1-877-533-5020 (toll free)

(608) 266-3285 (local Madison)

Employees and employers can speak on the telephone with an ETF benefit specialist from 7 a.m. to 5 p.m. Monday through Friday (except holidays).

Wisconsin Relay Service (for hearing and speech impaired)

7-1-1 or

1-800-947-3529 (English)

1-800-833-7813 (Spanish)

Write Us

Department of Employee Trust Funds

P.O. Box 7931

Madison, WI 53707-7931

Appointments

Schedule an appointment by calling 1-877-533-5020 (toll free) or (608) 266-3285 (local Madison). For a schedule of appointments in your district, visit http://etf.wi.gov/members/presentation_map.html.

LIVING BENEFITS



**DEPARTMENT OF
EMPLOYEE TRUST FUNDS**

**P.O. Box 7931
Madison, WI 53707-7931**

What Are Living Benefits?

Living Benefits are the proceeds of your life insurance coverage under the Wisconsin Public Employers (WPE) Group Life Insurance program, which are paid to you while you are still living rather than to your beneficiaries after your death. If a Living Benefit is paid to you, the face value of your WPE life insurance will be reduced by that amount. If you take the entire benefit, your coverage will cease and no further benefit will be payable.

Who Is Eligible To Receive A Living Benefit?

Living Benefits are payable to any eligible person who is insured under the WPE Group Life Insurance Program and meets the medical criteria. The applicant may be an insured employee or retiree, or the spouse or dependent child of an employee who has coverage under the WPE Spouse and Dependent Plan.

Medical Criteria For Eligibility

You must have a terminal condition to qualify. Terminal condition means a condition caused by sickness or injury which directly results in a life expectancy of 12 months or less. Minnesota Life will make the final determination as to whether an applicant is eligible for the Living Benefit.

You Cannot Be Required To Apply For A Living Benefit

Under the terms of the contract between Minnesota Life and the State of Wisconsin Group Insurance Board, Living Benefits are not payable if you are required by law to liquidate assets to meet the claims of creditors or to obtain a government benefit or entitlement. Your application for a Living Benefit must be voluntary, and you may use the proceeds for any purpose.

Amount You Can Apply For

You can apply for up to the full value of the coverage that is in force on the date your application is received. If you apply for less than the full value of your coverage, the amount must be in whole units of coverage. You may apply again at a later date to receive another Living Benefit from the remaining coverage.

Effect On Other Coverages And Premiums

If a Living Benefit is paid to your spouse or dependent who is insured under the WPE Spouse and Dependent plan, coverage for that person will be reduced by the amount of Living Benefit. Other family members will continue to have full coverage, and the premium amount will not change.

If a Living Benefit is paid to you, your WPE life insurance will be reduced by whole units of coverage. If you have Additional coverage, that coverage will be disbursed first. The Supplemental coverage (if any) will be disbursed next, and the Basic coverage will be disbursed last. Any coverage remaining at your death will be paid to your beneficiaries.

Your family members who are insured under the Spouse and Dependent plan may convert their coverage if the entire value of your coverage has been paid out to you.

As long as any coverage remains in force, and you are receiving earnings from your employer, you will be liable for premiums on that coverage.



Is There A Service Charge For Payment Of A Living Benefit?

As of the publication date of this form, there is no fee. However, the contract between the insurance carrier and the State of Wisconsin Group Insurance Board authorizes the carrier to charge a processing fee of up to \$150 if notice of the fee has been given to the Department of Employee Trust Funds (ETF).

Tax Considerations

Benefits received under the Living Benefits provision may not be included in your taxable income. You should seek assistance from your personal tax advisor to determine the taxability of benefits related to your individual situation. In addition, the receipt of benefits under this rider may adversely affect your eligibility for Medicaid or other government benefits or entitlements.

Other Wisconsin Retirement System Benefits For Which You May Be Eligible

If you do not already receive a Wisconsin Retirement System (WRS) annuity you may be eligible to receive monthly disability benefits from the WRS. In some cases, disability benefits also provide important financial protection for your beneficiaries. Please contact ETF for an application for disability benefits.

How do I Apply?

Contact ETF to initiate the Living Benefits application process. You will receive the form required to complete the Living Benefits application process. If you decide to apply for benefits, complete the Life Insurance Summary and Application for Living Benefits (ET-2323) and return it to:

Minnesota Life Insurance Company
P.O. Box 259708
Madison, WI 53725-9708