

# STATE OF WISCONSIN **Department of Employee Trust Funds**

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### CORRESPONDENCE MEMORANDUM

DATE:

May 16, 2011

TO:

**Group Insurance Board** 

FROM:

Marcia Blumer, Program Manager

Wisconsin Public Employers Group Life Insurance Program

Division of Insurance Services

**SUBJECT:** LifeSuite Benefits

This memo is for informational purposes only. No Board action is required.

The Wisconsin Public Employers (WPE) Group Life Insurance Program and Minnesota Life Insurance Company (MLIC) are offering additional benefits to eligible State employees and their immediate family members under MLIC's LifeSuite services program.

The services being offered through the LifeSuite program include:

## **Legal Services** (Provided by Ceridian LifeWorks)

- Available to State of Wisconsin employees who are eligible for life insurance under the WPE Life Insurance Program, even if they do not elect the life insurance. This plan is also available to Wisconsin Retirement System annuitants and rehired annuitants.
- Provides access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Through this program, employees may:
  - Consult with an attorney
  - Create simple wills, financial power of attorney, living wills or final arrangements
  - Receive referrals to local attorneys and mediators
  - Download legal forms
  - Get legal questions answered
  - Retain an attorney at a 25 percent discount

Reviewed and approved by Lisa Ellinger, Administrator, Division of Insurance Services

Board	Mtg Date	Item #
GIB	6.7.11	10J

### **Travel Assistance** (Provided by Europ Assistance USA)

- Available to State of Wisconsin employees who are eligible for life insurance under the WPE Life Insurance Program even if they do not elect the life insurance.
- Emergency travel assistance services offers 24-hour emergency travel assistance to active employees and their eligible dependents when traveling for business or pleasure 100 miles or more from home. Benefits include:
  - o 24-hour access to emergency medical assistance
  - o Emergency travel arrangements
  - Medical evacuation/return home
  - o Communication assistance
  - Legal or financial assistance
  - o Pre-trip resources

### Beneficiary Financial Counseling (Provided by PricewaterhouseCoopers)

- Available to the beneficiaries of state and local government participants in the WPE Life Insurance Program.
- Beneficiaries who receive at least \$25,000 in policy benefits will receive more information about the beneficiary financial counseling service along with their claim payment.

MLIC contracts directly with the benefit providers to provide these services to group insurance clients at no additional cost to the plan. There are no administrative responsibilities for ETF or employers. The services are voluntary and free to employees and employers. The benefit providers do not receive any personal employee information, and employees will not be contacted directly by the vendors. Employees may choose to use the services by contacting the vendor directly.

Staff will be available at the meeting to answer any questions the Board may have.