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CORRESPONDENCE MEMORANDUM

DATE: April 24, 2012
TO: Group Insurance Board
FROM: Marcia Blumer, Program Manager
Wisconsin Public Employers Group Life Insurance Program
SUBJECT: LifeSuite Benefits Offered by Minnesota Life Insurance Company

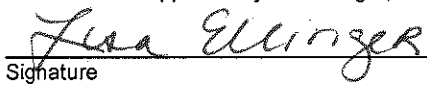
This memo is for informational purposes only. No Board action is required.

In May 2011, Minnesota Life Insurance Company (MLIC) introduced LifeSuite, a group of additional benefits available at no cost to state employees and their immediate family members. The benefits include *Legal Services*, *Travel Assistance*, and *Beneficiary Financial Counseling*.

In addition to the benefits listed above, a new benefit was recently added to LifeSuite. The *Legacy Planning Services Program* provides online information designed to help individuals and families work through end-of-life issues. The site offers information about documenting instructions, making sure legal instruments are properly drafted, and information about funeral planning.

Legal Services, *Travel Assistance*, and *Legacy Planning Services* are available to all state employees, even those who are not insured under the Wisconsin Public Employers (WPE) Group Life Insurance Program. Employees do not need to enroll for these services. They simply access them on an as-needed basis by contacting the vendor. The *Beneficiary Financial Counseling* benefit is offered only to beneficiaries of state employees with WPE life insurance.

MLIC contracts 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 Employee Trust Funds (ETF) or employers. The services are optional and at no additional cost to state employees and employers. The benefit providers do not receive any personal employee information, and employees will not be contacted

Reviewed and approved by Lisa Ellinger, Division of Insurance Services

Signature _____ Date 5/3/12

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directly by the vendors. Information about the LifeSuite benefit is made available to employees through their employer and through the ETF website.

Attached is a summary of the services that are available through LifeSuite.

I will be available at the May 22, 2012, meeting to answer any questions that you may have.

Attachment: New LifeSuite Services Available Summary

New LifeSuite Services Available

The State of Wisconsin is pleased to offer you and your family members the following Minnesota Life's LifeSuite services program. There is no need to enroll for these services.

• Travel Assistance

Emergency travel assistance services offers 24-hour emergency travel assistance services to active employees and their eligible dependents when traveling for business or pleasure 100 miles or more from home. Benefits include:

- Online pre-trip resources
- Medical professional locator services
- Telephonic interpretation services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Coordination of pre-hospital assistance
- Once hospitalized, transport to nearest appropriate medical facility
- Return of dependent children and rental vehicle coordination
- Arrange for transport of traveling companion
- Repatriation of mortal remains

For more information visit LifeBenefits.com/travel or call 1-855-516-5433 in the U.S. and Canada. From other locations, you can call collect to +1-617-426-6603.

• Legal Services

A legal services program provides employees, spouses, and dependents 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

For more information and to access the legal services program visit Ceridian LifeWorks at www.lifeworks.com. Username: *will* and Password: *preparation*. You can also call-1-877-849-6034.

• Beneficiary Financial Counseling

You receive objective and independent financial counseling at no cost to you or your beneficiary. This service is provided by PricewaterhouseCoopers and is being made available to the beneficiaries of all active participants in the Wisconsin Public Employers (WPE) Program in which there is a disbursement of at least \$25,000 to an individual beneficiary. Your beneficiary will receive materials explaining the program with the insurance benefit check.

• Legacy Planning Services

End-of-life issues can be difficult to think about and discuss with loved ones. Putting wishes in writing will make them easier to share. Planning helps prepare for the orderly disposition of gifts to heirs or charities and can also help address unexpected issues such as critical illness. Topics covered include:

- Asset distribution
- Last wishes
- Estate plans
- Last will and testament
- Power of attorney
- Health care directives
- Beneficiary designations
- Document locator

These resources are available at LegacyPlanningServices.com.

Legacy planning, travel assistance and legal services benefits are available to all employees, regardless of whether or not they are insured under the WPE Group Life Insurance Program. The beneficiary financial counseling will be offered only to beneficiaries of employees with WPE life insurance. There is no need to enroll for any of these services.

Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions, and restrictions may apply when utilizing the services.