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**To:** ETF SMB Member Call Center <[ETFSMBMemberCallCenter@etf.wi.gov](mailto:ETFSMBMemberCallCenter@etf.wi.gov)>

**Subject:** Group Insurance Board comments

I was reviewing the agenda for the upcoming Group Insurance Board meeting, and would like to comment regarding the AD&D insurance proposals. One proposal from Securian was included in the documents, and proposed a structure for the AD&D insurance that is far different from what is currently offered. Specifically, it only provides a \$75,000 accidental death benefit at the "robust", approximately \$7/month level. The current program offers a 5x annual salary death benefit at a similar premium level. The current structure of a meaningful accidental death benefit is much more useful and appealing than the hodgepodge of very small claims that are likely to go unused - I don't see myself applying for a \$25 claim due to a cut. This is not something that I need to insure against - I need to insure against major loss to protect my family, which the current structure effectively does. There were not additional details of the other proposals, but I encourage the board to keep the current structure of the AD&D policy of affordable, substantial protection, instead of multiple uselessly low payouts for minor events proposed.

Thank you,

Scott Reay  
WisDOT