

## Life Insurance Application/Cancellation/Refusal

Wis. Stat. § 40.70

**EMPLOYEE :** You have an open enrollment opportunity for life insurance coverage through the Wisconsin Public Employers Group Life Insurance Program if you meet the qualifications on the reverse side of this page. Please review the reverse side and the brochure *The Wisconsin Public Employers Group Life Insurance Program* (ET-2101) very carefully for more program information.

### INSTRUCTIONS FOR COMPLETING LIFE INSURANCE APPLICATION/CANCELLATION/REFUSAL FORM

**NOTE :** If you choose not to enroll, complete Sections 1 and 3, then return this form to your employer.

#### Section 1 - Applicant Information

Print all requested information legibly in the space provided. Missing information may delay enrollment processing.

#### Section 2 - Reason for Application

Indicate the reason for completing the form:

**Initial Enrollment:** Use this area to enroll if you are newly hired or newly eligible for life insurance. Check the box(es) next to all coverage for which you wish to enroll.

**Cancellation:** Check the box(es) next to all coverage you wish to cancel. You may cancel all or part of your life insurance coverage. If Basic coverage is canceled, all other life insurance coverage is automatically canceled. Coverage will end at the end of the month following the month in which your employer receives the cancellation application. If you wish to re-enroll at a later date, you must apply through evidence of insurability.

**Over Age 70 Additional Coverage:** Check one box indicating the number of units of coverage you want. To be eligible for Age 70 and Over Additional coverage without providing evidence of insurability, you must be an active employee, have Additional insurance and apply for Age 70 and Over Additional coverage within 30 days prior to your 70th birthday. You may apply only for the number of units of Additional coverage that you currently have.

**Reinstate coverage:** Use this option to reinstate coverage that lapsed while on an unpaid leave of absence (LOA). Be sure to provide your LOA start and end dates. Only coverage that was in force at the time you began your unpaid leave will be reinstated.

**Transfer:** (State\* and University Employees Only) Indicate the agency you are transferring from and the agency you are transferring to, as well as the effective date of transfer. Only coverage that is in force at the time of your transfer will be maintained. \*Includes all state agencies, UW campuses, and agencies designated in Wis. Stat. §40.02(50).

**Spouse & Dependent Coverage Enrollment Due to Qualifying Event:** Use this option only if you are currently insured and wish to add Spouse & Dependent Coverage. Enrollment must be within 30 days of the date that you first have a spouse or dependent child to insure. The addition of a spouse or dependent is not a qualifying event if you previously had a spouse or dependent(s) who were eligible for coverage.

#### Section 3 - Signature

Indicate whether you are applying for or declining life insurance by checking the appropriate box directly above the signature block. Sign and date the application.

Submit this form to your employer. If enrolling, your employer will complete Section 4 and provide you with a copy.

**EMPLOYER :** Please complete the processing of this form by doing the following:

#### Section 4 - Employer Completes

Please collect this form from all employees when they become eligible for open enrollment, even if they choose not to enroll.

It is important to provide **all** the information requested in Section 4. Omissions may delay enrollment processing.

Please provide details in the **Other Qualifying Event** box if there are extenuating circumstances regarding the application being submitted (e.g., visually impaired completed 1,000 hours of WRS, employer error, reinstatement after appealing an involuntary discharge, etc.). NOTE: If the form is late due to employer error, a letter of explanation must be attached to the application or the application will be returned to you.

Employer must forward a copy of the completed form to ETF at the address listed at the top of this form. Keep a copy for yourself; give the employee a copy. Review your Group Life Insurance Employer Administration Manual (ET-1117) for further program information and instructions.

# Wisconsin Public Employers Group Life Insurance Program

You have an open enrollment opportunity for life insurance coverage through the Wisconsin Public Employers Group Life Insurance Program if you:

- Are under age 70;
- Have worked six or more months in service covered by the WRS;
- Have not withdrawn WRS contributions following your most recent six months of employment; and
- Apply within 30 days of your first eligibility, (or for Spouse & Dependent coverage only, when you have either a spouse or dependent to insure for the first time.)

**If you do not enroll for all available coverage when you are first eligible, you may apply for future coverage only through *Evidence of Insurability* (ET -2305).**

## Plan Summary

The Wisconsin Public Employers (WPE) Group Life Insurance program offers employee coverage of up to five times your annual earnings. All five levels of insurance are available to state employees. The amount of coverage available to local government employees depends on which plans are offered by your employer. The following is a summary of the life insurance coverage that is available.

### Coverage Options

The **Basic Plan** provides coverage equal to your earnings for the previous year, rounded up to the next thousand. Your employer is required to contribute to the cost of this insurance.

The **Supplemental Plan** provides coverage equal to your earnings for the previous year, rounded up to the next thousand. The state contributes to the cost of this coverage for state employees. Local government employers are not required to contribute.

The **Additional Plan** provides up to three units of coverage. Each unit of coverage equals your earnings for the previous year, rounded up to the next thousand. Depending on how many levels of coverage are offered by your employer, you may choose 1, 2, or 3 units of Additional coverage. Employer contributions are not required.

The **Age 70 and Over Additional Plan** provides up to three units of coverage for active employees over the age of 70. Each unit provides coverage equal to your earnings for the previous year, rounded to the next thousand. Depending on how many levels of coverage are offered by your employer, you may choose 1, 2, or 3 units of coverage. "See Coverage for Active Employees Age 70 and Over" below for more details.

The **Spouse & Dependent Plan** provides coverage for your spouse and all dependent(s). If you elect one unit of coverage, your spouse will have \$10,000 in coverage and each dependent (regardless of the number) will have \$5,000 in coverage. If you elect two units, your spouse will have \$20,000 in coverage and each dependent will have \$10,000 in coverage.

### Amount of Coverage

The following is an example of how the amount of employee coverage is determined for an employee who chooses Basic, Supplemental and 3 Units of Additional coverage. The employee's previous year earnings are \$33,200. The earnings rounded up to the next thousand equals \$34,000 of coverage. The employee has coverage as follows:

- Basic: (1x earnings) = \$ 34,000
- Supplemental: (1x earnings) = 34,000
- Additional (3 units): (3x earnings) = 102,000
- Total Amount of Insurance Coverage: (5x earnings) = \$170,000

**NOTE: Until you have been employed by your current employer for one full calendar year, your coverage will be based on an estimate of your annual earnings .**

### Coverage for Active Employees Age 70 and Over

If you are actively employed when you turn age 70, your Basic coverage will reduce to the final post-retirement coverage amount and continue for life with no premiums due. Your Supplemental, Additional, and Spouse & Dependent coverage will cease on your 70th birthday. You may apply for Age 70 and Over Additional Coverage without evidence of insurability if you have Additional coverage as an active employee and file an application within 30 days before your 70th birthday. You may enroll for the same number of units of Additional coverage that you currently have.

### Effective Date of Coverage

If you file an application within 30 days after becoming eligible, coverage becomes effective on the first of the calendar month which begins on or after the date the application is received by your employer. Coverage cannot become effective before you are eligible and cannot be in effect for part of a month.

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### 1. APPLICANT INFORMATION

Applicant name (last, first, middle)		Previous name		Social Security number	
Street address and number			City	State	Zip code
Country (if not USA)		Daytime telephone number ( )		Date of birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female

### 2. REASON FOR APPLICATION (check appropriate box(es)):

<input type="checkbox"/> <b>INITIAL ENROLLMENT:</b> <input type="checkbox"/> Basic Coverage (1x earnings) <input type="checkbox"/> Supplemental Coverage (1x earnings) <b>Additional Coverage (check one)</b> <input type="checkbox"/> 1 Unit (1x earnings) <input type="checkbox"/> 2 Units (2x earnings) <input type="checkbox"/> 3 Units (3x earnings) <b>Spouse &amp; Dependent Coverage (check one)</b> <input type="checkbox"/> 1 Unit (Spouse=\$10,000; Dependent=\$5,000) <input type="checkbox"/> 2 Units (Spouse=\$20,000; Dependent=\$10,000)	<input type="checkbox"/> <b>CANCELLATION: I wish to voluntarily cancel the following coverage:</b> <input type="checkbox"/> Basic Coverage (1x earnings) <input type="checkbox"/> Supplemental Coverage (1x earnings) <b>Additional Coverage (check one)</b> <input type="checkbox"/> 1 Unit (1x earnings) <input type="checkbox"/> 2 Units (2x earnings) <input type="checkbox"/> 3 Units (3x earnings) <b>Spouse &amp; Dependent Coverage (check one)</b> <input type="checkbox"/> 1 Unit (Spouse=\$10,000; Dependent=\$5,000) <input type="checkbox"/> 2 Units (Spouse=\$20,000; Dependent=\$10,000) Reason: _____ Date: _____
<input type="checkbox"/> <b>OVER AGE 70 ADDITIONAL COVERAGE ENROLLMENT: (check one)</b> <input type="checkbox"/> 1 Unit (1x earnings) <input type="checkbox"/> 2 Units (2x earnings) <input type="checkbox"/> 3 Units (3x earnings)	<input type="checkbox"/> <b>REINSTATE COVERAGE: I am reapplying for the coverage that lapsed while on an unpaid Leave of Absence. (I understand I am entitled to only the coverage that was in force at the time my unpaid leave began.)</b> <b>LOA Began</b> _____ <b>LOA Ended</b> _____ (mm/dd/ccyy) (mm/dd/ccyy)
<input type="checkbox"/> <b>TRANSFER (State agency and UW employees only)</b> From _____ To _____ (agency) (agency) <b>Date of transfer</b> _____ I understand that I am entitled to have only the coverage that is in force at the time of the transfer. That amount will be certified on the personnel transfer form submitted by my former agency.	<input type="checkbox"/> <b>SPOUSE &amp; DEPENDENT COVERAGE ENROLLMENT DUE TO QUALIFYING EVENT: (check one)</b> <input type="checkbox"/> 1 Unit (Spouse=\$10,000; Dependent=\$5,000) <input type="checkbox"/> 2 Units (Spouse=\$20,000; Dependent=\$10,000) <b>Date of marriage, birth or adoption of child (Enrollment must be within 30 days of the date you first have a spouse or dependent child to insure) Date:</b> _____ <b>Qualifying event:</b> _____

### 3. SIGNATURE (check one box and sign)

<input type="checkbox"/> <b>ELECT COVERAGE:</b> I hereby authorize deductions of premiums as necessary for the election indicated above. I understand that Wis. Stat. § 943.395 provides criminal penalties for knowingly making false or fraudulent claims on this form and hereby certify that, to the best of my knowledge and belief, the information is true and correct.	
<input type="checkbox"/> <b>DECLINE COVERAGE:</b> I do not wish to enroll at this time. I understand that if I wish to enroll at a later date I must apply through evidence of insurability.	
<b>SIGN HERE AND RETURN TO EMPLOYER</b>	Applicant signature _____ Date signed (mm/dd/ccyy) _____

### 4. EMPLOYER COMPLETES

ETF Employer number <b>69-036-</b>	Name of employer		Employer billing unit number		
1. Did employee participate under WRS prior to being hired by you? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date WRS employment began with current employer (mm/dd/ccyy)		New employee will have participated in WRS for 6 months on _____	
2. Previous service check completed? <input type="checkbox"/> Yes <input type="checkbox"/> No		3. Source of previous service check: <input type="checkbox"/> Online Network for Employers (ONE) <input type="checkbox"/> ETF			
Other qualifying event				Date of other qualifying event	
Date provided to employee (mm/dd/ccyy)	Date received from employee (mm/dd/ccyy)	Coverage effective date (mm/dd/ccyy)	Calendar year earnings	Year	Earnings are <input type="checkbox"/> Estimates <input type="checkbox"/> Actual
Employer agent signature <b>X</b>		Prepared by		Telephone number ( )	