

Chapter ETF 60

SURVIVOR BENEFITS

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Note: Chapter ETF 60 was created as an emergency rule effective October 1, 1982.

Subchapter 1 General Provisions

ETF 60.01 Premium. The amount of life insurance premium shall be specified in the contract and the employe portion shall be deducted from earnings except as otherwise provided in this chapter or s. 40.05 (6), Stats.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

ETF 60.02 Adjustments. Except as provided by the group life insurance contract, whenever the proper life insurance premium is not paid by an insured employe in any month, the deficiency shall be deducted by the employer or from the monthly annuity beginning with the following payroll after discovery of nonpayment or improper payment. An insured employe who is making premium payments directly to the insurer will be billed by the insurer for any premium deficiency. If an excess deduction of life insurance premium has been made for any employe the excess shall be adjusted by reducing subsequent life insurance premiums for that employe, or if there is no later payroll payment then a refund shall be issued to the person making the overpayment.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

ETF 60.03 Due dates. A certification required in the administration of the group life insurance plan, or a written request to cancel an application under this chapter, which is due on a Saturday, Sunday or holiday when the state offices are closed shall be timely if received in the department the next working day.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

Subchapter 2 Group Life Insurance For State And Local Employees

ETF 60.31 Group life insurance coverage requirement. (1) An employer who has adopted a resolution to offer a group life insurance plan under s. 40.70 (1) (a), Stats., shall certify to the department the total number of employes eligible for group life insurance coverage on the effective date of the resolution. To verify that the 75% participation requirement estab-

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lished under s. 40.70 (2), Stats., has been satisfied, the employer shall indicate the number of employees who have completed an application for coverage. The resolution shall be effective on January 1 if the certification of the number of employees eligible and the number of employees applying for coverage is received by the department no later than the preceding December 15.

(2) The department shall annually review a participating employer's level of employee participation in the group life insurance plan. If employee participation decreases below the level established under s. 40.70 (2), Stats., the department shall prepare a list of those employers for submission to the group insurance board. The group insurance board shall determine which resolutions will be terminated, effective after the end of the third full month following the date the board elects to terminate coverage.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83; am. Register, April, 1984, No. 340, eff. 5-1-84.

ETF 60.32 Group life insurance coverage for employees under a private pension plan. (1) Upon approval of the resolution filed as required in s. 40.70 (1) (a), Stats., group life insurance coverage shall be effective for all persons who have enrolled for group life insurance coverage and are employees of the employer on the effective date of the resolution.

(2) Any insured employee who becomes an annuitant under a private pension plan and who retires before attaining age 65 but who has 20 years of service for the employer, may continue to be insured under the group life insurance plan if:

(a) The employee requests the continuation of the insurance by filing a form provided by the department with the employer within 60 days after termination of employment from the employer and agrees to pay the required premiums until reaching age 65; and

(b) The employer provides confirmation, to the department, of 20 years service.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

ETF 60.33 Successor employers. (1) Whenever any employer is created, the territory of which includes more than one-half of the assessed valuation of an employer which was at the time of creation a participating employer, and the newly created employer assumes the functions and responsibilities of the previous employer, the newly created employer shall be a participating employer under the group life insurance program from the inception of the employer.

(2) Any person covered on the day preceding the date of creation of the successor employer shall continue to be covered under the group life insurance program on the same basis.

(3) Any person who first becomes eligible for group life insurance coverage as a result of the consolidation of employers and who desires to enroll shall apply for coverage in accordance with the contract.

(4) The amount of group life insurance coverage for an insured employee of a successor employer shall be based on the aggregate of earnings

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from both the predecessor and successor employers in the previous calendar year.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

Subchapter 3 Wisconsin Retirement System Death Benefits

ETF 60.51 Cancellation of death benefit and beneficiary annuity applications. (1) Any lump sum death benefit or beneficiary annuity application cancelled pursuant to this section shall have no force or effect, and any subsequent application shall be treated as a new application. A written request to cancel an application under sub. (2) or (3) shall be accompanied by repayment of any check issued pursuant to the application.

(2) An application for a lump sum death benefit payment under s. 40.73 (1) or (2), Stats., shall be cancelled if the applicant's written request for cancellation is received by the department within 30 days after the application was received by the department.

(3) An application for a beneficiary annuity under s. 40.73 (3), Stats., and any beneficiary designation filed by the applicant as a beneficiary, shall be cancelled if the applicant's written request for cancellation is received by the department within 30 days after the annuity application was received by the department or within 30 days after the annuity effective date, whichever is later.

History: Cr. Register, April, 1983, No. 328, eff. 5-1-83.

Subchapter 4 Spouse And Dependent Life Insurance For State And Local Employees

ETF 60.71 Effective date. (1) The group life insurance plan for the dependents of state employes became available January 1, 1981.

(2) The group life insurance plan for the dependents of employes of local units of government shall be available beginning January 1, 1983, subject to the following conditions:

(a) The local unit of government shall be a participating employer under the basic group life insurance program as provided in s. 40.70 (1) (a), Stats.

(b) The governing body of the employer shall adopt a resolution for coverage under this subchapter in the form prescribed by the department.

(c) A certified copy of the resolution in par. (b) shall be received in the department by November 15 for coverage to be available the following January 1.

(d) The governing body may subsequently terminate coverage for all insured employes by adopting a resolution in the form prescribed by the department.

(e) A certified copy of the resolution in par. (d) shall be received in the department by October 1 for termination to be effective the following January 1.

History: Cr. Register, February, 1983, No. 326, eff. 3-1-83.

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Subchapter 5
Supplemental And Additional Group Life Insurance
For State And Local Employees

ETF 60.85 Effective date. (1) Pursuant to s. 40.03 (6) (b), Stats., an additional group life insurance plan shall be available beginning July 1, 1984, to state employees insured under the basic group life insurance plan.

(2) Pursuant to s. 40.03 (6) (b), Stats., the supplemental group life insurance plan provided under s. 40.72 (10), Stats., and an additional group life insurance plan shall be available beginning July 1, 1984, to employees of an employer other than the state insured under the basic group life insurance plan if:

(a) The governing body of the employer adopts a resolution for coverage under this subchapter in the form prescribed by the department.

(b) A certified copy of the resolution in par. (a) is received in the department by March 15, 1984, for coverage to be available July 1, 1984.

(c) A certified copy of the resolution in par. (a) is received in the department by November 15 for coverage to be available the following January 1.

History: Emerg. cr. eff. 2-1-84; cr. Register, April, 1984, No. 340, eff. 5-1-84.

ETF 60.90 Termination date. (1) The governing body of an employer other than the state may terminate either the additional or supplemental group life insurance coverage elected under s. ETF 60.85, or both, for all insured employees by adopting a resolution in the form prescribed by the department.

(2) A certified copy of the resolution in sub. (1) shall be received in the department by October 1 for termination to be effective the following January 1.

History: Emerg. cr. eff. 2-1-84; cr. Register, April, 1984, No. 340, eff. 5-1-84.

Note: Chapter ETF 60 requires several new forms. These forms are available at no charge by contacting the department of employe trust funds.