

Grp 1 to 6

Filed Jan 16 - 1958

11:45 AM

S T A T E   O F   W I S C O N S I N

OFFICE OF ATTORNEY GENERAL

I, Stewart G. Honeck, Secretary of the Group Life Insurance Board created by Section 66.919 of the Wisconsin Statutes, do hereby certify that the motion made and passed at the meeting of said board on December 30, 1957, which adopted and promulgated rules after the giving of notice of and the holding of a public hearing thereon on December 17, 1957, as provided in sections 227.021 and 227.022, Wisconsin Statutes, contained a recitation that the rules thereby adopted were in replacement of and to supersede the emergency rules adopted and promulgated by said board on November 12, 1957.

In Witness Whereof, I have hereunto set my hand at the State Capitol in the city of Madison, State of Wisconsin, this 16th day of January, A.D., 1958.



A T T O R N E Y   G E N E R A L

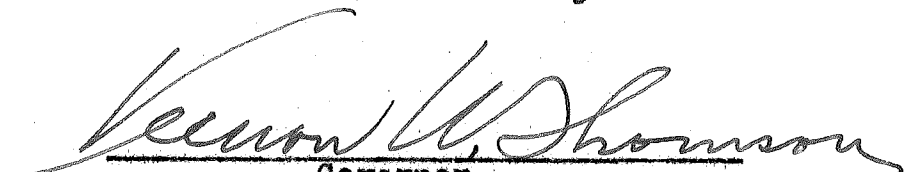
Filed Jan 2-1958  
4:15 P.M.

STATE OF WISCONSIN

EXECUTIVE OFFICE

I, Vernon W. Thomson, Governor of the State of Wisconsin and Chairman of the Group Life Insurance Board created by Section 66.919, Wisconsin Statutes, do hereby certify that, after holding a public hearing thereon on December 17, 1957 pursuant to notice of hearing given as provided in Section 227.021, Wisconsin Statutes, the Group Life Insurance Board at a meeting on December 30, 1957 duly adopted and promulgated rules pertaining to group life insurance for state personnel under Section 66.919 of the Wisconsin Statutes, and the annexed copy of Rules of the Group Life Insurance Board has been compared by me with the original rules so adopted and promulgated by said Group Life Insurance Board on December 30, 1957 and that the same is a true copy thereof and of the whole of such rules.

In Witness Whereof, I have  
hereunto set my hand at the State  
Capitol in the city of Madison,  
State of Wisconsin, this 2nd  
day of January A.D., 1958.

  
Governor

2-21-58

RULES OF THE

GROUP LIFE INSURANCE BOARD

Pursuant to section 66.919 (3) of the Wisconsin Statutes the following rules are promulgated pertaining to group life insurance for state personnel under section 66.919 of the statutes:

Grp. 1.01 Definitions. The following words and phrases shall have the meanings stated:

(1) Board - The Group Life Insurance Board created by section 66.919 (2) of the Wisconsin Statutes.

(2) Insurance - The group life insurance provided pursuant to section 66.919 of the Wisconsin Statutes.

Grp. 2.01 Effective Date. The group life insurance program provided by Chapter 512 of the Laws of 1957 shall be effective as of January 1, 1958.

Grp. 2.02 Waiver of Coverage. (1) Each employe and officer of the state who is eligible to be covered by insurance shall be insured unless a waiver on the form provided by the director is received by the employing department:

(a) On or before December 11, 1957 for insurance that would otherwise be in effect on January 1, 1958.

(b) At least 30 days before qualifying as an employe pursuant to section 66.919 (4) (a) of the statutes for the first time for insurance that would otherwise be effective on the date of such qualification.

(c) Within 5 days after resumption of duty for insurance that is effective upon return to active employment after a leave or layoff without earnings.

(d) Within 5 days after resumption of employment for insurance that is effective upon reemployment after a previous termination of employment, or after initial employment where the person is immediately eligible for insurance.

(2) Any waiver may be withdrawn before becoming effective.

(3) If an employe who is rehired or resumes active employment had a waiver of insurance in effect when his previous employment by the state terminated, or when he became inactive, such waiver shall apply to the new period of employment.

Grp. 2.03 Eligibility. Employes who normally are paid by the state for less than one-half of each calendar year shall not be eligible for insurance.

Grp. 2.11 Amount of Insurance. (1) Except as provided under (2) the total salary or wages paid to an employe by the state during the previous calendar year pursuant to section 66.919 (4) (e) of the statutes shall be the total amount reported by the state for Federal income tax purposes.

(2) Whenever an eligible employe in a position established on a full-time twelve month basis either (a) begins or resumes state service in that position, or (b) returns to active state service after an interruption without pay extending three consecutive months or more, then the earnings for the previous calendar year shall be deemed to be his established annual rate of earnings at that time until he has been in service for a full calendar year thereafter.

(3) Changes in amount of insurance, except as provided by section 66.919 (6) (b), (c) and (d), shall be made on January 1 in each calendar year if the amount is increased, or on February 1 if the amount is decreased.

Grp. 2.21 Coverage during Employment Gaps. (1) Any insured employe may continue to be insured during any period of not to exceed 2 years while such employe receives no earnings from the state, including layoffs not due to the misconduct of the employe.

(2) Coverage may be continued during such period if the employe has authorized a payroll deduction prior to such interruption of his earnings in amount sufficient to pay his contribution for the lesser of: (a) the entire period of interruption of earnings or (b) six months, or if the employe remits the full payment to his department within 30 days after the beginning of such period.

(3) Seasonal employes who are not entitled to earnings on January 1, 1958, but who are otherwise eligible to be insured, shall be insured as of January 1, 1958 if within 30 days thereafter the employing department receives a remittance in full payment for the employe contribution for the entire period of absence from the payroll after December 31, 1957.

(4) Employes who are not entitled to earnings on January 1, 1958 shall be entitled to become insured upon return to active service in accordance with Grp. 3.01.

(5) If any absence from the payroll is extended beyond the original period contemplated or if payment has not been made for the full period, the employe's contribution for such additional period shall be paid within 30 days after the end of the period for which the previous contribution had been paid.

(6) Coverage may not be continued for more than 60 days during leave to serve in the military forces of any nation at war, declared or undeclared, The fact of war shall be determined by the board. The right to convert the insurance to insurance under an individual policy shall exist during the 31 days following the end of the 60 day leave.

(7) The amount of insurance and of employe contributions during a period of interruption of earnings shall be the same as in effect immediately preceding the interruption.

Grp. 2.22 Suspension of Insurance. If an employe discontinues contributions for insurance while receiving no state earnings, the insurance shall terminate on the date to which the contributions are paid. The insurance shall automatically be effective again on the date the employe resumes active state employment. If insurance is terminated as provided herein and the employe does not resume active state employment he may not convert the insurance to an individual policy without evidence of insurability.

Grp. 2.23 Coverage during Disability. If an insured employe is totally disabled before age 65 as a result of bodily injury or disease so as to be wholly prevented from performing any work or engaging in any occupation for remuneration or profit, and appears to the head of his employing department likely to remain so disabled for an indefinite period of time, the employe and state contributions for the insurance may be discontinued for nine months, or until any earlier time that the employe is able to return to work. The insurance shall remain in force while such contributions are discontinued. After contributions have been discontinued for 9 months, upon request of the company proof of disability shall be submitted to the insurance company. If the proof is approved, the insurance will remain in force as long as the disability continues, subject to new proof of disability being submitted each year if required by the insurance company. The amount of insurance will reduce at attainment of age 65 according to the schedule in section 66.919 (6) (b).

Grp. 2.24 Service Included. The 25 year period specified in section 66.919 (4) (a) 2., (6) (c), (7) (c) and (9) of the statutes shall comprise only service for which compensation is paid by the state, together with service

Grp. 3.01 Employe Contributions. (1) The employe contributions for each \$1,000 of insurance shall be 50 cents per month until the February 1 that next follows attainment of age 40, and 60 cents per month from such date until attainment of age 65.

specified in section 66.902 (3) (f)  
of the Wisconsin Statutes of 1955.

(2) Changes in employe contributions relating to an increase or decrease in the amount of insurance shall be made commencing with the pay checks distributed in February of each year.

(3) When a person employed by the state for the first time becomes eligible for insurance either a double deduction shall be made from the pay check covering services for the first month he is eligible, one-half paying for insurance during such month and one-half paying in advance for insurance during the second month of eligibility, or the initial contribution shall be deducted from the pay check paid in the first month in which the person is eligible for the insurance.

(4) If a person resumes state employment or active state service and is then eligible for insurance, the first employe contribution shall be deducted from the pay check distributed in the month next following the date of resumption of employment and shall pay for insurance for such month. The insurance coverage shall begin as of the date of re-employment.

Grp. 3.02 Adjustments. Whenever the proper employe contribution is not made by any insured employe in any month, any deficiency shall be deducted by the employing department upon the ensuing payroll after discovery thereof. If an excess deduction of employe contributions has been made for any employe such shall be adjusted by reducing subsequent contributions for that employe, or if there be no later payroll payment then a refund check shall be issued to the person making the overpayment.

Grp. 4.01 Transmission of Premiums. Each state employing department shall not later than the twenty-third day of each calendar month transfer to the director all premiums collected pursuant to section 66.919 of the statutes accompanied by the report required by the director.

Grp. 5.01 Designation of a Beneficiary. (1) Any person covered by insurance may designate a beneficiary or beneficiaries on a form to be provided by the director. Such designation properly completed pursuant to the instructions contained therein shall be filed with the employing department, except that persons receiving an immediate or disability annuity shall file the designation with the director.

(2) When free insurance continues for any employe who terminates state employment, any designation of beneficiary shall be transmitted to the director by the employing department.

(3) If an employe's insurance terminates the beneficiary designation will be nullified and will not be in effect if he should again obtain insurance.

Grp. 5.02 Priority of Designations. The designation last properly filed before the death of the insured shall be in effect.

Grp. 5.03 Designation Governs. No change or cancellation of a beneficiary in a last will or testament, or in any other document other than a designation properly filed pursuant to these rules, shall have any force or effect.

Grp. 5.04 Change of Beneficiary. A beneficiary may be changed at any time and without the knowledge or consent of the previous beneficiary, and this shall not be waived or restricted.

Grp. 5.10 Standard Beneficiaries. If there is no designated beneficiary living, any insurance will be payable to the first person or persons listed below who are alive on the date of the death of the insured:

(1) The widow or widower.

(2) If neither of the above, to the child or children (including legally adopted) in equal shares. The share of any deceased child shall be distributed to the surviving spouse of that child, or to the surviving children of that child if there is no spouse, otherwise to the other eligible beneficiaries.

(3) If none of the above, to the parents in equal shares or the entire amount to the surviving parent.

(4) If there be none of the above, to the duly appointed legal representative of the estate of the insured, or, if there be none, to the person or persons determined to be entitled thereto under the laws of the state.

Grp. 6.01 Administration. The director shall prepare and issue instructions to state departments, together with all forms needed for the operation of the group life insurance plan. He shall arrange to procure such information from any insured or beneficiary, or from any state department, as shall be necessary for the proper administration of the plan.

Grp. 6.02 Department Representative. The person designated pursuant to section 66.901 (16) of the statutes and Wisconsin Administrative Code SSF 1.02 (3) to be responsible in matters pertaining to the Wisconsin Retirement Fund and the Public Employees Social Security Fund for each state department shall be the individual through whom all transactions with the Group Life Insurance Board shall channel without any further designation or certification.

Grp. 6.03 Departmental Transfers. Whenever an employe transfers from one state department to another, any waiver or designation of beneficiary which has been filed with the former employing department shall be transmitted to the new employing department.

Grp. 6.11 Disbursements. The director is authorized to make disbursements upon his certification and without further action by the board to pay any and all expenses of administration and to procure necessary equipment and supplies and to select such permanent and temporary personnel as shall be required, pursuant to the salary schedules fixed for state employes within the limits of the budget adopted by the board.

The foregoing rules shall take effect on the first day of the month following the publication thereof in the Wisconsin administrative register.

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RULES OF THE

GROUP LIFE INSURANCE BOARD

*Filed Nov 26-1957  
4:05 P.M.*

Pursuant to section 66.919 (3) of the Wisconsin Statutes the following rules are promulgated pertaining to group life insurance for state personnel under section 66.919 of the statutes:

Grp 1.01 Definitions. The following words and phrases shall have the meanings stated:

(1) Board - The Group Life Insurance Board created by section 66.919 (2) of the Wisconsin Statutes.

(2) Insurance - The group life insurance provided pursuant to section 66.919 of the Wisconsin Statutes.

Grp 2.01 Effective Date. The group life insurance program provided by Chapter 512 of the Laws of 1957 shall be effective as of January 1, 1958.

Grp 2.02 Waiver of Coverage. Each employe and officer of the state who is eligible to be covered by insurance shall be insured unless a waiver on the form provided by the director is received by the employing department:

(1) On or before December 11, 1957 for persons in active state service and eligible to be insured on January 1, 1958.

(2) Not more than 5 days after resumption of state service in the case of employes on leave on January 1, 1958 who are otherwise eligible to be covered.

(3) Not less than 30 days prior to date of eligibility in the case of employes who become eligible for the first time after January 1, 1958.

If an employe on leave while no earnings are received shall fail to pay the contribution required of him in accordance with 2.21 (2) or (5), his insurance shall be deemed to be waived after the last day of the period for which he paid his last contribution.

If a re-hired employe had a waiver of insurance in effect when his previous employment by the state terminated, such waiver shall apply to the new period of employment.

Grp. 2.11 Amount of Insurance.

(1) The total salary or wages paid to an employe by the state during the previous calendar year pursuant to section 66.919 (4) (e) of the statutes shall be the total amount reported by the state for Federal income tax purposes.

(2) Whenever an eligible person begins or resumes state service in a position established on a full-time twelve month basis, earnings for the previous calendar year shall be deemed to be his annual rate of earnings at date of eligibility for the insurance until he has been employed for a full calendar year.

(3) Changes in amount of insurance, except as provided by section 66.919 (6) (b), (c) and (d), shall be made on January 1 in each calendar year if the amount is increased, or on February 1 if the amount is decreased.

Grp. 2.21 Coverage during Employment Gaps.

(1) Any insured employe may continue to be insured during any period of not to exceed 2 years while such employe receives no earnings from the state.

(2) Coverage may be continued during such period if the employe has authorized a payroll deduction prior to such interruption of his earnings in amount sufficient to pay his contribution for the entire period of interruption of earnings, or if the employe remits the full payment to his department within 30 days after the beginning of such period.

(3) Seasonal employes who are not entitled to earnings on January 1, 1958, but who are otherwise eligible to be insured, shall be insured as of January 1, 1958 if within 30 days thereafter the employing department receives a remittance in full payment for the employe contribution for the entire period of absence from the payroll after December 31, 1957.

(4) Employes who are not entitled to earnings on January 1, 1958 shall be entitled to become insured upon return to active service in accordance with Grp 3.01.



(5) If any absence from the payroll is extended beyond the original period contemplated, the employe's contribution for such extension shall be paid within 30 days after the end of the period for which the previous contribution had been paid.

(6) The amount of insurance and of employe contributions during a period of interruption of earnings shall be the same as in effect immediately preceding the interruption.

(7) This section shall apply only to employes who normally are paid by the state for at least one-half of each calendar year.

Grp. 2.22 Coverage During Disability.

If an insured employe is totally disabled before age 65 as a result of bodily injury or disease so as to be wholly prevented from performing any work or engaging in any occupation for remuneration or profit, and appears to the head of his employing department likely to remain so disabled for an indefinite period of time, the employe and state contributions for the insurance may be discontinued for nine months, or until any earlier time that the employe is able to return to work. The insurance shall remain in force while such contributions are discontinued. After contributions have been discontinued for 9 months, proof of disability shall be submitted to the insurance company. If the proof is approved, the insurance will remain in force as long as the disability continues, subject to new proof of disability being submitted each year if required by the insurance company. The amount of insurance will reduce at attainment of age 65 according to the schedule in section 66.919 (6) (b).

Grp 3.01 Employe Contributions.

(1) The employe contributions for each \$1,000 of insurance shall be 50 cents per month until the February 1 that next follows attainment of age 40, and 60 cents per month from such date until attainment of age 65.

(2) Changes in employe contributions relating to an increase or decrease in the amount of insurance shall be made in deductions from pay checks distributed in the beginning of February of each year.

(3) When a person employed by the state for the first time becomes eligible for insurance, a double deduction shall be made from the pay check covering services for the first month he is eligible, one-half paying for insurance during such month and one-half paying in advance for insurance during the second month of eligibility.

(4) If a person resumes state employment and is then eligible for insurance, the first employe contribution shall be deducted from the pay check distributed at the beginning of the month next following the date of resumption of employment and shall pay for insurance for such month. The insurance coverage shall begin as of the date of re-employment.

Grp 4.01 Transmission of premiums. Each state employing department shall not later than the twelfth day of each calendar month transfer to the director all premiums collected pursuant to section 66.919 of the statutes accompanied by the report required by the contracting insurance corporation.

Grp 5.01 Designation of a beneficiary.

(1) Any person covered by insurance may designate a beneficiary or beneficiaries on a form to be provided by the director. Such designation properly completed pursuant to the instructions contained therein shall be filed with the employing department, except that persons receiving an immediate or disability annuity shall file the designation with the director.

(2) Upon termination of state employment any designation of beneficiary shall be transmitted to the director by the employing department.

Grp 5.02 Priority of Designations. The designation last properly filed before the death of the insured shall be in effect.

Grp 5.03 Designation governs. No change or cancellation of a beneficiary in a last will or testament, or in any other document other than a designation properly filed pursuant to these rules, shall have any force or effect.

Grp 5.04 Change of beneficiary. A beneficiary may be changed at any time and without the knowledge or consent of the previous beneficiary, and this shall not be waived or restricted.

Grp 5.10 Standard beneficiaries. If there is no designated beneficiary living, any insurance will be payable to the first person or persons listed below who are alive on the date of the death of the insured:

- (1) The widow or widower.
- (2) If neither of the above, to the child, or children (including legally adopted) in equal shares.

The share of any deceased child shall be distributed to the surviving spouse of that child, or to the surviving children of that child if there is no spouse, otherwise to the other eligible beneficiaries.

- (3) If none of the above, to the parents in equal shares or the entire amount to the surviving parent.

- (4) If there be none of the above, to the duly appointed legal representative of the estate of the insured, or, if there be none, to the person or persons determined to be entitled thereto under the laws of the state.

Grp 6.01 Administration. The director shall prepare and issue instructions to state departments, together with all forms needed for the operation of the group life insurance plan. He shall arrange to procure such information from any insured or beneficiary, or from any state department as shall be necessary for the proper administration of the plan.

Grp 6.11 Disbursements. The director is authorized to make disbursements upon his certification and without further action by the board to pay any and all expenses of administration and to procure necessary equipment and supplies and to select such permanent and temporary personnel as shall be required, pursuant to the salary schedules fixed for state employes within the limits of the budget adopted by the board.

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The foregoing rules shall take effect as emergency rules upon publication in the official state paper pursuant to section 227.027 Wisconsin Statutes. The facts constituting the emergency are as follows: Group life insurance for state personnel will go into operation and coverage thereunder will commence on January 1, 1958. The time intervening is not sufficient for the adoption of rules necessary therefor pursuant to the notice, hearing and publication requirements of Chapter 227, Wisconsin Statutes.

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THE STATE OF WISCONSIN

EXECUTIVE OFFICE

I, Vernon W. Thomson, Governor of the State of Wisconsin and Chairman of the Group Life Insurance Board created by section 66.919 Wisconsin Statutes, do hereby certify that the above copy of Rules of the Group Life Insurance Board has been compared by me with the original Rules adopted and promulgated by said Group Life Insurance Board on November 12, 1957, and that the same is a true copy thereof and of the shole of such Rules.

In testimony whereof, I have hereunto set my hand and affixed the Executive Privy Seal of the State of Wisconsin at the Capitol, in the City of Madison, this 26<sup>th</sup> day of November A.D. 1957.



*Vernon W. Thomson*  
GOVERNOR