

Chapter Grp 2

COVERAGE

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

History: Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58.

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), Wis. Stats., 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.

(e) Prior to the end of the ensuing calendar month following the effective date of enactment, repeal, amendment or interpretation of any statute or rule, making any employe initially eligible for group life insurance. Coverage in such instances shall be effective as of the beginning of the next calendar month commencing after such waiver deadline.

(2) Any waiver may be withdrawn before becoming effective.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

History: Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58; cr. (1) (e), Register, September, 1959, No. 45, eff. 10-1-59.

Grp 2.03 History: Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58; r. Register, September, 1959, No. 45, eff. 10-1-59.

Grp 2.20 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), Wis. Stats., shall be the total amount reported by the state for federal income tax purposes.

(2) For persons covered initially who have not been state employes for the full previous calendar year the earnings shall be a projection on an annual basis of the compensation at the time of coverage, which shall continue until there is coverage for a full calendar year. Whenever an eligible employe previously covered who did not receive state compensation for all of the entire preceding calendar year resumes state service or returns to active service after an interruption without pay extending 3 consecutive months or more, then the departmental representative designated by rule shall estimate the compensation to be received during the ensuing 12 months and such shall be the annual basis of compensation for purposes of coverage until coverage has continued for a full calendar year, provided that for regular seasonal employes the projection shall not continue after such status has continued for a full calendar year.

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

(4) (a) Pursuant to section 66.919 (6) (e), Wis. Stats., an insured employe under age 65 may elect that the amount of insurance in effect during the previous calendar year shall continue during the subsequent year if the applicable requirements of paragraphs 1 through 4 below have been met:

1. The election must be on a form provided or approved by the director and properly completed and signed by the insured employe.

2. The election to continue the same amount of life insurance in the calendar year 1964 as was in effect during 1963 must be filed in duplicate with the department by which the insured individual is employed and must be received by such department on or before March 31, 1964 to be effective for the period beginning April 1, 1964 and ending on January 31, 1965.

3. Except as provided in paragraph 2, the election to continue the amount of insurance in effect in the previous year must be filed in duplicate with the department by which the insured individual is employed, and must be received by such department on or before January 31 of the year to which the election applies. All elections under this paragraph become effective on February 1 of the year for which the election is made, and terminate on January 31 of the ensuing year.

4. An election filed with respect to any particular year of coverage shall be effective only for such year, and a new election for each subsequent period must be filed as provided by paragraph 3.

(b) One copy of each election filed by an insured employe shall be transmitted to the director by the employing department within a reasonable period of time. Any election received by the director more than 60 days after the date thereof shall be invalid for the purposes of this subsection.

(c) The amount of insurance which the insured employe elects to continue under the provisions of this subsection must have been determined originally from earnings reported for federal income tax purposes as shown on the form W-2 filed for the year on which such

insurance coverage was based. No election to continue insurance based on an estimate or projection of earnings may be considered valid.

History: Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58; renum. from Grp 21.11, Register, September, 1959, No. 45, eff. 10-1-59; am. (2), Register, November, 1959, No. 47, eff. 12-1-59; (4) (a) emerg. eff. 1-27-64; cr. (4) (a), Register, April, 1964, No. 100, eff. 5-1-64.

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) 6 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.

History: Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58.