

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(2) Any waiver may be withdrawn before becoming effective.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

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(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.

**History:** Emergency rules, eff. 11-30-57; cr. Register, January, 1958, No. 25, eff. 2-1-58; renum. from Grp 2.11, Register, September, 1959, No. 45, eff. 10-1-59; am. (2), Register, November, 1959, No. 47, eff. 12-1-59.

**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.

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**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.

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

**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), Wis. Stats.

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

**Grp 2.24 Service included.** The 25 year period specified in section 66.919 (4) (a) 2., (6) (c), (7) (c) and (9), Wis. Stats. of the statutes, shall comprise only service for which compensation is paid by the state, together with service specified in section 66.902 (3) (f), Wis. Stats., 1955.

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

**Grp 2.30 Coverage of annuitants.** Any annuitant under age 65 eligible to be insured shall continue to be insured only if within 30 days after the filing of the application for such annuity the retirement system receives from such person a completed form, as prescribed by the director of the group insurance board, authorizing the retirement system to deduct premiums for group life insurance. Such form shall be filed in duplicate and one copy shall be transmitted forthwith to the director. The employing department shall file with the retirement system and the director immediately following the termination of employment of any such person a form, as prescribed by the director, certifying the data pertaining to insurance coverage.

**History:** Emergency rule, eff. 9-11-59; cr. Register, November, 1959, No. 47, eff. 12-1-59.