

**CHAPTER 319, LAWS OF 1969**

AN ACT to create 206.60 (8) of the statutes, relating to group life insurance for dependents.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

206.60 (8) of the statutes is created to read:

206.60 (8) Any group life policy issued under sub. (1), (3), (4) or (5) may be extended to insure the employes or members against loss due to death of their spouses and minor children, or one or more classes thereof, subject to the following requirements:

(a) The premiums for the insurance shall be paid by the policyholder either from the policyholder's funds or from funds contributed by the insured employes or members, or from both. If any part of the premium is to be derived from funds contributed by the insured employes or members, the insurance with respect to spouses and children may be placed in force only if at least 75% of the then eligible employes or members of the organization or the association, excluding any as to whose family members evidence of insurability is not satisfactory to the insurer, elect to make the required contribution. If no part of the premium is to be derived from funds contributed by the insured employes or members, all such eligible employes or members of the organization or the association, excluding any as to whose family members evidence of insurability is not satisfactory to the insurer, must be insured with respect to their spouses and children.

(b) The amounts of insurance under the policy must be based upon some plan precluding individual selection either by the insured employes or members or by the policyholder, and shall not exceed, with respect to any spouse, 50% of the insurance on the life of such insured person, or \$5,000, whichever is the lesser amount or with respect to any dependent child \$2,500.

(c) Upon termination of the insurance with respect to the members of the family of any employe or member by reason of the employe's or member's termination of employment, termination of membership in the classes eligible for coverage under the policy or death, the spouse shall be entitled to have issued by the insurer, without evidence of insurability, an individual policy of life insurance, without disability or other supplementary benefits, provided application for the individual policy is made, and the first premium paid to the insurer, within 31 days after such termination, subject to the requirements of s. 206.61 (8). If any group policy terminates or is amended so as to terminate the insurance of any class of employes or members and the employe or member is entitled to have issued an individual policy under s. 206.61 (9), the spouse shall also be entitled to have issued by the insurer an individual policy, subject to the same such conditions and limitations. If the spouse dies within the period during which he would have been entitled to have an individual policy issued in accordance with this subsection and before such an individual policy becomes effective, the amount of life insurance which he would have been entitled to have issued under such individual policy shall be payable as a claim under the group policy, whether or not application for the individual policy or the payment of the first premium therefor has been made.

(d) Notwithstanding s. 206.61 (7), only one certificate need be issued for delivery to an insured person if a statement concerning any dependents' coverage is included in such certificate.

Approved December 15, 1969.