

Chapter Grp 10

COVERAGES

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Grp 10.01 Effective date. The group life insurance program provided by section 66.919 (15), Wis. Stats., shall be effective as of the ensuing January 1 if the resolution is filed with the director pursuant to section 66.919 (15) (c), Wis. Stats., prior to November 30. If filed during December it shall not be effective during the ensuing calendar year but shall be effective on January 1 of the following year.

History: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.02 Waiver of coverage. (1) Each employe and officer of the municipality 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 municipal representative specified in rule Grp 14.02:

(a) On or before December 10 preceding the January 1 specified in rule Grp 10.01.

(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 return to active employment following a leave or layoff without earnings for persons immediately eligible by reason of previous qualifying employment.

(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 by reason of previous qualifying employment.

(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(2) Any waiver may be withdrawn before becoming effective.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 that municipality terminated, or when he became inactive, such waiver shall apply to the new period of employment. Such persons may obtain coverage pursuant to section 66.919 (5) (b), Wis. Stats.

History: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.03 Coverage requirement. The clerk of the municipality shall certify to the director the total number of persons eligible for group life insurance coverage in that municipality on the effective date

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together with the number of waivers filed pursuant to Grp 10.02 (1) (a). Such certification must be received by the director not later than December 15 preceding the effective date specified in rule Grp 10.01.

History: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.20 Amount of insurance. (1) Except as provided under (2) the total salary or wages paid to an employe by that municipality during the previous calendar year pursuant to section 66.919 (4) (e), Wis. Stats., shall be the total amount reported by that municipality for federal income tax purposes.

(2) For persons covered initially who have not been municipal 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 in that municipality who did not receive compensation for all of the entire preceding calendar year resumes service in that municipality or returns to active service after an interruption without pay extending 3 consecutive months or more, then the municipal 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 March 1 if the amount is decreased.

History: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.21 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 that municipality, including layoffs not due to the misconduct of the employe.

(2) An employe may continue his insurance coverage during such period of interruption of earnings specified in Grp 10.21 (1) if he has authorized a payroll deduction in an amount sufficient to pay his contribution for the lesser of (a) 6 months, or (b) the entire period of interruption of earnings. Such employe may also continue his insurance coverage if he remits to his municipality within 30 days after the beginning of such period of interruption of earnings an amount sufficient to pay his contribution for the lesser of (a) 6 months, or (b) the entire period of interruption of earnings.

(3) Seasonal employes who are not entitled to earnings on the date specified under Grp 10.01, but who are otherwise eligible to be insured, shall be insured as of that date if within 30 days thereafter the municipality receives a remittance in full payment for the employe contribution for the entire period of absence from the payroll after that date.

(4) Employes who are not entitled to earnings on the effective date specified in rule Grp 10.01 shall be entitled to become insured upon return to active service in accordance with Grp 11.01.

(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: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.22 Suspension of insurance. If an employe discontinues contributions for insurance while receiving no municipal 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 employment with that municipality. If insurance is terminated as provided herein and the employe does not resume active municipal employment he may not convert the insurance to an individual policy without evidence of insurability.

History: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.23 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 it appears to the municipal representative that such employe is likely to remain so disabled for an indefinite period of time, the employe and municipal contributions for the insurance may be discontinued for 9 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: Cr. Register, November, 1959, No. 47, eff. 12-1-59.

Grp 10.30 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 municipality 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: Cr. Register, November, 1959, No. 47, eff. 12-1-59.