

Chapter 14

Termination of Insurance

A. Active Employees

Insurance for employees will terminate on the earliest of the following dates:

1. The last day of the calendar month in which employment terminates with the State or a participating Local government employer if this occurs before the employee becomes entitled to a disability waiver of premium benefit or before they qualify for continuation of insurance as a retiree.
2. Thirty (30) days after the date of expiration of an authorized leave of absence.
3. The last day of the calendar month following the month in which the employee files a cancellation.
4. The date to which premiums are paid if the employee fails to pay the required premiums for more than thirty (30) days past the date to which premiums are paid, while they are on unpaid leave or while their coverage has continued.
5. The date to which premiums are paid for continuing coverage after the employee has again become employed by a participating employer and enroll for coverage as an eligible employee.
6. The employee's seventieth (70th) birthday for the Supplemental and Spouse and Dependent Plans.
7. The effective date of termination of the group policy by the employer.

Insurance coverage shall be considered lapsed if an employee fails to make the required premium payments during a sixty (60) day period which begins on the day following the last day for which premiums were paid.

Unless cancelled or terminated as provided above, Supplemental and Additional Plans shall automatically terminate on the date a retired employee attains age sixty-five (65).

Accidental Death, Dismemberment and Loss of Use coverage will automatically terminate when an insured employee terminates employment or attains age seventy (70), whichever is earlier. For insureds who retire prior to age sixty-five (65), coverage will automatically terminate at age sixty-five (65).

B. Spouse and Dependent

Insurance on any spouse or dependent shall terminate automatically on the earliest of the following dates:

1. The last day of the calendar month in which the employee terminates employment; or
2. The date the employee meets any of the termination conditions specified in this chapter, or reaches age seventy (70); or
3. For an individual whose premiums are waived under the "Disability Waiver of Premium Benefit," the date the individual reaches age sixty-five (65); or
4. The last day of the calendar month following the month in which the employee files a cancellation.
5. For a dependent, the date of qualification for insurance as an eligible employee under [Wis. Stats. § 40.02 \(25\)](#); or
6. For a spouse, the date a divorce decree is entered; or
7. For a Domestic Partner, the date an [Affidavit of Termination of Domestic Partnership \(ET-2372\)](#) is signed by the employee; or
8. Ninety (90) days after the death of the employee; or
9. For a dependent other than one described in ten (10) below:
 - a. at the end of the month in which the dependent marries, or
 - b. at the end of the calendar year in which the dependent attains the age of nineteen (19) years if not a full-time student, or
 - c. at the end of the calendar year in which the dependent ceases to be a full-time student, or
 - d. at the end of the calendar year in which the dependent attains the age of twenty-five (25) years, whichever occurs first; or
10. For a dependent incapable of self-support due to a physical or mental disability which can be expected to be of long-continued or indefinite duration who would not otherwise be eligible, the date disability ceases or the date of marriage, whichever occurs first; or
11. The effective date of termination of the group policy by the employer.

Insurance coverage shall be considered lapsed if an employee fails to make the required premium payments during a sixty (60) day period which begins on the day following the last day for which premiums were paid.

For active employees who reach age seventy (70), Supplemental, Additional, Spouse and Dependent and Accidental Death and Dismemberment coverages end and Basic coverage automatically continues at the reduced amount. For many Local government employees the final reduced amount is 25% of the employee's Basic coverage amount at the time the employee reached age seventy (70). The final reduced amount is 50% of the employee's Basic coverage for State employees and Local government employees whose employers have elected to offer that level of post-retirement coverage. Premiums are no longer due beginning with the month in which the employee turns age seventy (70).