

Chapter 18

Local Government Resolutions

A. Joining Plan or Adding Coverage

In order to participate or increase coverage in the Program, the governing body of the employer must adopt a resolution, [Resolution for Inclusion Under Group Life Insurance \(ET-1303\)](#), to provide employees with one or more of the plans available under the Program.

The resolution must be certified by the WRS agent for that employer or, for non-WRS pension plans only, by the authorized employer representative. Coverage will be effective on the first day of the fourth month following receipt of the certified resolution at ETF. For example, a resolution received by ETF in February will result in a resolution effective date of June 1. Completed resolutions should be sent to ETF.

After a resolution is filed, ETF and Securian will provide the employer with enrollment materials. During the enrollment period, all active employees under age seventy (70) participating in the retirement system are eligible to elect the coverage(s) provided in the resolution without evidence of insurability. Basic coverage is a prerequisite for all other coverages; Supplemental, Additional and Spouse & Dependent enrollment is limited to employees participating in the Basic plan.

During an employer's initial enrollment period, employees over age seventy (70) may elect Basic coverage at the final reduced amount without evidence of insurability and no premiums will be due. They are required to provide Evidence of Insurability in order to enroll in Additional coverage. Supplemental and Spouse & Dependent coverage are not available to those over age seventy (70).

B. Increasing Post-Retirement Benefits

The standard post-retirement benefit for local government employers provides qualified retirees with a final reduced Basic amount of insurance equal to 25% of the amount in effect just prior to retirement. Employers pay 20% of the employee Basic premium to prefund this post-retirement benefit for its employees.

Local government employers may elect to increase the amount of post-retirement insurance from 25% to 50%. Offering a 50% post-retirement benefit requires local government employers to pay 40% of the employee Basic premium. The governing body of the employer must adopt a resolution, [Resolution for Inclusion Under Group Life Insurance \(ET-1303\)](#) to increase the post-retirement benefit for employees who have not attained age seventy (70) on or before the date of the resolution.

The resolution must be certified by the WRS agent for that employer or, for non-WRS pension plans only, by the authorized employer representative. Increased post-retirement benefits will be effective on the first day of the fourth month following receipt of the certified resolution at ETF. Employees who have already retired and those with an approved Disability Waiver of Premium would not be affected by this change.

C. Election to Pay 100% of the Premium

Local government employers may elect to pay 100% of the premium for one or more levels of coverage, which will apply to all eligible employees. The governing body of the employer must adopt a resolution, [Employer Resolution to Pay Entire Premium \(ET-1301\)](#). This resolution applies to all eligible employees and cannot be limited to a particular department, employee classification or bargaining group.

The resolution must be certified by the WRS agent for that employer or, for non-WRS pension plans only, by the authorized employer representative. At the employer's option, the resolution will take effect either on the first of the month following the date the resolution is received by ETF, or the first day of the second month following the date the resolution is received by ETF. The employer needs to make an election for the effective date on the resolution form, which asks the employer to indicate its choice. Premiums will be due beginning on the effective date that the employer elects.

All eligible employees who had previously declined or cancelled coverage may now apply for the employer paid coverage. They may only enroll in the levels of coverage that are now being paid by the employer. If the employer files a resolution to pay the total premium for coverage other than Basic coverage, only employees who are currently enrolled in Basic coverage will be eligible to apply for the other employer paid coverages. The resolution will not apply to any participating employee who has attained age seventy (70) prior to the resolution effective date. ETF and Securian will provide the employer with enrollment materials.

Local government employers who wish to pay all or part of the employee premium for some of their employees but not for all of their employees, do not need to file a resolution. In this situation, applications filed by employees declining or cancelling coverage remain in effect.

D. Termination of Participation/Withdrawal from Plan

The group life insurance plans are optional. Participating employers may withdraw from any plan or may rescind paying 100% of premium for any level of coverage at any time by obtaining and filing the form *Resolution to Withdraw from the Wisconsin Public Employer's Group Life Insurance Program(s)* (ET-1307) with ETF.

Resolutions may be filed with ETF at any time during the year and will take effect on the first day of the fourth (4th) month following receipt by ETF.

When an employer withdraws from the program, insurance remains in force for the following employees:

1. Any employee who terminated or retired prior to the effective date of withdrawal and who qualified for continuation of insurance.
2. Any employee for whom a Disability Waiver of Premium is in effect prior to the effective date of withdrawal.
3. Any employee who has attained age seventy (70) and has Basic coverage, only the Basic coverage will remain in force.

Except as provided in '3' above, in no instance will the insurance provided by this plan continue for an employee who is actively employed by the employer after the employer's effective date of the withdrawal.

The resolution to withdraw from the program, or any individual coverage plan, may be rescinded before it goes into effect. To rescind a resolution, the governing body must submit a certified copy of the nullifying resolution to ETF [[Wis. Stats. § 40.70 \(4\) \(3\)](#)]. The head of the governing body must sign the nullifying resolution.

A local government employer's participation in the Group Life Insurance program may be terminated by ETF or the Group Insurance Board as provided in [Wis. Admin. Code ETF § 60.31 \(2\)](#) under the following circumstances:

1. Participation has declined to zero (0).
If employee participation in the Basic plan has declined to zero (0), so that no employee is currently covered by any plan and the employer confirms this fact, ETF may terminate the resolution.
2. Participation has fallen below the 50% minimum.
If ETF determines that employee participation has fallen below the 50% minimum required by [Wis. Stats. §40.70 \(2\)](#), the matter may be referred to the Group Insurance Board, which may terminate the resolution.

E. Local Government Employer Rejoining after Withdrawal

An employer previously covered under group life insurance that withdrew by resolution or was terminated may re-enter the plan at a later date, subject to the provisions currently in effect. ETF may accept or reject the new resolution to participate at its discretion and may charge the employer an assessment for any post-retirement insurance liability [[Wis. Stats. § 40.70 \(5\)](#)].