

State of Wisconsin  
 Department of Employee Trust Funds  
 DOA-3049 (R01/2000))  
 S. 51.01(5) Wis. Stats.; s. 111.32(13m) Wis. Stats.



Department of Employee Trust Funds  
 801 W. Badger Road  
 P. O. Box 7931  
 Madison, WI 53707-7931

## Contract By Authorized Board

**Commodity or Service:** Third-Party Administration of Wisconsin Public Employers  
 Group Life Insurance Program

**Request for Bid/Proposal No:** ETJ0029

Amendment 4 dated May 15, 2017

Authorized Board: Group Insurance Board

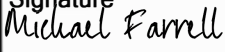
**Contract Period:** January 1, 2016 through December 31, 2019

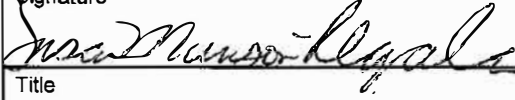
1. This contract is entered into by and between the State of Wisconsin, Department of Employee Trust Funds (Department), the State of Wisconsin Group Insurance Board (Board) and the Minnesota Life Insurance Company (MLIC) hereinafter referred to as the "Contractor". The Department is the sole point of contact for Board contracts. Effective January 1, 2016, MLIC has completed its brand transition in the group insurance market and going forward will be referred to as Securian Financial Group, Inc. of the parent company Securian Life Insurance Company and the name, address and principal officer to appear on page 2.
2. Whereby the Department of Employee Trust Funds agrees to direct the purchase and the contractor agrees to supply the contract requirements cited above in accordance with the terms and conditions of the request for bid cited above, and in accordance with the contractor's bid submitted on this request for bid which request for bid is hereby made a part of this contract;
3. In connection with the performance of work under this contract, the contractor agrees not to discriminate against any employees or applicant for employment because of age, race, religion, color, handicap, sex, physical condition, developmental disability as defined in s.51.01(5), Wis. Stats., sexual orientation as defined in s.111.32(13m), Wis. Stats., or national origin. This provision shall include, but not be limited to, the following: employment, upgrading, demotion or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to take affirmative action to ensure equal employment opportunities. The contractor agrees to post in conspicuous places, available for employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of the nondiscrimination clause.
4. Contracts estimated to be over fifty thousand dollars (\$50,000) require the submission of a written affirmative action plan. Contractors with an annual work force of less than fifty (50) employees are exempted from this requirement. Within fifteen (15) working days after the award of the contract, the plan shall be submitted for approval to the Department. Technical assistance regarding this clause is provided by the Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931, or at 608.261.7952.
5. For purposes of administering this Contract, the Order of Precedence is:
  - A). The Contract with MLIC (referred to as Securian Financial Group, Inc.);
  - B). This Contract Amendment #4 dated May 15, 2017 is for the period May 1, 2017 through December 31, 2019 and issued to the Group Life Insurance Policy No. 2832-G (The Board adopted the following policy changes through an amendment to the Wisconsin Administrative Code sec. ETF 10.01 (2) (a) at the November 30, 2016 Administrative Code Change, 2). The eligible spouse and dependents section is amended to meet the Administrative Code Change, and 3). The dependent termination timeframe (9) and (10) is amended to meet the Administrative Code Change. As a result, the policy working effective January 1, 2011 is replaced in its entirety with the following policy language effective May 1, 2017.
  - C). The Contract Amendment #3 dated June 2, 2016 is for the period January 1, 2016 through December 31, 2019 and issued to Group Life Insurance Policy No. 2832-G (The Board adopted the following policy changes at the August 2015 and November 2015 meetings) for 1). Eliminate waiting period, 2). Expand spouse and dependent open enrollment for qualifying family status changes, 3). Terminate coverage at the end of the month employment ends, and 4A). Effective date for insurance coverage for employees and dependents is clarified to match administration and clarifies the policy change by Amendment #1 effective February 17, 2016 and Amendment #2 effective January 1, 2017 of page 19 with a new page 19 to revise the medical underwriting performance standards within Section 6.1.D and 6.1.E.;
  - D). The Contract Amendment #2 dated on July 28, 2015 is for the period January 1, 2016 through December 31, 2016 and issued to Group Life Insurance Policy No. 2832-G (dated February 16, 2015). Additionally, this amendment further clarifies the policy change from Amendment #1 with respect to enrollment opportunities due to a family status change. Specifically, Amendment #2 clarifies that "If an employee established a domestic partnership in accordance with item (b) (Amendment 1) and subsequently marries the person to whom the employee had established a domestic partnership, the marriage will not be considered a family status change for purposes of this section;
  - E). February 7, 2012, issued the Contract Amendment #1 to Group Life Insurance Policy No. 2832-G. The amendment modifies enrollment opportunities and is effective May 1, 2012;
  - F). Group Insurance Policy No. 2832-G issued by MLIC to the Board, including all exhibits, attachments and amendments;
  - G). Wisconsin Public Employers Group Life Insurance Program Administrative Agreement, including all exhibits, attachments and amendments;
  - H). The technical and cost proposals for the RFP ETJ0029 submitted by Minnesota Life Insurance Company (MLIC) dated April 2,

- 2010; and,  
 I). RFP ETJ0029 dated February 22, 2010, including all appendices, attachments and amendments.

**Contract Number & Service:** ETJ0029 - Third-Party Administration of Wisconsin Public Employers Group Life Insurance program

Amendment #4 dated May 15, 2017

<b>State of Wisconsin Department of Employee Trust Funds</b>
By Authorized Board (Name) Group Insurance Board
By (Name) Michael Farrell
Signed by: Signature  430109001742402... Title
Chair Group Insurance Board
Phone 608.266.9854
Date (MM/DD/CCYY) 7/14/2017

<b>To be Completed by Contractor</b>
Legal Company Name Minnesota Life Insurance Company
Trade Name
Taxpayer Identification Number 41-0417830
Company Address (City, State, Zip) 400 Robert Street North St. Paul, MN 55101-2098
By (Name) Susan M. Munson-Regala
Signature 
Title Second Vice President
Phone 651.665.6308
Date (MM/DD/CCYY) 05/25/2017

**MINNESOTA LIFE****AMENDMENT No. 4**

Minnesota Life Insurance Company • 400 Robert Street North • St. Paul, Minnesota 55101-2098

Reissued Group Life Insurance Policy No. 2832-G, issued effective January 1, 2011 to the Group Insurance Board of the State of Wisconsin is hereby amended as follows:

This amendment No. 4 replaces the Definition and Termination sections of the policy. This incorporates two changes to the policy:

- (1) The dependent definition is amended to meet the Administration Code Change
- (2) The eligible spouse and dependents section is amended the Administration Code Change
- (3) The dependent termination timeframe (9) and (10) is amended to meet the Administration Code Change

**As a result, the policy wording effective January 1, 2011 is replaced in its entirety with the following policy wording effective May 1, 2017.**

**Definitions from Page 1.**

**Definitions**

**Additional Plan:** Insurance provided under Wis. Stats. §40.03(6)(b) and §40.72(10).

**Administrative Rules:** Rules approved by the Employee Trust Funds Board or the Group Insurance Board pursuant to Wis. Stats. §40.03(2) and Chapter 227 of the Wisconsin Statutes.

**Basic Plan:** The insurance provided under Wis. Stats. §40.72(1).

**Board:** The Group Insurance Board of the State of Wisconsin.

**Company:** Minnesota Life Insurance Company.

**Department:** Department of Employee Trust Funds of the State of Wisconsin.

**Dependent:** An employee's or his or her Domestic Partner's child(ren), including natural child, stepchild, adopted child, legal ward and a child in an adoptive placement under Wis. Stats. 48.837(1). Children are eligible from live birth (stillborn and unborn children are not eligible) to the attainment of age 26. A child who is age 26 or older is also eligible if he or she is incapable of self-support because of a physical or mental disability which is expected to be of a long-continued and indefinite duration.

**Disability Annuity:** Means the same as prescribed in Wis. Stats. §40.02(21)

**Domestic Partner:** Person with whom an employee meets the definition of a domestic partnership in Wis. Stats. §40.02(21d) and with whom an employee has submitted an Affidavit of Domestic Partnership (ET-2371) to the Department. All references to "spouse" in this policy shall also include a Domestic Partner.

**Earnings:** Wages or salary paid to persons for personal services rendered by an employer that participates in the Program, as prescribed in Wis. Stats. §40.02(22). For employees covered by a private pension plan, earnings means taxable compensation as reported to the Internal Revenue Service.

**Eligible Employee:** Means the same as prescribed in Wis. Stats. §40.02(25) (a) and (c).

**Employee:** Means the same as prescribed in Wis. Stats. §40.02(26).

**Employer:** Means the same as prescribed in Wis. Stats. §40.02(28). For purposes of this contract each local government is a separate employer, and the State, including all state agencies, is considered one employer.

**Insurance Reduction Age:** The later of an employee's 65th birthday or termination of employment but in no event beyond the employee's 70th birthday. For retired employees who are insured under this policy, the insurance reduction age is 65.

**Insured:** An employee, spouse, dependent, or retired employee as defined in this policy who is enrolled for the life insurance provided under the policy and whose insurance is in force in accordance with all policy provisions.

**Leave of Absence:** Means the same as “leave of absence” as prescribed in Wis. Stats. §40.02(40) but excluding the group health insurance portion of the definition. This also includes temporary layoffs as defined under the applicable collective bargaining agreement or administrative code rule.

**Local Employee:** An employee employed by a participating employer other than the State.

**Local Government:** Means the same as prescribed in Wis. Stats. §40.02(28) excluding the State and State Agencies.

**LTDI:** Means Long Term Disability Insurance as prescribed in Administrative Code Rules, ETF Chapter 50, subchapter III, Long Term Disability Insurance.

**Participating Employer:** Means the same as prescribed in Wis. Stats. §40.02(47).

**Policyholder:** The State of Wisconsin Group Insurance Board.

**Program:** The Wisconsin Public Employers Group Life Insurance Program.

**Retired Employee:** Means the same as prescribed under Wis. Stats. §40.02(49).

**Separation:** Termination of all rights to benefits under the Wisconsin Retirement System as prescribed in Wis. Stats. §40.25(3).

**Spouse:** The lawful husband or wife of an employee. Also, all references to “spouse” shall include a domestic partner, as defined above.

**State:** The State of Wisconsin.

**State Employer:** Means state agencies as prescribed in Wis. Stats. §40.02(54) and the University of Wisconsin as prescribed under Wis. Stats. §40.02(57).

**Supplemental Plan:** The insurance provided under Wis. Stats. §40.72(10).

**Termination of Employment:** Means the same as prescribed under ETF 10.08(2) and (3).

**Union Service Leave:** Means the same as prescribed in Wis. Stats. §40.02(56).

**Wisconsin Public Employers Group Life Insurance Program:** The group term life insurance program offered by the State of Wisconsin to eligible employees of the state and participating public employers, established and administered pursuant to Wis. Stats. Chapter 40 and the Wisconsin Administrative Code, Department of Employee Trust Funds.

**Spouse and Dependent coverage from Page 9.**

## **Spouse and Dependent Coverage**

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Upon receipt of due written proof of the death of an insured spouse or dependent, the Company shall pay the amount of insurance set forth in this section.

### **ELIGIBLE SPOUSE AND DEPENDENTS**

An eligible spouse or dependent is a person who satisfies the definition of this status in the section entitled “Definitions”.

Any previously insured dependent who ceased to be a dependent may later qualify as an insured dependent if suffering from a physical or mental disability which is expected to be of an indefinite and long duration. This disability must be supported by medical evidence. The employee must provide evidence of support of the dependent which must meet the requirements for dependent's support as required by the Federal Internal Revenue Code. Medical reports and support certifications must be provided by the employee to the Company at the time a claim is made.

**E. TERMINATION from Page 10.**


**TERMINATION**

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

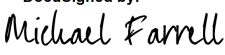
- (1) The last day of the calendar month in which the employee terminates employment; or
- (2) The date the employee meets any of the conditions specified in the section entitled "Termination of Employee's Insurance" or reaches age 70; or
- (3) For an individual whose premiums are waived under the section entitled "Coverage During Disability – Waiver of Premium Benefit," the date the individual reaches the insurance reduction age; or
- (4) The last day of the calendar month following the month in which the employer receives a written notice of cancellation of this insurance from the employee. The notice must be on a form provided by the Department. A notice of cancellation may be withdrawn only by a written request to the employer or the Department which is received prior to the termination of coverage; or
- (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 days after the death of the employee; or
- (9) For a dependent other than one described in (10) below, upon reaching age 26.
- (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.
- (11) The date this coverage is terminated.

Insurance coverage shall be considered lapsed if an employee who is receiving earnings fails to make required premium payments during a consecutive 60-day period, commencing with the first day for which premiums have not been paid, except where the employer has elected to pay the entire premium for all its employees as described in the section entitled "Employer Contributions." Cancellation under this provision shall not preclude the employee from obtaining life insurance coverage after the 60 days have elapsed, if premiums were omitted as a result of employer payroll deduction error as defined in the section entitled "Employer Error and all past due premiums are paid."

Minnesota Life Insurance Company this 25th day of April, 2017.

By   
Vice President and Actuary SEM

The State of Wisconsin Group Insurance Board this 7/14/2017 day of 7/14/2017, 2017

DocuSigned by:  
  
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Michael Farrell, Chairman