

# City of Milwaukee Group Life Insurance New Employee Orientation

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Rev 02/13/2026

The Employees' Retirement System (ERS) is responsible for administering group life insurance (GLI) for employees of the City of Milwaukee, the Wisconsin Center District, and Milwaukee Housing and Redevelopment Authorities.

GLI is based on the City of Milwaukee Charter Ordinance Section 350-25 and on the current contract with Sun Life.

## **Group Life Insurance**



All eligible employees working more than 20 hours per week will automatically receive a \$50,000 City paid basic life insurance policy. Note, enrollment in basic life insurance is automatic and employees are not required to sign up or complete enrollment forms to participate in this plan.

- Seasonal employees (working 20 hours or less per week) are not eligible for GLI until they attain 2080 hours of work and become a regular position employee.
- All regular position employees are subject to an eligibility waiting period of six months before becoming insured.
- GLI becomes effective on the first day of the month following the six month waiting period.
- This policy has no dividends or cash value.

The benefits described may be subject to change by the employer, which preserves the right to amend, modify or terminate the Group Life Insurance Plan

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## **Types of Beneficiaries**



A primary beneficiary is the person(s) designated by you to receive your life insurance proceeds in the event of your death.

If you elect a contingent beneficiary they will be paid the proceeds of your life insurance only if all persons listed as primary beneficiary(ies) predecease you.

Proceeds not designated to a beneficiary will be payable in equal shares to the surviving beneficiaries of the highest rank as listed below:

1. Your Spouse, if alive;
2. Your child(ren), if there is no surviving Spouse;
3. Your parent(s), if there is no surviving child;
4. Your sibling(s) if there is no surviving parent; or
5. Your estate, if there is no surviving sibling.

## **Beneficiary Designation**

Your employer cannot be named as a beneficiary for your Group Life Insurance.

According to the Marital Property laws of the State of Wisconsin your spouse may, in certain circumstances, have a claim to as much as 50% of the life insurance proceeds as marital property unless a Consent of Spouse form is completed and signed. This form can be obtained from the Life Insurance Administrator.

With the exception of your employer you can name any person, organization, charity or legal entity as a beneficiary for your Group Life Insurance.

## **Important**

- **Keep your GLI beneficiary designations up to date.**
- **Keep all of your GLI information and correspondence in a safe place for future reference.**

The benefits described may be subject to change by the employer, which preserves the right to amend or modify the Group Life Insurance Plan

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## Voluntary Life Insurance



Voluntary life insurance is employee paid. However, **a minimum of 50% in voluntary coverage must be maintained to qualify for \$10,000 in City paid life insurance at retirement, upon reaching age 65.**

All eligible active employees may elect voluntary coverage with one of the following options:

- 50% of annual base salary
- 100% of annual base salary
- 150% of annual base salary
- 200% of annual base salary
- 250% of annual base salary
- 300% of annual base salary

To calculate the amount of voluntary coverage that you would like to carry, take your annual base salary and multiply it by the selected % above and then round up to the nearest thousand.

Example:

\$38,450 (annual base salary) x 50% (percentage option) = \$19,225 round up to \$20,000 (coverage)

**The most voluntary coverage any employee can have is 300% of annual base salary not to exceed \$300,000.**

The most coverage any employee can have is \$350,000 (\$50,000 basic + \$300,000 voluntary).

Changes to voluntary coverage can only be done during open enrollment periods, and is effective January 1<sup>st</sup> of the following year.

Evidence of insurability is not required when enrolling in coverage within 31 days of becoming eligible for benefits. After 31 days evidence of insurability will be required.

You may be eligible to convert your group voluntary life insurance policy into an individual policy, with the City's life insurance carrier, within 31 days of separation.

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## Cost of Voluntary Life Insurance



Voluntary life insurance is entirely paid for by the employee based on the following age-banded rates:

<u>Age</u>	<u>Rate per \$1,000 of coverage</u>
< 25	\$0.040
25-29	\$0.048
30-34	\$0.064
35-39	\$0.072
40-44	\$0.080
45-49	\$0.120
50-54	\$0.184
55-59	\$0.344
60-64	\$0.528
65-69	\$1.016
70-74	\$1.648
75-79	\$1.944
80-84	\$2.240
85-89	\$4.232
90 +	\$6.400

To calculate the monthly cost of voluntary life insurance, divide the amount of voluntary coverage that you would like to carry by 1,000 and multiply it by the rate per \$1,000 based on your age.

Example:

\$38,450 (annual base salary) x 50% (voluntary life percentage option) = \$19,225 round up to \$20,000\* (coverage)

\$20,000 (coverage) ÷ \$1,000 (rate per \$1,000) = 20 x .040\*\* (age 23) = \$0.80 split on bi-weekly basis.

\* Coverage cannot exceed \$300,000.

\*\* Cost will increase as you move from one age-band to the next. Rate increases due to age will go into effect on January 1<sup>st</sup> of the following year.

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## Family Life Insurance



All eligible employees may purchase family life insurance. To be eligible an employee must be enrolled in voluntary life insurance.

- Family coverage is a single fixed deduction that covers the employee's (spouse and dependent children) regardless of the number of dependents.
- Spouse will have \$25,000 of coverage.
- Dependent children who are 6 months of age until the end of the year in which they turn 26 years of age will have \$10,000 of coverage.
- Dependent children who are 14 days or older but less than 6 months of age will have \$2,000 of coverage.
- Employee may elect family coverage within 31 days of a qualifying event (marriage/births).
- Evidence of insurability may be required for a spouse if adding coverage during open enrollment.
- Employee may only cancel family insurance during open enrollment periods.
- The employee is the only beneficiary of family life insurance.
- Family life insurance terminates upon the death of the employee.

## Cost of Family Life Insurance



Family life insurance will be paid for by the employee based on a flat amount of \$6.30 per month that is split on bi-weekly basis.

## Accelerated Benefit Option



If you or your covered spouse becomes terminally ill or suffers from a specified medical condition, you can get up to 75% of your life insurance coverage amount ahead of time to pay medical and other bills.

# City of Milwaukee Group Life Insurance New Employee Orientation

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## Effective Date of Coverage



If you sign up for voluntary and/or family life insurance during your initial period of eligibility, the coverage will go into effect at the same time as your basic group life insurance (on the first day of the month following the six month waiting period).

If you decrease or cancel voluntary life insurance during the annual “Open Enrollment Period” (October of every year), coverage will start on January 1<sup>st</sup> of the following year.

- **Note:** For changes that require evidence of insurability coverage begins on January 1<sup>st</sup> of the following year with approval from the carrier.
- If you already had voluntary coverage, Sun Life allows members to increase coverage by 50% without undergoing EOI, we will administratively increase your coverage to current\_plus\_50% of your annual salary as of January 1<sup>st</sup> of the following year.
- The remaining increase you requested will be effective on the 1<sup>st</sup> of the month following the successful completion of the EOI process and approval by Sun Life. An additional increase in premium deductions will occur at that time.
- If Sun Life denies the increase, your coverage will then remain at current\_plus\_50% of your annual salary.
- If you have also elected family coverage for the first time, this coverage will not go into effect until approved by Sun Life and may require your spouse to complete the EOI process. If you are electing family coverage, but do not have a spouse, please contact the Group Life Insurance section of the ERS at 414-286-3557.
- **This does not apply to members who currently do not have voluntary life insurance and are enrolling for the first time.**

# City of Milwaukee Group Life Insurance New Employee Orientation

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## Most Frequently Asked Questions



**Q. How do I know if I am eligible for group life insurance (GLI)?**

**A.** All eligible employees working more than 20 hours per week will automatically receive a basic life insurance policy. Note, enrollment in basic life insurance is automatic and employees are not required to sign up or complete enrollment forms to participate in this plan.

Seasonal employees (working 20 hours or less per week) are not eligible for GLI until they attain 2080 hours of work and become a regular position employee.

**Q. Is this a Term or a Whole life policy?**

**A.** The GLI provided by the City is a “Term” policy, and as such, has no cash value to you. It will pay out only to your beneficiary(ies) in the event of your death.

**Q. How much life insurance coverage will I receive?**

**A.** All eligible active general city employees will receive a \$50,000 city paid basic life insurance policy. Additional employee paid voluntary and family life insurance is available.

**Q. Can I insure my spouse or other family members under this policy?**

**A.** Yes, family life insurance covers your spouse and dependent children. To be eligible an employee must carry voluntary life insurance.

**Q. Who pays for the GLI?**

**A.** The \$50,000 in basic life insurance coverage is paid for by the City of Milwaukee. Voluntary life insurance is paid for by the employee based on age-banded rates. Family life insurance is paid for by the employee based on a flat rate of \$6.30 split on bi-weekly basis.

**Q. How do I know how much life insurance I have at any given time?**

**A.** All eligible employees are given \$50,000 in City paid life insurance. Employees can purchase additional voluntary and family life insurance. If you are unsure of what coverage you have enrolled in you can contact the Group Life Insurance section of the Employees’ Retirement System at 414-286-3557 or 1-800-815-8418.

**Q. What happens if I am on a Military Leave of Absence?**

**A.** Employees on a military leave of absence will have their entire life insurance premiums paid for by the City of Milwaukee until the employee returns to work. This includes the \$50,000 basic City paid life insurance and any voluntary and family life insurance you are enrolled in.

# City of Milwaukee Group Life Insurance New Employee Orientation

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## **Most Frequently Asked Questions Continued**

### **Q. Who will receive the proceeds from this policy when I die?**

**A.** You may name any person, organization, charity or legal entity as beneficiary(ies) to receive the proceeds of this GLI policy upon your death, with the following two exceptions:

- 1.) Your employer cannot be named as a beneficiary for your Group Life Insurance.
- 2.) According to the Marital Property laws of the State of Wisconsin your spouse may, in certain circumstances, have a claim to as much as 50% of the life insurance proceeds as marital property unless a Consent of Spouse form is completed and signed.

### **Q. Can I change my beneficiaries at a later date?**

**A.** Yes, it is **important** to keep your beneficiary designations up to date. You may change your beneficiaries at any time as follows:

Employees on the self-service system must log into their benefits information to change a beneficiary.

Employees who are not on the self-service system can either print out a Change of Beneficiary form from the ERS website @ [www.cmers.com](http://www.cmers.com) and click on benefits or they can contact the Group Life Insurance section of the Employees' Retirement System at 414-286-3557 or 1-800-815-8418.

### **Q. Can I get additional voluntary life insurance? What is the maximum amount of coverage available to me?**

**A.** All eligible active employees may elect voluntary coverage with one of the following options:

- 50% of annual base salary
- 100% of annual base salary
- 150% of annual base salary
- 200% of annual base salary
- 250% of annual base salary
- 300% of annual base salary

Evidence of insurability is not required when enrolling in coverage within 31 days of becoming eligible for benefits. After 31 days (during open enrollment) evidence of insurability will be required on any increase in voluntary life insurance greater than 50% of existing coverage. If you do not have any voluntary life insurance and wish to purchase coverage during open enrollment evidence of insurability is required for all percentages of coverage.

The most coverage any employee can have is \$350,000 (\$50,000 basic + \$300,000 voluntary).

### **Q. What is meant by base salary?**

**A.** Your base salary is the normal biweekly rate. It does not include overtime pay or any incentive pay.

The benefits described may be subject to change by the employer, which preserves the right to amend or modify the Group Life Insurance Plan

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## **Most Frequently Asked Questions Continued**

### **Q. Is the voluntary and family life insurance automatic?**

**A.** No, you must apply for the voluntary and family life insurance separately from your basic life insurance. You may sign up for this extra life insurance during your initial period eligibility **(31 days)**.

### **Q. If I do not sign up for voluntary or family life insurance during my initial period of eligibility, do I have to prove insurability at a later date?**

**A.** If you have a qualifying event (marriage or birth) you may enroll in family life insurance within 31 days of the event without evidence of insurability. For information on how to enroll during a qualifying event contact the Group Life Insurance section of the Employees' Retirement System at 414-286-3557 or 1-800-815-8418.

Outside of a qualifying event, you may apply for the voluntary or family life insurance during any subsequent "Open Enrollment Period". Any percentage elected outside of a qualifying event will require evidence of insurability. Family coverage may also be subject to evidence of insurability.

### **Q. Will there be additional costs to me if I sign up for voluntary or family life insurance?**

**A.** Yes, voluntary and family life insurance will be paid for by the employee bi-weekly. The cost of voluntary life insurance is based on age-banded rates. The cost of family life insurance is based on a flat amount of \$6.30 split over a bi-weekly basis.

### **Q. How do I pay for my monthly voluntary and family life insurance premiums?**

**A.** Your monthly life insurance premiums will be split and deducted on a bi-weekly basis.

### **Q. What happens if I take a leave of absence or I am laid off and I am not on the payroll?**

**A.** This is a very important question and you should be sure you understand what will happen. If you are in a non-pay status (lay off or leave of absence) and you wish to keep your GLI in effect, you will need to make cash payments for the entire cost of the premiums during the period you are on a non-pay status. When the GLI section of the ERS is notified that you are off the payroll, they will send you a certified letter informing you of your premium cost and the method of payment. Premiums are generally billed for three-month periods in advance.

#### **IMPORTANT**

- Your GLI will lapse if you do not pay the premiums on the due date.
- When you return to work, your GLI will be reinstated the first of the month following your return to work date.

### **Q. Who should I contact if I have additional questions?**

**A.** The Group Life Insurance section is located in the office of the Employees' Retirement System, 789 N. Water St., Suite 300, Milwaukee, WI 53202. Office hours are 8:00 a.m. to 4:45 p.m., Monday through Friday. The telephone number is 414-286-3557 or 1-800-815-8418.

The benefits described may be subject to change by the employer, which preserves the right to amend or modify the Group Life Insurance Plan