



State of Wisconsin
Group Life Insurance Program
Fact Sheet

Underwriter: Securian Financial Group and its affiliate, Minnesota Life

Types of Coverage

Basic Coverage

- Coverage for employees up to age 70 if employed, age 65 if retired, equal to the previous year's Wisconsin Retirement System earnings, rounded to the next higher \$1,000.
- At age 65, insured retirees receive post-retirement coverage premium-free. The amount of coverage for state employees and some local government employees will reduce to 75% of the Basic coverage amount at age 65 and further reduce to 50% of the Basic coverage amount at age 66 and thereafter. The amount of coverage for local government employees will reduce to 75% of the Basic coverage amount at age 65, reduce to 50% of the Basic coverage amount at age 66, and at age 67 and thereafter to 25%* of the Basic coverage amount. (*Note:* this amount is 50% for local employers who have opted for the higher post-retirement benefit.)

Supplemental Coverage

- Coverage for active employees up to age 70 is equal to the previous year's WRS earnings, rounded to the next higher \$1,000. Retirees may continue coverage until age 65.

Additional Coverage

- Coverage for active employees with no age limit for up to three times the previous year's WRS earnings, rounded to the next higher \$1,000. Retirees may continue coverage until age 65.

Spouse and Dependent Coverage

- An insured employee's spouse and dependent children are eligible for coverage.
- Coverage: Spouse = \$10,000/unit; Each Dependent = \$5,000/unit. Employees may purchase either one or two units of coverage.
- Coverage ceases when employee retires or reaches age 70, whichever occurs first.

Other Benefits

- Accidental Death, Dismemberment and Loss of Use benefit, up to the total amount of insurance in force, is included with Basic, Supplemental and Additional coverage. It is **not** included in Additional coverage for employees age 70 and older, or Spouse and Dependent coverage.
- A waiver of premium provision provides that if an employee becomes totally and permanently disabled, no premiums are required for continued coverage for the duration of the disability.

Employee Costs

Employee Monthly Rates Per \$1,000 of Insurance					
State (effective April 1, 2025 through March 31, 2026)				Local (effective July 1, 2025 through March 31, 2026)	
Attained Age	Basic	Supplemental	Additional	Basic, Supplemental and Additional	Spouse and Dependent
Under 30	\$.06	\$.06	\$.08	\$.05	State \$2.10 per month for each unit of coverage
30-34	\$.06	\$.06	\$.08	\$.06	
35-39	\$.06	\$.06	\$.08	\$.07	
40-44	\$.08	\$.08	\$.13	\$.08	
45-49	\$.14	\$.14	\$.21	\$.12	
50-54	\$.23	\$.23	\$.34	\$.22	Local \$1.60 per month for each unit of coverage
55-59	\$.31	\$.31	\$.46	\$.39	
60-64	\$.42	\$.42	\$.63	\$.49	
65-69	\$.55*	\$.55	\$.80	\$.57	
70 and Over	N/A**	N/A	***	***	

State rates are effective April 1, 2025 through March 31, 2026. Local rates are effective July 1, 2025 through March 31, 2026.
 * Basic Coverage is free upon retirement at age 65 and thereafter
 ** Active employee: Basic Coverage continues at a reduced level without further premiums
 *** Available on request

Employer Costs

Basic Coverage

- State contributions cover a portion of the cost of current coverage and the cost of future post-retirement coverage. The state pays an amount equal to 65.25% of the employee premium.
- Local employer premiums cover the cost of post-retirement coverage. Employers who elect a 50% post-retirement benefit pay an amount equal to 40% of the employee premium; those who elect a 25% post-retirement benefit pay an amount equal to 20% of the employee premium.

Supplemental Coverage

- The state pays an amount equal to 37.25% of the employee premium. Local government employers are not required to contribute toward the premium.

Additional Coverage

- All costs are paid by the employee.

Spouse and Dependent Plan

- All costs are paid by the employee.

2023 Program Statistics

Basic Plan			State	Local
Active Employees			50,933	74,716
Retired Employees	Pre-Age 65		6,077	9,726
	Post-Age 65		30,477	41,835
Coverage	Active		\$3,941,951,000	\$4,666,652,000
	Annuitant	Pre-Age 65	\$464,479,000	\$706,345,000
		Post-Age 65	\$984,892,000	\$687,947,250
Claims	Active		\$5,155,798	\$4,234,572
	Annuitant	Pre-Age 65	\$2,181,941	\$2,271,471
		Post-Age 65	\$23,907,827	\$14,279,088
Premium	Active		\$7,096,248	\$7,093,017
	Annuitant	Pre-Age 65	\$2,298,501	\$5,126,643
Supplemental Plan				
Active Employees			34,209	26,147
Retired Employees	Pre-Age 65		3,460	2,347
Coverage	Active		\$2,726,338,000	\$1,757,985,000
	Annuitant	Pre-Age 65	\$255,169,000	\$178,044,000
Claims	Active		\$3,370,097	\$1,658,509
	Annuitant	Pre-Age 65	\$1,597,261	\$1,168,370
Premium	Active		\$5,032,625	\$3,224,253
	Annuitant	Pre-Age 65	\$1,614,452	\$356,520
Additional Plan				
Active Employees			24,334	29,948
Retired Employees	Pre-Age 65		1,867	2,691
Coverage	Active		\$4,620,956,000	\$4,731,334,000
	Annuitant	Pre-Age 65	\$271,995,000	\$405,604,000
Claims	Active		\$	\$4,255,866
	Annuitant	Pre-Age 65	\$1,153,167	\$1,838,305
Premium	Active		\$12,429,999	\$8,588,651
	Annuitant	Pre-Age 65	\$653,238	\$1,073,313
Spouse and Dependent				
Active Employees			23,071	30,300
Coverage			\$566,690,000	\$733,600,000
Claims			\$1,137,896	\$1,066,775
Premium			\$1,077,377	\$999,643
Total Reserves				
Post-Retirement Benefits			\$367,748,349	\$338,497,738

Representing 759 local government employers.