



*Personnel Department*  
**County of La Crosse, Wisconsin**

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[www.co.la-crosse.wi.us](http://www.co.la-crosse.wi.us)

## **LIFE INSURANCE**

### **OVERVIEW**

Life Insurance is offered as a package deal. If you purchase the life insurance, it includes Accidental Death and Dismemberment, Short Term Disability, Long Term Disability, and Premium Waiver. Full-time employees pay half the premium and the County pays half the premium. The amount is pro-rated for part-time and half-time employees.

### **LIFE INSURANCE**

The amount of coverage is based on your base annual salary rounded up to the next thousand dollars of coverage. In other words, if your earnings at the end of the year are \$20,400, your coverage will be for \$21,000. This is term insurance with a death benefit only, and cannot be used for loans or collateral. At the end of December each year, your annual earnings are reviewed and your benefit will be based on that amount. This means that your coverage can then increase in \$1000 increments as of February 1st of the next year. The monthly premium will also increase accordingly.

### **ACCIDENTAL DEATH AND DISMEMBERMENT**

This benefit provides double indemnity to your beneficiary if you are accidentally killed. If you lose sight or limb(s), you are eligible for a dismemberment benefit.

### **SHORT TERM DISABILITY**

After paid sick leave from the County is exhausted and with appropriate medical certification, this benefit provides up to \$100 per week for a maximum of 26 weeks, except for pregnancy claims, which provide a shorter duration of benefits.

### **LONG TERM DISABILITY**

After using paid sick leave and the short-term benefit, and with appropriate medical certification, this provides 60% of your average monthly earnings for a maximum of five years depending on the claim, except for mental, emotional, alcohol and drug-related conditions, which provide a lesser time.

### **PREMIUM WAIVER**

A waiver of the premium may be approved if you are on long-term disability and have appropriate medical certification. If approved, you no longer pay the monthly premium for short or longer term disability, but continue to have the life insurance and accidental death and dismemberment benefit. This benefit must be applied for before you reach the age of 60.

### **CONTACT FOR QUESTIONS**

For questions about the above benefits, call Lisa Wille in the Personnel Department at extension 5-9685.

### **ENROLLMENT TIME FRAME**

You must enroll within 30 days of your eligibility date and will have a 30-day waiting period before coverage starts. If you do not apply within the 30 days and want coverage, a late application is necessary but is subject to evidence of insurability and subject to denial by the insurance company.

Benefits: 5/04; 1/12