

Health Insurance Benefits for National Guard and Military Reserve Personnel on Unpaid Military Leave

Extended Group Health Insurance coverage is available for National Guard and Military Reserve personnel who are on an unpaid military leave of absence or who are eligible for reemployment under §45.50 Wis. Stats., when they are called to active duty, if eligible as described below.

You must offer health insurance coverage indefinitely to these employees and the state share toward premium payment will continue beyond the three months that normally would be allowed under the leave of absence (LOA) provision. These employees (or designated representatives) can elect to:

1. Continue health insurance coverage indefinitely while on leave and establish pre-payment of premiums. Employer contributions toward premiums are required as long as the employee is on active duty and any employee contributions continue to be paid.
2. Let their coverage lapse after being activated for military service due to non-payment of premium and reinstate coverage while on leave by filing an application (ET-2301) within 60 days of activation; or
3. Allow their coverage to lapse and reapply within 30 days of return to employment (provided employment resumes within 90 days after release from active military service).

To be eligible, an employee must:

1. Be insured under the Group Health Insurance plan and be receiving state contributions for health insurance coverage on the date he or she is activated for military duty, AND
2. Be a member of:
 - The Wisconsin National Guard.
 - A reservist component of the United States Armed Forces, or
 - Be recalled to active duty (other than for training purposes) from inactive reserve status. AND
3. Submit election form, ET-2350, to employer within 60 days after being activated.

Attached to this *Employer Bulletin* is the Health Insurance Election for Military Personnel form to be used by employees (or designated representatives) to make their election. The form is available on our Employer Forms and Brochures Menu located on our Internet site at <http://badger.state.wi.us/agencies/etf/>. Instructions for processing the election form, ET-2350, are provided below.

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Employer Instructions for the process:

- Provide election form ET-2350 to employees who are called to active duty and will begin a military leave of absence. Group Health Insurance coverage can be also continued indefinitely if your employee is terminating employment under §45.50.
- Receive signed and dated election form. The election form should be returned even if continued coverage is not being elected.
- Provide subscriber or designated representative with a photocopy of the completed election form as an acknowledgment.
- Keep the original election form for your records.
- Submit a photocopy of the election form to ETF. The *Group Health Insurance Application* (ET-2301) must be submitted also if coverage lapses and employee desires to reinstate coverage. Election to reinstate must be made within 60 days of activation. Each *Group Health Insurance Application*, (ET-2301), completed for an employee who is reinstating coverage, should be completed by checking the box "other" and indicating "40.05(4g)" as the reason for filing.

Employee (or Designated Representative) Instructions for the process:

- Complete election form, ET-2350 and return to the payroll representative within 60 days after activation. If coverage is allowed to lapse during the unpaid leave of absence, coverage can be reinstated during the leave of absence, if a subsequent election form, ET-2350 and *Group Health Insurance Application* (ET-2301) is submitted within 60 days of activation.

Please direct questions to the Employer Communication Center at (608) 264-7900.