

CHAPTER 376—S.F.No. 1187

An act relating to insurance; providing for continuation of waiver of premium benefits for the disabled, regardless of continuation of the master policy; amending Minnesota Statutes 1978, Section 61A.091.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1978, Section 61A.091, is amended to read:

61A.091 EMPLOYEE GROUP LIFE INSURANCE PLANS. Subdivision 1. MANDATORY PARTICIPATION. No employer who makes available or otherwise sponsors a group life insurance plan that provides life insurance benefits to more than five employees of that employer, whether through insurance policies, self-insurance, or any combination of these arrangements, may require an employee to participate in the life insurance plan as a condition of his employment, unless the employer pays the full cost of the plan. No employer may discharge any employee who pursuant to this section refuses to contribute to an employee group life insurance plan, nor shall the employer discriminate or otherwise retaliate against the employee who pursuant to this section refuses to contribute to an employee group life insurance plan. An employee may bring an action against an employer for recovery of any wages withheld in violation of this section. This remedy shall be in addition to any other remedy provided by law. For the purposes of this section, "employer" means any natural person, company, corporation, partnership, association or firm which employs any employee. "Employee" is an individual as defined by section 62E.02, subdivision 8. This section ~~shall~~ does not apply where a collectively bargained contract provides for mandatory participation in a group life insurance plan. This section ~~shall~~ does not apply to any insurance purchased or carried for the purpose of buying or selling any part of employer, its shares, its assets or its business. This section ~~shall~~ does not apply to any insurance purchased or carried by any pension, profit-sharing or other retirement plan or trust.

Subd. 2. GROUP LIFE INSURANCE; PROVISION FOR CONTINUATION OF WAIVER OF PREMIUMS FOR THOSE OTHERWISE ELIGIBLE FOLLOWING TERMINATION OF INSURANCE. All group life insurance policies covering employees of an employer containing a waiver of premium benefits upon total disability of the employee shall provide that termination of the master policy, for any reason whatsoever, will be without prejudice to the claim of any covered employee who is suffering from a disability, as defined in the group life policy waiver of premium section at the time of the termination. This subdivision may be superseded by a rule promulgated by the commissioner of insurance.

Sec. 2. Section 1 applies to:

(a) All policies written and delivered on or after August 1, 1980;

(b) Existing policies with an anniversary on the first anniversary date after October 1, 1980;

Changes or additions indicated by underline deletions by ~~strikeout~~

(c) Existing policies without an anniversary date on August 1, 1981.

Approved March 27, 1980

CHAPTER 377—S.F.No. 1188

An act relating to insurance; providing that an employer group disability income policy provide coverage for pre-termination claims.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. **[62A.23] GROUP DISABILITY INCOME COVERAGE; TERMINATION WITHOUT PREJUDICE; DEFINITIONS.** Subdivision 1. For the purposes of sections 1 and 2, the terms defined in this section have the meanings given them in this section.

Subd. 2. "Employer" means any natural person, company, corporation, partnership, association, firm or franchise which employs any employee.

Subd. 3. "Insurer" means any person, company, corporation, including a nonprofit corporation, partnership, association, firm or franchise which underwrites or is by contract or other agreement obligated to provide group disability income insurance benefits to any group of employees of any employer.

Sec. 2. **[62A.24] CONTINUATION OF BENEFITS.** No employer or insurer of that employer may offer or provide a policy of group disability income insurance unless the master policy provides that the termination of the policy shall be without prejudice to any claims originating prior to the time of the termination.

Sections 1 and 2 may be superseded by a rule promulgated by the commissioner of insurance.

Sec. 3. **EFFECTIVE DATE.** This act shall apply to all policies written after December 1, 1980 and to all policies written prior to December 1, 1980 on their annual renewal date but if they have no renewal date then this act shall apply to those policies as of August 1, 1981.

Approved March 27, 1980

CHAPTER 378—S.F.No. 1311

An act relating to metropolitan government; removing the city of Northfield from definition of metropolitan areas; adding the city of Northfield to region ten; amending Minnesota Statutes 1978, Sections 473.121, Subdivision 2; 473.123, Subdivision 3; 473.403; 473F.02, Subdivisions 2 and 8.

Changes or additions indicated by underline deletions by ~~strikeout~~