

Commonly Asked Questions & Answers

How much life insurance do I have?

Active employees participating in the Maine Municipal Employees Health Trust health insurance are automatically granted a Basic Life Insurance policy, including Accidental Death and Dismemberment, equal to one times the employee's annual base salary. The maximum Basic plan benefit is \$100,000.

What is accidental death and dismemberment insurance?

Accidental Death Insurance covers you for an additional one times your salary if you lose your life due to an accident. Accidental Dismemberment Insurance covers you for a percentage of your Basic benefit if you lose one or both eyes, legs or arms due to an accident. The maximum Basic plan benefit is \$100,000.

How much do the premiums cost for my basic life insurance?

Basic Life Insurance (including Accidental Death and Dismemberment insurance) is provided by the Health Trust as part of your health insurance coverage, at no cost to the employer or employee.

Can I participate in the Basic Life Insurance Program if I do not participate in a Health Trust health insurance program?

Yes. You are eligible for Basic Life Insurance equal to one times your base salary, provided that your employer participates in the Basic Life Insurance program. The cost is \$0.35 per month per thousand dollars of life coverage.

Can I buy additional life insurance?

You may buy additional life insurance coverage **if** your employer offers the Supplemental Life Insurance program. The Supplemental Life program allows an active employee to purchase one times the employee's annual salary to a maximum of \$100,000 (in addition to the Basic Life) without evidence of good health. An additional two times (to a maximum of \$200,000) or three times (to a maximum of \$300,000) the employee's annual salary may be obtained with evidence of good health. The total maximum Supplemental Life benefit is \$300,000.

The Supplemental Life benefit includes an equivalent amount of Supplemental Accidental Death and Dismemberment insurance.

How much does the Supplemental Life Insurance cost?

The cost is \$0.35 per thousand dollars of coverage per month.

Can I participate in the Supplemental Life program?

You may participate in the program **only if** your employer offers the program to all employees. If your employer pays 100% of the premium, all eligible employees must enroll. If the employee pays any portion of the premium, a minimum of 25% of all eligible employees must enroll.

Can I buy life insurance for my dependents?

The Health Trust also offers a separate Dependent Life Insurance program. Your employer must participate in the program and a minimum of 25% of all eligible employees must participate in order for you to be able to purchase Dependent Life Insurance benefits. If your employer pays 100% of the premium, all eligible employees must enroll their dependents in this coverage.

There is no Accidental Death and Dismemberment insurance for dependents.

I don't remember who my beneficiary is. How can I find out?

You may call the Health Trust to find out who your beneficiary is. If you wish to change your beneficiary, you should obtain a Life Insurance Enrollment form from your employer. Complete the form, including your signature and date, and mail it to the Health Trust. The new form will override any previous forms.

Should I have anything in writing that explains policy guidelines?

Yes, you should have received a Life Insurance Certificate from your employer when you first enrolled in the program. This certificate, and your copy of the beneficiary form, should be kept with your important papers.

If I should die, how does my beneficiary file a claim?

A Health Trust Service Representative will file the claim for your beneficiary. In the event of your death, either your employer or your beneficiary should notify the Health Trust immediately by calling our toll free number 1800-852-8300; outside Maine call 207-621-2645.

Am I still covered if I retire and continue with the Health Trust health insurance?

Yes, each retiree participating in the Health Trust health insurance is covered for \$2,000 worth of Basic Life Insurance at no cost to the retiree. If you have Supplemental coverage while actively working, it may be converted to an individual policy upon your retirement.

Accidental Death and Dismemberment benefits for retirees terminate at age 70.

Can I continue the insurance if my employment terminates?

You are eligible to convert your group life insurance policy to an individual policy, without evidence of good health. You may only convert up to the total amount for which you were covered by the Health Trust, provided you apply directly to the life insurance company within 31 days of the date your employment terminates.

You may not convert your Accidental Death and Dismemberment benefits.

Am I still covered if I become sick and am out on disability?

Yes, you are covered if you are out of work due to a disability, provided you continue to participate in the Health Trust health insurance plan or life insurance plan and your premiums continue to be paid. If you are disabled for nine (9) months or more, you may be eligible for a waiver of premium. In order to be approved you must apply, with the assistance of the Health Trust, to the life insurance company. If you do not apply within twelve (12) months from your date of disability your benefits may be terminated. Please call the Health Trust for more information.

Can I use my life insurance as loan collateral?

No, the life policies provided by the Health Trust are term policies only. They do not have a cash value.

What happens to my life insurance policy if I become terminally ill?

You may apply for the “accelerated benefit” if you become terminally ill prior to age 60. You must be certified by your physician to have a life expectancy of six (6) months or less. You may then obtain up to 80% of your life benefit. The remaining benefit will be paid to your beneficiary upon your death.

This brochure explains the general purposes of the insurance described, but it in no way changes or affects the policy as actually issued. In the event of any discrepancy between this brochure and the contract, the terms of the contract apply. Complete details are in the certificate of insurance issued to each insured individual. Please read it carefully and keep it in a safe place with your other important documents.

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HEALTH TRUST LIFE INSURANCE PLAN



**Maine Municipal
Employees Health Trust**
60 COMMUNITY DRIVE
AUGUSTA, MAINE 04330-9486
(207) 621-2645