

# BASIC LIFE INSURANCE BENEFITS

The MMEHT Health Plan includes quality life insurance coverage (through Standard Insurance Company) for participants.

## Basic Coverage

Basic coverage (including Accidental Death & Dismemberment) equal to one times an active employee's annual salary rounded to the next multiple of \$1,000 (with a maximum of \$150,000) is provided to all employees (including eligible elected and appointed officials) participating in the MMEHT Health Plan. (Benefits may be less for some elected officials.) Any employee who is eligible to participate in the Health Trust Health Plan, but does not elect coverage because they are covered as a dependent under another employer's group health plan, may participate in the Basic Life and Basic AD&D plan, at a monthly cost of \$0.30 per thousand dollars of coverage.



*Benefits are reduced by 50% (for active employees) at age 70.*

## Accelerated Benefit

Standard Insurance Company will pay up to 75% of the insured's Life benefit (subject to a minimum benefit of \$ 5,000 or 10% of your insurance, whichever is greater) if they receive a request and proof that the employee is terminally ill and is certified by a physician to have 12 months or less to live. Any benefit amount paid under the Accelerated Benefit will be paid in a lump sum. The insured must be covered for at least \$10,000 to be eligible for this benefit.

## Retirees or Surviving Spouses

Retirees or surviving spouses who continue with the MMEHT Health Plan receive Basic Life and Basic AD&D coverage of \$3,000. Accidental Death & Dismemberment coverage for retirees and surviving spouses will terminate at age 70.

*This outline is intended only as a summary of the MMEHT Life Insurance Plan. All benefits and conditions are subject to the terms of the master policy issued by Standard Insurance Company.*

**For more information, please contact the Health Trust at 1-800-852-8300  
or speak with your Field Service Representative.**



# MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

## BASIC LIFE - NO MEDICAL COVERAGE

Any employee who is eligible to participate in the Health Trust Health Plan but does not elect coverage because they are covered as a dependent under another employer's group health plan, may participate in the Basic Life No Medical and AD&D plan. Benefits are equal to one times an active employee's annual salary rounded to the next multiple of \$1,000 (with a maximum of \$150,000) at a monthly cost of \$0.30 per thousand dollars of coverage.

	MONTHLY PREMIUM			MONTHLY PREMIUM			MONTHLY PREMIUM
ANNUAL SALARY	*LIFE NO MED		ANNUAL SALARY	*LIFE NO MED		ANNUAL SALARY	*LIFE NO MED
\$10,000	3.00		\$58,000	17.40		\$106,000	31.80
\$11,000	3.30		\$59,000	17.70		\$107,000	32.10
\$12,000	3.60		\$60,000	18.00		\$108,000	32.40
\$13,000	3.90		\$61,000	18.30		\$109,000	32.70
\$14,000	4.20		\$62,000	18.60		\$110,000	33.00
\$15,000	4.50		\$63,000	18.90		\$111,000	33.30
\$16,000	4.80		\$64,000	19.20		\$112,000	33.60
\$17,000	5.10		\$65,000	19.50		\$113,000	33.90
\$18,000	5.40		\$66,000	19.80		\$114,000	34.20
\$19,000	5.70		\$67,000	20.10		\$115,000	34.50
\$20,000	6.00		\$68,000	20.40		\$116,000	34.80
\$21,000	6.30		\$69,000	20.70		\$117,000	35.10
\$22,000	6.60		\$70,000	21.00		\$118,000	35.40
\$23,000	6.90		\$71,000	21.30		\$119,000	35.70
\$24,000	7.20		\$72,000	21.60		\$120,000	36.00
\$25,000	7.50		\$73,000	21.90		\$121,000	36.30
\$26,000	7.80		\$74,000	22.20		\$122,000	36.60
\$27,000	8.10		\$75,000	22.50		\$123,000	36.90
\$28,000	8.40		\$76,000	22.80		\$124,000	37.20
\$29,000	8.70		\$77,000	23.10		\$125,000	37.50
\$30,000	9.00		\$78,000	23.40		\$126,000	37.80
\$31,000	9.30		\$79,000	23.70		\$127,000	38.10
\$32,000	9.60		\$80,000	24.00		\$128,000	38.40
\$33,000	9.90		\$81,000	24.30		\$129,000	38.70
\$34,000	10.20		\$82,000	24.60		\$130,000	39.00
\$35,000	10.50		\$83,000	24.90		\$131,000	39.30
\$36,000	10.80		\$84,000	25.20		\$132,000	39.60
\$37,000	11.10		\$85,000	25.50		\$133,000	39.90
\$38,000	11.40		\$86,000	25.80		\$134,000	40.20
\$39,000	11.70		\$87,000	26.10		\$135,000	40.50
\$40,000	12.00		\$88,000	26.40		\$136,000	40.80
\$41,000	12.30		\$89,000	26.70		\$137,000	41.10
\$42,000	12.60		\$90,000	27.00		\$138,000	41.40
\$43,000	12.90		\$91,000	27.30		\$139,000	41.70
\$44,000	13.20		\$92,000	27.60		\$140,000	42.00
\$45,000	13.50		\$93,000	27.90		\$141,000	42.30
\$46,000	13.80		\$94,000	28.20		\$142,000	42.60
\$47,000	14.10		\$95,000	28.50		\$143,000	42.90
\$48,000	14.40		\$96,000	28.80		\$144,000	43.20
\$49,000	14.70		\$97,000	29.10		\$145,000	43.50
\$50,000	15.00		\$98,000	29.40		\$146,000	43.80
\$51,000	15.30		\$99,000	29.70		\$147,000	44.10
\$52,000	15.60		\$100,000	30.00		\$148,000	44.40
\$53,000	15.90		\$101,000	30.30		\$149,000	44.70
\$54,000	16.20		\$102,000	30.60		\$150,000	45.00
\$55,000	16.50		\$103,000	30.90			
\$56,000	16.80		\$104,000	31.20			
\$57,000	17.10		\$105,000	31.50			