



# The Maine Municipal Employees Health Trust

## Basic Life Insurance Plan

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 \$100,000) 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 he or she is 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 \$2,000. 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 (in Maine) or 207-621-2645 (out of state).**