

## Group Life Insurance - Direct Bill Launch

September Marks Start of Direct Billing for Group Life Insurance!

### What does this mean for employers?

✓ In October, MainePERS will send an e-mail when your Group Life Insurance invoice for the month of September is ready for viewing on our Employer Self-Service (ESS) site.

✓ After you review the invoice, make any adjustments on the adjustment sheet and forward your September payment to MainePERS.

It is all online in

✓ MainePERS Employer Self-Service (ESS) system.

Check out the [ESS User](#)

✓ [Guide](#) on the MainePERS website.

**mainePERS**  
Public Employees Retirement System

**Maine Public Employees Retirement System  
Group Life Premiums**

**A**

Town of Crab Apple Cove  
58 Crab Cake Drive  
Crab Apple Cove, ME 04337

**B**

Employer Location Code: P9021  
Invoice No.: GLI 2100953  
Date Issued: 07/01/2011  
Remit By: 07/15/2011

**C**

Previous Balance		\$ 0.00
Current Active Premiums		
	Basic	\$ 51.06
	Supplemental	\$ 7.50
	Dependent	\$ 3.40
	<b>Total Active Premiums</b>	<b>\$ 61.96</b>
Current Retiree Premiums		\$ 0.00
<b>Total Amount Due:</b>		<b>\$ 61.96</b>

**D**

A. GLI direct billing name and address

B. Employer Location Code, invoice (identifier) number, date issued and remit date

C. Amount due for active and retiree participants, along with total premiums due

D. Previous balance

### How will I know the member's monthly premium?

MainePERS will give you the monthly premium amount due for each of your members and (when applicable) retirees on the monthly invoice.

You can also use the GLI calculator and rate tables on our website under [Employer-Group Life](#).

### Will I submit Group Life Insurance Applications through ESS?

Yes! In October, you will be able to complete and submit Application for Group Life Insurance forms online via Employer Self -Service.



## What is the difference between the “effective date of coverage” and date the applicant is first eligible for group life insurance?

- The “effective date of coverage” is the date the employee’s coverage actually begins. This is always going to be the first day of the month following one month of employment after the employee first becomes eligible.

**Example:** Eligible employee begins employment on September 6th and submits an application for group life coverage within 31 days. The effective date of coverage is November 1st.

- For most employees, the “date the applicant is first eligible for Group Life Insurance Coverage” will be the same as their date of hire. See [Group Life Insurance Rule Chapter 601](#) on MainePERS website for a full listing of Classes of Employment Eligible for Insurance.
- Employees must meet two criteria in order to be eligible for coverage:
  - Employment in a class eligible for basic and supplemental insurance coverage
  - Submit an application within 31 days of becoming eligible



## Let's Recap

### Using Employer Self-Service for MainePERS Group Life Insurance:

- ✓ Group Life premiums for September change to monthly billing
- ✓ No more group life premiums on payroll
- ✓ Your bill is on our website
- ✓ Invoice in October will be for September premiums
- ✓ Premiums due October 17<sup>th</sup>
- ✓ Monthly invoice reflects 1/12 of annual premium
- ✓ Make corrections on invoice adjustment sheet and mail with payments
- ✓ Invoice # needed on payment for proper crediting
- ✓ Payment = Total Amount Due +/-Adjustment

*Please contact us with  
any questions.*

Group Life Insurance & Survivor Services  
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