

## WELCOME TO MAINEPERS MEMBERSHIP

We are pleased to have the opportunity to provide you with a range of financial services, including participation in group life insurance. This is an important program to consider when planning your financial future and we are ready to assist you with helpful information at your convenience.

Please feel free to contact us with any questions you have about the Group Life Insurance program or the information in this brochure. Our contact information can be found on the following page.

We look forward to providing assistance that meets your needs.



### Survivor Services Contacts



#### Reach us by phone or fax

Direct Line to Survivor Services: 207-512-3244

Main Line: 207-512-3100

Toll-free: 800-451-9800

Fax: 207-512-3101

Maine Relay: 711



#### On the web

[mainepers.org](http://mainepers.org)

(The *Group Life Insurance Certificate* is available in the Group Life Insurance section of our website.)

Email: [Survivor.Services@mainepers.org](mailto:Survivor.Services@mainepers.org)



#### Mailing Address

PO Box 349, Augusta, Maine 04332-0349



#### Office Hours

Monday through Friday from 8am to 4pm  
with the exception of recognized holidays

# GROUP LIFE INSURANCE PROGRAM



## THE MAINEPERS GROUP LIFE INSURANCE PROGRAM

One of the benefits available to MainePERS members is Group Life Insurance. This program is provided to State, Teacher and PLD employees whose employers have elected to participate in the program, and whose positions are eligible for coverage.

The following is general information relating to the Group Life Insurance program. More details are available online at [www.mainebers.org](http://www.mainebers.org) or feel free to contact our Survivor Services unit who would be happy to assist you.



### Now

#### Qualified Employee

Term life insurance coverage is available to MainePERS members whose positions are eligible and their employers elected to participate in the term Group Life Insurance program. You can choose to cover just yourself or you and your spouse (if not a covered member themselves) and/or dependents, for the length of your employment.

If a premium is required, your employer will withhold it from your paycheck and make the payment on your behalf. To qualify for this benefit without evidence of insurability, you must sign-up within the first 31 days of becoming eligible.

### In the Future

#### Portability

Portability allows you and your dependents to keep term coverage on a direct billed basis after it would normally terminate. You may be able to transfer your basic and supplemental coverage as well as dependent coverage.

#### Conversion

When you are no longer eligible for coverage, you can convert your policy to an individual, whole life plan. If you desire to continue coverage for your dependents, each will receive their own policy. As with the portability option, the carrier will bill you directly.