



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).



The Maine Municipal Employees Health Trust

Supplemental Life Insurance

Plan

Supplemental Life Insurance coverage is available to participating employers and their employees at an additional charge through Standard Insurance Company. The employee must be enrolled in Basic Life already (with or without medical coverage) in order to elect one of the additional volumes of Life Insurance.

SUPPLEMENTAL COVERAGE

Supplemental coverage (including Accidental Death & Dismemberment for most employees) is available on a contributory (the employee is required to make a premium contribution) or non-contributory (the employee is not required to make a premium contribution) basis for all active employees, provided the employer elects to make the supplemental coverage available. Participants may select coverage equal to up to 3 times their annual earnings, as indicated in the chart below.

Medical evidence of insurability (EOI) will be required for coverage amounts exceeding the Guarantee Issue amount of 1 times their annual earnings or \$100,000, whichever is less.

Rates are \$0.30 per thousand dollars of coverage, per month. There is no annual open enrollment period for supplemental life.

Coverage amount elected	Maximum coverage (without EOI)	Maximum coverage (with EOI)
1x Annual Earnings	1X Annual Earnings or \$100,000*	\$100,000
2x Annual Earnings	1X Annual Earnings or \$100,000*	\$200,000
3x Annual Earnings	1X Annual Earnings or \$100,000*	\$300,000

*Whichever is less

Benefits are reduced by 50% at age 70.

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Dependent Life Insurance Plan

Dependent coverages are available to participating employers and their employees at an additional charge through Standard Insurance Company.

DEPENDENT COVERAGE

Two options are available on a contributory or non-contributory basis for dependent coverage, provided the employer elects to make the dependent coverage available. There is no annual open enrollment period for dependent life.

	OPTION A:	OPTION B:
Spouse	½ employee's Basic Coverage amount (\$5,000 maximum)	½ employee's Basic Coverage amount (\$50,000 maximum)
Children		
Birth - 26 yrs. ...	½ employee's Basic Coverage amount (\$5,000 maximum)	½ employee's Basic Coverage amount (\$5,000 maximum)
Rates	\$1.50 per month	\$3.20 per month

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MMEHT - LIFE INSURANCE PREMIUM CHART - 2016
ANNUAL SALARY ROUNDED UP TO THE NEXT THOUSAND X .00030 PER THOUSAND
EVIDENCE OF INSURABILITY REQUIRED FOR 2 & 3 X ADDITIONAL LIFE

ANNUAL SALARY	MONTHLY PREMIUM			
	*LIFE NO MED	**1 X SUPP	**2 X SUPP	**3 X SUPP
\$10,000	3.00	3.00	6.00	9.00
\$11,000	3.30	3.30	6.60	9.90
\$12,000	3.60	3.60	7.20	10.80
\$13,000	3.90	3.90	7.80	11.70
\$14,000	4.20	4.20	8.40	12.60
\$15,000	4.50	4.50	9.00	13.50
\$16,000	4.80	4.80	9.60	14.40
\$17,000	5.10	5.10	10.20	15.30
\$18,000	5.40	5.40	10.80	16.20
\$19,000	5.70	5.70	11.40	17.10
\$20,000	6.00	6.00	12.00	18.00
\$21,000	6.30	6.30	12.60	18.90
\$22,000	6.60	6.60	13.20	19.80
\$23,000	6.90	6.90	13.80	20.70
\$24,000	7.20	7.20	14.40	21.60
\$25,000	7.50	7.50	15.00	22.50
\$26,000	7.80	7.80	15.60	23.40
\$27,000	8.10	8.10	16.20	24.30
\$28,000	8.40	8.40	16.80	25.20
\$29,000	8.70	8.70	17.40	26.10
\$30,000	9.00	9.00	18.00	27.00
\$31,000	9.30	9.30	18.60	27.90
\$32,000	9.60	9.60	19.20	28.80
\$33,000	9.90	9.90	19.80	29.70
\$34,000	10.20	10.20	20.40	30.60
\$35,000	10.50	10.50	21.00	31.50
\$36,000	10.80	10.80	21.60	32.40
\$37,000	11.10	11.10	22.20	33.30
\$38,000	11.40	11.40	22.80	34.20
\$39,000	11.70	11.70	23.40	35.10
\$40,000	12.00	12.00	24.00	36.00
\$41,000	12.30	12.30	24.60	36.90
\$42,000	12.60	12.60	25.20	37.80
\$43,000	12.90	12.90	25.80	38.70
\$44,000	13.20	13.20	26.40	39.60
\$45,000	13.50	13.50	27.00	40.50
\$46,000	13.80	13.80	27.60	41.40
\$47,000	14.10	14.10	28.20	42.30
\$48,000	14.40	14.40	28.80	43.20
\$49,000	14.70	14.70	29.40	44.10
\$50,000	15.00	15.00	30.00	45.00
\$51,000	15.30	15.30	30.60	45.90
\$52,000	15.60	15.60	31.20	46.80
\$53,000	15.90	15.90	31.80	47.70
\$54,000	16.20	16.20	32.40	48.60
\$55,000	16.50	16.50	33.00	49.50
\$56,000	16.80	16.80	33.60	50.40
\$57,000	17.10	17.10	34.20	51.30
\$58,000	17.40	17.40	34.80	52.20
\$59,000	17.70	17.70	35.40	53.10
\$60,000	18.00	18.00	36.00	54.00
\$61,000	18.30	18.30	36.60	54.90
\$62,000	18.60	18.60	37.20	55.80
\$63,000	18.90	18.90	37.80	56.70
\$64,000	19.20	19.20	38.40	57.60
\$65,000	19.50	19.50	39.00	58.50
\$66,000	19.80	19.80	39.60	59.40
\$67,000	20.10	20.10	40.20	60.30
\$68,000	20.40	20.40	40.80	61.20
\$69,000	20.70	20.70	41.40	62.10
\$70,000	21.00	21.00	42.00	63.00
\$71,000	21.30	21.30	42.60	63.90
\$72,000	21.60	21.60	43.20	64.80
\$73,000	21.90	21.90	43.80	65.70
\$74,000	22.20	22.20	44.40	66.60
\$75,000	22.50	22.50	45.00	67.50
\$76,000	22.80	22.80	45.60	68.40
\$77,000	23.10	23.10	46.20	69.30
\$78,000	23.40	23.40	46.80	70.20
\$79,000	23.70	23.70	47.40	71.10
\$80,000	24.00	24.00	48.00	72.00
\$81,000	24.30	24.30	48.60	72.90
\$82,000	24.60	24.60	49.20	73.80
\$83,000	24.90	24.90	49.80	74.70
\$84,000	25.20	25.20	50.40	75.60
\$85,000	25.50	25.50	51.00	76.50
\$86,000	25.80	25.80	51.60	77.40
\$87,000	26.10	26.10	52.20	78.30
\$88,000	26.40	26.40	52.80	79.20
\$89,000	26.70	26.70	53.40	80.10
\$90,000	27.00	27.00	54.00	81.00
\$91,000	27.30	27.30	54.60	81.90
\$92,000	27.60	27.60	55.20	82.80
\$93,000	27.90	27.90	55.80	83.70
\$94,000	28.20	28.20	56.40	84.60
\$95,000	28.50	28.50	57.00	85.50
\$96,000	28.80	28.80	57.60	86.40
\$97,000	29.10	29.10	58.20	87.30
\$98,000	29.40	29.40	58.80	88.20
\$99,000	29.70	29.70	59.40	89.10
\$100,000	30.00	30.00	60.00	90.00

*Life No Med = Life only without Health Insurance. Basic Life is included with Health Ins. at no additional cost