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## Group Life Insurance Certificate of Coverage

The pay period that includes April 1 is the time to adjust the employee level of group life insurance coverage based on the previous year's gross compensation, rounded up to the next \$1,000. An employee, who had group life coverage prior to January 1, 2010, may have an increase or decrease in coverage based on the previous year's gross compensation. Do not adjust coverage levels for an employee who:

- Did not have a full calendar year of group life participation, or
- Has reduced wages due to an authorized leave of absence during all or part of the previous calendar year.

Under the Active Work Rule, the employee's level of coverage cannot increase until the employee is physically at work for one regularly scheduled work day. You can find additional information on the Active Work Rule in the Group Life Insurance Certificate of Coverage, which is available in the [Publications](#) section of our website.

**Employer Self Service Goes Live in October 2011**



### Grant Funded Rates:

### Important Information for Teacher Employers

The Employer Contribution Rate for grant and federally funded teacher salaries for the upcoming fiscal year is 24.39%. The new rate applies beginning with the July 2011 payroll report, due on or before August 15th. This is the rate required to be paid to MainePERS.

The retiree health insurance portion paid to the Office of State Employee Health & Benefits is not included the 24.39%. You should expect to receive information directly from the Office about the retiree health insurance rate for the upcoming fiscal year.





## Optional Membership (You only get **one** chance!)

- ◆ Every employee with optional membership must complete a Membership Application electing to join/not join on their **date of hire** or **date of eligibility**.
- ◆ An employee being **re-hired**, in an optional position, may be restricted to join/not join based on their previous status with that employer.
- ◆ The definition of “same” employer for optional membership purposes may involve more than one employer location.
- ◆ Not sure if you are a “same employer?” E-mail us at [Employer@mainepers.org](mailto:Employer@mainepers.org) or give us a call at 1-800-451-9800.



### PLD Green Sheets for FY 12

Effective July 1, 2011 employer contribution rates for all Plans are increasing. We mailed the Statements of Consolidated Plan Costs (green sheets) for the Year Beginning July 1, 2011 several weeks ago. If you have not received the report for your PLD, or if you have any questions please contact [Lori-Ann Garside](#) or [Stephanie Fecteau](#).

### Monthly Life Insurance Rates Tables to Use for September 2011

The monthly group life insurance rates that MainePERS will use, starting with the September 2011 invoice are now available for viewing in the [Employer/Group Life Insurance](#) section of our website. Note that the monthly Basic amount for teachers is \$.11 per thousand.

### Retirements on the Rise

At this time, MainePERS expects a marked increase in member retirements throughout the remainder of this year and into January 2012. We know this will place additional demands on employers as we rely on you for information to successfully complete your employee’s retirement. We appreciate your cooperation. Please remember that we are here to assist with questions for both you and your employees.

