

GROUP LIFE INSURANCE: DEPENDENT COVERAGE



MainePERS recently created a fact sheet on dependent coverage for mailing to the approximately 8000 employees currently paying GLI dependent coverage premiums. The purpose of the mailing is to encourage participants to review the eligibility status of their dependents. A copy of this [fact sheet](#) is available in the Group Life Insurance section of our website.

We anticipate some people will find that, although they are paying premiums for Dependent coverage, they have no eligible dependents at this time. This may result in an increase in employee coverage reductions for a short period. You may submit Cancellation/Reduction in Coverage forms through Employer Self Service. The effective date on these forms is the last day of the month in which you, the employer, receive the form.

Any questions can be direct to the Survivor Services unit at 512-3244 or survivorservices@mainepers.org.

TIMELY REPORTING: LEAVES AND TERMINATIONS

Reporting employment terminations and leaves of absence to MainePERS are important to your employees. Both employment events may affect retirement service as well as group life insurance. Complete the Personnel Status Change Form on-line, in Employer Self Service, by accessing the Forms area. Should you have questions, call us at 1-800-451-9800 or e-mail us at employer@mainepers.org. We're here to help.



TERMINATION DATES & MAINEPERS GROUP LIFE INSURANCE COVERAGE

A GLI covered employee automatically has group life coverage for 31 days after their date of termination. If MainePERS receives notice that a covered employee terminated employment on June 14th, this means their group life coverage ends on July 15.

- ✓ Teacher employers: You need not withhold premiums for July and August as the employee terminated in June.
- ✓ MainePERS sends the former employee a letter offering them the opportunity to convert their coverage to either an individual whole life policy or, if eligible, another group term policy with Aetna.
- ✓ If the employee begins employment with another employer, they will be offered the opportunity to enroll in MainePERS group life insurance as a new employee.
- ✓ Any coverage they select becomes effective the first of the month after 31 days in an eligible position. For example, if the employee begins work August 29 their coverage begins October 1.

WHO CAN HELP ANSWER YOUR QUESTIONS?

We recognize that you will need to talk with different areas, here at MainePERS, over the course of your employees' careers. From initial membership forms through final retirement, employer involvement is critical. This information will help to get your questions to the people who have the answers.



Employer Services can help with:

- ✓ Employer Self Service (ESS) security, access and functionality
- ✓ Contributions payroll and payment reporting
- ✓ Membership Applications, Personnel Status Change Forms, Member Update Forms, and Payroll Adjustment Forms

Retirement Services can help with:

- ✓ Membership eligibility and earnable compensation determinations
- ✓ Creditable service and plan/benefit questions
- ✓ Preliminary Benefit Certification Forms and Vacation and Sick Leave Reporting Forms

Disability Services can help with:

- ✓ Eligibility requirements for disability benefits
- ✓ Disability Applications and questions regarding the disability benefit process

Survivor Services can help with:

- ✓ Group Life Insurance eligibility and effective dates
- ✓ Group Life Insurance invoice and payments
- ✓ Group Life Insurance adjustments
- ✓ GLI Application for Coverage, Dependent Insurance, Evidence of Insurability, and Cancellation/Reduction in Coverage Forms

All areas at MainePERS may be reached by calling 1-800-451-9800. Or, e-mail us at:

employer@mainepers.org

retirement.services@mainepers.org

disability@mainepers.org

survivorservices@mainepers.org

EMPLOYER TRAINING AVAILABLE

MainePERS continues to offer consultation and training for employers in the following areas:

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| ✓ Reporting in Employer Self Service (ESS) | ✓ Disability |
| ✓ Benefits of MainePERS Membership | ✓ Group Life Insurance |
| ✓ Overview of Retirement | ✓ Survivor Benefits |



Training sessions may be useful for your payroll and human resource personnel. Upon request, we can arrange a training session to meet your specific requirements and interests. These sessions are available on-line, over the phone or live on site. Please contact Employer Services if you are interested in arranging a training session.

Employer Services

E-mail: employer@mainepers.org

Phone: 512-3200