

What is Dependent Group Life Coverage?

Losing a family member can be overwhelming, both emotionally and financially. Dependent life insurance provides a financial benefit to lessen the burdens you may feel with the loss of a dependent.

Dependent life insurance helps you transition through a loss by covering immediate and short-term financial needs. Common reasons for purchasing dependent insurance include replacing lost income or to cover final expenses.

Dependent Life Coverage is an option in the MainePERS Term Group Life Insurance provided through Aetna.

Who qualifies as a dependent?

- Your spouse.
- Your unmarried biological or adopted children under the age of 19.
- Your biological or adopted children between the ages of 19 and 22 years who are unmarried, full-time students.
- Your unmarried children 19 or older with a permanent disability past the age limits shown above (MainePERS Pre-Approval Required).

How much coverage do I have on my dependents?

	Dependent Plan A	Dependent Plan B
Spouse	\$5,000	\$10,000
Full time unmarried student to age 22	\$5,000	\$5,000
Children age 6 months to 19 years	\$5,000	\$5,000
Children 0 to 6 months	\$1,000	\$2,500



How much am I paying for Dependent coverage?

- **Dependent A** coverage is \$1.93 per month in total.
- **Dependent B** coverage is \$3.40 per month in total.

Who can be Covered?

- Persons who are not already covered by MainePERS Term Group Life and who qualify as a dependent.*
- Children who are not covered as the dependent of another participant and who qualify as a dependent.*

* (See "Who qualifies" above.)

If my children are no longer dependents, but I still want to cover my spouse, should I notify MainePERS to remove my children from coverage?

- No. It is not necessary to notify us if you are dropping or adding a dependent. The premium paid covers all eligible dependents, whether spouse, child or a combination.
- Please notify your employer when you no longer have any eligible dependents, so they can discontinue deducting premiums.

How do I cancel my Dependent coverage?

- If you wish to cancel your dependent coverage, simply complete the [Cancellation/Reduction in Coverage](#) form (#GI-0881).
 - ✓ This form is available from your employer, or
 - ✓ You may download it from the forms section of our website: www.maineopers.org, or
 - ✓ Request a copy from MainePERS by calling 1-800-451-9800.

I've been paying premiums when I didn't have any eligible dependents. Can I get my premiums back?

- You may receive a refund of premiums by completing a [Cancellation/Reduction in Coverage](#) form (Form GI-0881) and providing MainePERS with the date you last had an eligible dependent.

What happens to my Dependent coverage if I terminate my employment?

- When you terminate your employment, MainePERS will offer you the opportunity to continue your dependent coverage directly with our insurance carrier.

If my spouse already has MainePERS group life insurance coverage for herself and our children, can I get dependent coverage for them?

- No. Dependents who are already covered under a MainePERS Group Life Insurance policy- whether as an employee, retiree or dependent- may not also be covered as a dependent on your policy.

Where can I find out more information about my group life insurance coverage with MainePERS?

- You'll find additional information, including a copy of your Certificate of Coverage, in the Group Life Insurance section of our website: www.maineopers.org. You can also reach us by calling 207-512-3244 (800-451-9800) or via email at SurvivorServices@maineopers.org.