# MAINE STATE LEGISLATURE

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### ONE HUNDRED AND THIRD LEGISLATURE

### Legislative Document

No. 637

S. P. 257

In Senate, February 8, 1967

Referred to Committee on Education. Sent down for concurrence and ordered printed.

JERROLD B. SPEERS, Secretary

Presented by Senator Katz of Kennebec.

#### STATE OF MAINE

## IN THE YEAR OF OUR LORD NINETEEN HUNDRED SIXTY-SEVEN

AN ACT to Permit State Employees and Teachers to Insure Spouse and Children Under the Group Life Insurance Program.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. R. S., T. 5, § 1151, sub-§ 2, amended. The first paragraph and the headnote of subsection 2 of section 1151 of Title 5 of the Revised Statutes are repealed and the following enacted in place thereof:

#### 2. Amount.

- A. Each eligible state employee or teacher to whom this section applies shall be eligible to be insured for an amount of group life insurance approximating his annual compensation and an equal amount of group accidental death and dismemberment insurance in accordance with the following schedule. The board of trustees may, upon recommendation of the advisory council, permit eligible state employees or teachers to purchase up to double the amounts shown in Table A; provided that any additional life insurance coverage authorized shall be in force only during the active service of the state employee or teacher and upon retirement the maximum coverage shall be in accordance with Table A and subject to subsection 9, paragraph A. The board of trustees in consultation with the Advisory Council on Group Insurance shall by regulation prescribe the conditions of eligibility for this additional insurance.
- Sec. 2. R. S., T. 5, § 1151, sub-§ 2, ¶ B, additional. Subsection 2 of section 1151 of Title 5 of the Revised Statutes is amended by adding a new paragraph B to read as follows:

B. Each eligible state employee or teacher to whom this section applies shall be eligible to elect to insure the life of a dependent, not otherwise insured under this section, as follows:

The amount of life insurance, according to age at death, which shall be paid in the event of death from any cause shall be:

Employee's spouse	\$2,000
Child 6 months to 19 years	500
Child under 6 months	100

The term "dependent" means only an employee's spouse or an employee's legitimate unmarried child, which term shall include a stepchild or legally adopted child, under 19 years of age. During any period in which an employee or teacher shall have elected to insure a dependent as provided in this subsection, the full cost of same shall be withheld by payroll deduction or deductions as provided in subsection 6 and any benefits shall be payable as provided in subsection 3. If an employee or teacher shall have elected to insure a dependent as provided in this subsection, any insurance on any dependent shall cease upon the employee or teacher's separation from the service subject to provisions which shall be contained in the policy for conversion to an individual policy of life insurance on the spouse.

#### STATEMENT OF FACTS

This legislation would make it possible for state employees and teachers, otherwise participating in the Maine State Employees Group Insurance Program, to insure family members for limited sums at group rates. Any cost for this coverage would be borne by the employee or teacher. No state appropriation is required.