MAINE STATE LEGISLATURE

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ONE HUNDRED AND SEVENTH LEGISLATURE

Legislative Document

No. 1677

H. P. 1485 House of Representatives, April 11, 1975 Reported by Mr. Peakes from the Committee on Business Legislation and printed under Joint Rules No. 18.

EDWIN H. PERT, Clerk

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED SEVENTY-FIVE

AN ACT to Clarify the Law Relating to Group Insurance Certificates.

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

Sec. 1. 24-A MRSA § 2620, as enacted by PL 1969, c. 132, § 1, is amended to read:

§ 2620. Information as to insurance

The group life insurance policy shall contain a provision that the insurer will issue to the policyholder for delivery to each person insured printed information as to the insurance protection to which he is entitled to whom the insurance benefits are payable and the rights and conditions set forth in sections 2621, 2622 and 2623. The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement setting forth to whom the benefits under such policy are payable.

Sec. 2. 24-A MRSA § 2821, as last amended by PL 1969, c. 177. § 54. is further amended to read:

§ 2821. Individual certificates

Except in the case of blanket health insurance, a provision that the insurer shall issue to the policyholder, for delivery to each member of the insured group, an individual certificate or printed information setting forth in summary form a statement of the essential features of the insurance coverage of such employee or such member to whom the benefits thereunder are payable and in substance the provisions of sections section 2821 to and 2828. The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement, where applicable, setting forth to whom the

benefits under such policy are payable. If dependents are included in the coverage, only one certificate or printed summary need be issued for each family unit.

STATEMENT OF FACT

The purpose of this bill is to clarify the means by which information to persons insured under group life and health insurance policies may be provided. The purpose of the new draft is to clarify language in the bill.