§18656. Coverage

1. Basic insurance. Life insurance and accidental death and dismemberment insurance, to be known as "basic insurance," is available to all eligible participants.

A. The amount of life insurance to be paid upon death is equal to the participant's annual base compensation rounded up to the next $1,000.

(1) A participant insured under a basic insurance policy is automatically covered for any change in the maximum due to a change in annual base compensation.

(2) The date of change in coverage under subparagraph (1) is the first day of the month of April following the effective date of the change in annual base compensation. [PL 1991, c. 480, §8 (AMD).]

B. The accidental death and dismemberment insurance shall provide payments as follows.

(1) Losses and amounts payable shall be determined according to the following table.

LOSS	AMOUNT PAYABLE
Loss of life by Accident	An additional amount equal to that provided under subsection 1, paragraph A
Loss of one hand or foot or sight of one eye	One-half the amount provided under subsection 1, paragraph A
Loss of 2 or more limbs or loss of sight of both eyes or loss of one limb and loss of sight of one eye	The amount provided under subsection 1, paragraph A

(2) For any one accident the aggregate amount of group accidental death and dismemberment insurance that may be paid may not exceed the amount provided under subsection 1, paragraph A. [PL 1985, c. 801, §§ 5, 7 (NEW).]

[PL 1991, c. 480, §8 (AMD).]

2. Supplemental insurance. Additional insurance coverage of equal amounts to those described in subsection 1, to be known as "supplemental insurance," shall be available to each participant purchasing insurance under subsection 1.

[PL 1985, c. 801, §§ 5, 7 (NEW).]

3. Dependent insurance. Each participant may elect to insure the life of a dependent not insured in the group covered under subsections 1 and 2.

A. A participant may elect either Plan A or Plan B, but not both.

	Plan A	Plan B
Spouse	$5,000	$10,000
Full-time unmarried students to age 22	$5,000	$5,000
Children, 6 months to age 19	$5,000	$5,000
Children, 0 to 6 months	$1,000	$2,500

[PL 1985, c. 801, §§ 5, 7 (NEW).]

B. Insurance purchased under this subsection is subject to the limitations of Title 24-A, section 2611-A. [PL 1985, c. 801, §§ 5, 7 (NEW).]

C. The number of dependents may not affect the premium rate for insurance purchased under this subsection. [PL 1993, c. 387, Pt. A, §26 (AMD).]

D. Any participant who is a participant through employment with 2 or more employers may not insure that participant's dependents more than once. [PL 1991, c. 480, §9 (NEW).]

[PL 1993, c. 387, Pt. A, §26 (AMD).]

SECTION HISTORY

PL 1985, c. 801, §§5,7 (NEW). PL 1989, c. 710, §23 (AMD). PL 1991, c. 480, §§8,9 (AMD). PL 1993, c. 387, §A26 (AMD).

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