

# Employee Health and Benefits

Phone: (207) 287-6780 or 1-800-422-4503

TTY: Dial Maine Relay 711

FAX: (207) 287-6796

[www.maine.gov/deh](http://www.maine.gov/deh)

*Office Hours: Monday – Friday 8am to 5pm*



# Your State of Maine Benefits

- Health Insurance
- Dental Insurance
- Vision Insurance
- Deferred Compensation Plan (457b)
- Flexible Spending Accounts

(\*Life Insurance is administered by the Maine Public Employees Retirement System)

[www.maine.gov/deh](http://www.maine.gov/deh) is your resource for all governing statutes, benefit overviews, premium rates, provider listings and much more!

# Who can participate in the health, dental & vision insurance programs?

- Active State of Maine & ancillary employees who are eligible to participate with the Maine Public Employees Retirement System

# When does my insurance start?

- New employees are eligible the 1<sup>st</sup> of the month following one month of employment
  - Example - hire date May 2, insurance eligible July 1
  - Example - Hire date June 1, insurance eligible July 1

\*Voluntary Benefits may have other effective dates

# Health Insurance

- **Self-Insured plan**
  - Governed by the State Employee Health Commission
  - Administered by Aetna
- **Point of Service Policy:** This means that you have some level of coverage for care provided by both in-network and out-of-network doctors & hospitals.
- **Provides**
  - Preventive Care
  - Medical and Sick Care (e.g. hospital services)
  - Prescriptions
  - Mental Health Services

# Health Insurance: On-Line Tools

- The Point of Service health plan is administered by Aetna.
- Customized website for the State of Maine “Express Lane”  
[www.AetnaStateOfMaine.com](http://www.AetnaStateOfMaine.com)
  - Find a Provider
  - Benefit Overview
  - Discount Programs (Fitness, weight management, vision, hearing, etc)
- Secure member website – Aetna Navigator
  - Look up a claim
  - Order/print an ID card
  - Keep track of health care costs
- Aetna Mobile
  - Mobile web
  - App for Android & iPhone

# Health Insurance: Co-pays for In-Network Services

Service received by an in-network doctor or other provider	Co-pay amount
Office visit with a <i>preferred</i> Primary Care Physician (PCP)	\$0
Office visit with all other in-network PCP's	\$20
Office visit with a Specialist	\$25
High tech imaging (CT scan, MRI, etc.)	\$50
Urgent care & walk-in clinics	\$25
Emergency room (waived if admitted)	\$150

- Go to [www.maine.gov/deh](http://www.maine.gov/deh) and [www.GetBetterMaine.org](http://www.GetBetterMaine.org) for more information regarding the preferred PCP designation
- Provider lists can be found at [www.AetnaStateOfMaine.com](http://www.AetnaStateOfMaine.com) in the DocFind Tool
- Copays for many of the preventive services are waived (e.g. routine annual exams)
- Aetna 24/7 Nurse Line is available by calling 1-800-270-2386

# Deductibles & Coinsurance

<u>Benefit</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible	\$500/\$1,000	\$2,500/\$5,000
Coinsurance (member)	20%	40%
CY Coinsurance limit	\$1,500/\$3,000	\$2,500/\$5,000
CY Out of pocket limit	\$2,000/\$4,000	\$5,000/\$10,000

*“CY” = Calendar Year*

- Any portion of your deductible met during October, November or December will roll over to the new year as a credit
- Services from preferred in-network providers 10% coinsurance (versus 20%)
- Referrals are not required for specialty care although still important to coordinate all of your care through your PCP

# Pharmacy Co-pays

Medication Category	Co-pay for a 30-Day Supply	Co-pay for a 90-Day Supply
Generic	\$10	\$15
Preferred Name Brand	\$30	\$45
Non-preferred Name Brand	\$45	\$70
Lifestyle (e.g. infertility, impotency)	\$50	\$75

- Prescriptions can be filled at your local retail pharmacy or through Aetna mail order
- You can view the Aetna **Preferred Drug Guide** at [www.AetnaStateOfMaine.com](http://www.AetnaStateOfMaine.com) (select the “Pharmacy” tab)

# Pharmacy Benefit (continued)

- Maine is a generic substitution state
  - Name brand prescriptions are filled with a generic medication if there is one available
- If there is a medical reason that you cannot take the generic medication, your doctor can request the exception through Aetna Pharmacy
  - Outside of the exception stated above, you will pay the pharmacy the co-pay, plus the difference in retail cost between the brand name drug and the generic drug

# Health Insurance Premiums

How much will your health insurance cost? There are four factors to consider when calculating your health insurance premium:

1. Your base annual rate of pay
2. Employment status (full-time, part-time, intermittent, etc.)
3. Family members covered on policy
4. Participation in annual Health Credit Premium Program

# Health Insurance Premiums (continued)

Base Annual Rate of Pay	Employee's % of Own (individual) Policy	Bi-weekly Premium Deduction	Bi-weekly STATE Portion of Premium Amount
Less than or equal to \$30,000	5%	\$18.19	\$345.58
Greater than \$30,000 but less than \$80,000	10%	\$36.38	\$327.39
Equal to or greater than \$80,000	15%	\$54.57	\$309.20

- Example above is for a full-time employee on a single policy.
- Deductions are withheld pre-tax (domestic partner premiums are post-tax)
- Part-time employees pay an additional pro-rated share of the individual premium. (Contact Employee Health & Benefits for premium amount.)
- The State pays 60% of the dependent premium; the employee pays 40%.
- The entire premium rate sheet can be found at [www.maine.gov/deh](http://www.maine.gov/deh)

# Health Insurance Split Contract

Available to:

- Two married State of Maine employees and/or non-Medicare State of Maine retirees with children.
- Domestic Partners who are both State of Maine employees with children. Partners must qualify by filing a domestic partner affidavit.\*
- State of Maine employee and non-Medicare State of Maine Retiree (married or domestic partners) with children.

Contact Employee Health & Benefits office  
(207)287-6780

# Expert Medical Opinion Program

- Program Highlights
  - Access to the world's medical experts\*
  - Free
  - 100% Confidential
  - Open to any and all conditions and treatments
  - Advance Medical 1-888-218-0992
  - [www.advance-medical.com/maine](http://www.advance-medical.com/maine)

(\*EMO physicians are not a substitute for your current provider)

# Dental Insurance



Member Services

1-800-832-5700

[www.NEDelta.com](http://www.NEDelta.com)

# Dental Insurance: Coverage

Coverage Category	State Of Maine PPO Network	Delta Dental Premier Network	Non-Participating
Preventive & Diagnostic	100%	100%	90%
Basic Restorative	90%	80%	70%
Major Restorative	60%	50%	40%
Orthodontics	60%	50%	40%

- Level of coverage based on reasonable & customary charges
- Please refer to your Summary of Benefits for calendar year and lifetime maximums
- Provider lists can be found at [www.nedelta.com](http://www.nedelta.com)
- Secure member login available
  - View balance of your calendar year maximums, claims, recent treatment summary, etc.

# Dental Bi-weekly Premiums

- Full Time Employee: Free! (automatic enrollment)
  - Employee and spouse or one other dependent: \$10.34
  - Employee and two or more dependents: \$31.78
- (\*There is no State contribution for dependent premium on the dental insurance.)

# Vision Insurance

- **“Blue View Vision”** – Anthem Blue Cross/Blue Shield program
  - Supplemental vision insurance coverage
  - Customer Service 1-866-723-0515
  - Find a provider at [www.anthem.com](http://www.anthem.com)

Aetna Health Plan	Blue View Vision Plan
Routine eye exam	Routine eye exam
Eye infection	Glasses
Eye injury	Contact lenses
Non-routine services	

- Refer to your benefit overview for more information
- Check with your Human Resources department regarding the Video Display Terminal benefit (“VDT”)

# Blue View Vision

## Biweekly Pretax Premiums

- Employee Only: \$2.46
- Employee + 1 family member: \$3.94
- Employee + 2 or more family members: \$6.40

# When can I add or delete dependents from my insurance policies?

- Within 60 days of hire
- During Annual / Open Enrollment- Begins in May through early June for a July 1 effective date.
- Within 60 days of a “life event” such as marriage, divorce or birth/adoption. (Note: change must be consistent with the event.) The complete list of events can be found at [www.maine.gov/deh](http://www.maine.gov/deh).

# Deferred Compensation 457b Plan

- Retirement savings account
- Governed by the IRS
- Convenience of payroll deduction
- Contributions are pre-tax
  - You will not pay income taxes on your deposits or on the income your investment earns until you withdraw your account.

# Deferred Compensation

**Q.** How much may I defer?

**A.** The minimum is \$20 per pay period. The annual limits for 2013 are:

Under age 50	\$17,500
Over age 50	\$23,000
Within 3yrs of normal retirement age	\$35,000

# Deferred Compensation

**Q.** How do I get started?

**A.** Contact the local representative of one of three financial service organizations (Valic, MassMutual or ING). The list of representatives can be found at

[www.maine.gov/deh](http://www.maine.gov/deh)

You can enroll at any time!

# Flexible Spending Accounts

- You may have money deducted from each pay check PRE-TAX. Those contributions are then saved for out of pocket medical or daycare (or eldercare) expenses.

Can be a significant tax savings for you!

- Accounts are administered by:

HR Support & Consulting

1-866-655-5397 or [www.hrscflex.com](http://www.hrscflex.com)

# Flexible Spending Accounts

## Dependent Care

- Child day care
- Elder care
- \$5,000 limit
- \$1.85 admin fee (pre-tax)

## Medical Care

- Out-of-pocket medical, dental & vision expenses
- You, your spouse & dependent children
- \$2,500 limit
- \$1.85 admin fee (pre-tax)

# Employee Assistance Program

- “EAP” provides confidential counseling to employees and their family members for most types of personal problems
- The program is available to all employees and members of their household
- You can have up to 8 free visits per issue
- EAP will provide assistance in contacting Aetna for further treatment

**AllOne Health**

**1-800-451-1834**

**[www.allonehealth.com](http://www.allonehealth.com)**

# Leave of Absence

- Taking a leave of absence from your job at the State of Maine
  - Employee Health will send you a letter regarding your leave and how your benefits will be affected
  - Depending on the type of leave, some portions of your premium may be covered by the State. You will be billed for any amount due.
  - Going on a leave and then returning from a leave is a life event.
  - If coverage is ended during your leave, you may reapply within 60 days of returning to work.

# COBRA

- If you or your family members lose coverage from the employer sponsored State of Maine health, dental and vision plans a temporary extension of coverage will be offered.

Covered Member	Length of Coverage Offered
Terminated employee	Up to 18 months
Ex-spouse (upon divorce)	Up to 36 months
Dependent children that age off the plan	Up to 36 months

- Older children age off the health, dental & vision plans the first of the month following their 26<sup>th</sup> birthday.
- The premiums will be billed to the member at 102% of the cost of the plan.

# Retirement

- Upon retirement there may be health benefits available to you
  - It is especially important to keep this in mind if you cancel your insurance coverage during your employment; this could effect your retiree health insurance
- Check out our Pre-Retiree booklet for more information
  - [www.maine.gov/deh](http://www.maine.gov/deh) OR
  - (207)287-6780 to speak to a Benefits Specialist

# Any Questions??

Call (207)287-6780 and ask to speak  
with a Benefits Specialist

[www.maine.gov/deh](http://www.maine.gov/deh)

