

# 2022 Premium Holiday Frequently Asked Questions



## **Q: What is the Premium Holiday?**

A: The Premium Holiday is a break (or “holiday”) for health plan members, from having to pay their medical insurance premiums.

## **Q: Which insurance premiums are eligible for the Premium Holiday savings?**

A: Only Anthem medical insurance premiums are eligible for the Premium Holiday. (Note: Premium deductions associated with any dental and vision plan coverage, or for Medicare Retiree insurance used by certain retirees, are not eligible and will continue normally.)

## **Q: What months will the Premium Holiday take place?**

A: The Premium Holiday will take place in August, September, October and November of 2022.

## **Q: Will my covered spouse/domestic partner and/or dependents premium deductions also be included in the Premium Holiday?**

A: Yes.

## **Q: Do I need to do anything to participate in the Premium Holiday?**

A: No, this will be an automatic process. New employees hired since July 1, employees on unpaid leave, or those who pay Anthem directly should contact HR to confirm enrollment.

**Q: What if I am not enrolled in the State's medical insurance plan through Anthem?**

A: There will be no change for employees who would not typically have Anthem medical insurance premium expenses deducted from their paychecks during the Premium Holiday period.

**Q: Will my dental or vision insurance be affected by the Premium Holiday?**

A: No. Deductions for premiums associated with any dental and vision plan coverage continue normally

**Q: Will my Medicare Retiree health insurance be affected by the Premium Holiday?**

A: No. Only Anthem medical insurance premiums are eligible for the Premium Holiday.

**Q: How do I confirm I am not charged for health plan rates during the Premium Holiday?**

A: Employees should review August, September, October and November paystubs to verify that medical insurance premiums are not being deducted.

**Q: What if I am charged for medical insurance premiums during August, September, October or November?**

A: Employees should contact HR if charged for medical insurance premiums during the Premium Holiday.

**Q: What if I am on unpaid leave during all or a portion of the Premium Holiday?**

A: Employees on unpaid leave during any portion of the Premium Holiday should contact HR to confirm enrollment.

**Q: What if I begin my job at the State of Maine during the Premium Holiday months? How will the Premium Holiday affect a new employee?**

A: Employees hired since July 1 should contact HR to confirm enrollment. Employees are eligible for the Premium Holiday if they owe Anthem medical insurance premiums during any part of August, September, October and/or November 2022.

**Q: What if my insurance becomes effective during the Premium Holiday months?**

A: Anthem medical insurance premiums for August, September, October and/or November 2022 are eligible for the Premium Holiday. Employees hired since July 1 should contact HR to confirm enrollment.

**Q: What if I work part time?**

A: Anthem medical insurance premiums for August, September, October and 2022 are eligible for the Premium Holiday. Employees who are not currently receiving a paycheck and pay Anthem directly for medical insurance premiums should contact HR to confirm enrollment.

**Q: Will this affect the proof of Employer-Provided Health Insurance Coverage form (IRS Form 1095-C) that I need in order to file my taxes next year?**

A: No.

**Q: How much will I save on medical insurance premiums?**

A: Employees will save the full premium contribution for medical insurance for August, September, October and November 2022. This is the amount that is typically deducted from your paycheck for medical premiums. If you are enrolled in the Anthem health plan for the full plan year (7/1/22 – 6/30/23) below are the approximate savings amounts.

<b>Level 1: Base Annual Salary is Equal to or Less Than \$30,000</b>				
	<b>With the Health Credit</b>		<b>Without the Health Credit</b>	
<b>Level of Coverage</b>	<b>Employee Deduction</b>	<b>State Contribution</b>	<b>Employee Deduction</b>	<b>State Contribution</b>
Employee Only	\$0.00	\$497.59	\$24.88	\$472.71
Employee & Spouse/Domestic Partner	\$208.15	\$832.59	\$234.17	\$806.57
Employee, Spouse/Domestic Partner & Child(ren)	\$287.19	\$951.15	\$313.21	\$925.13
Employee & Child(ren)	\$119.28	\$699.30	\$145.30	\$673.28
Family Contract (both employee, spouse/domestic partner work for the State and share children)	\$0.00	\$619.17	\$26.02	\$593.15

<b>Level 2: Base Annual Salary is Between \$30,000 - \$80,000</b>				
	<b>With the Health Credit</b>		<b>Without the Health Credit</b>	
<b>Level of Coverage</b>	<b>Employee Deduction</b>	<b>State Contribution</b>	<b>Employee Deduction</b>	<b>State Contribution</b>
Employee Only	\$24.88	\$472.71	\$49.76	\$447.83
Employee & Spouse/Domestic Partner	\$234.17	\$806.57	\$260.19	\$780.55
Employee, Spouse/Domestic Partner & Child(ren)	\$313.21	\$925.13	\$339.23	\$899.11
Employee & Child(ren)	\$145.30	\$673.28	\$171.32	\$647.26
Family Contract (both employee, spouse/domestic partner work for the State and share children)	\$26.02	\$593.15	\$52.04	\$567.13

<b>Level 3: Base Annual Salary is equal to or more than \$80,000</b>				
	<b>With the Health Credit</b>		<b>Without the Health Credit</b>	
<b>Level of Coverage</b>	<b>Employee Deduction</b>	<b>State Contribution</b>	<b>Employee Deduction</b>	<b>State Contribution</b>
Employee Only	\$49.76	\$447.83	\$74.64	\$422.95
Employee & Spouse/Domestic Partner	\$260.19	\$780.55	\$286.21	\$754.53
Employee, Spouse/Domestic Partner & Child(ren)	\$339.23	\$899.11	\$365.25	\$873.09
Employee & Child(ren)	\$171.32	\$647.26	\$197.34	\$621.24
Family Contract (both employee, spouse/domestic partner work for the State and share children)	\$52.04	\$567.13	\$78.06	\$541.11

For further questions regarding the Holiday Premium, please email [info.benefits@maine.gov](mailto:info.benefits@maine.gov).