



State of Maine
Department of Administrative and Financial Services
Bureau of Human Resources
Office of Employee Health, Wellness and
Workers Compensation

New Employee Orientation

Follow us!



Phone: (207)624-7380 or 1-800-422-4503
TTY: Dial Maine Relay 711
Monday – Friday 8am to 4:30pm
WWW.MAINE.GOV/BHR/OEH



Revised 04/2023

Your State of Maine Benefits

- ▶ Health Insurance
 - Health and Prescription
 - Premium Surgery Benefit
- ▶ Wellness Programs & Resources
- ▶ Dental Insurance
- ▶ Vision Insurance
- ▶ Voluntary Retirement Savings Plan
- ▶ Flexible Spending Accounts
- ▶ Living Resources Program

www.maine.gov/bhr/oeh



Note: Life Insurance is administered by the Maine Public Employees Retirement System

Who can participate in the Health, Dental & Vision insurance programs?

Active State of Maine & Ancillary* employees who are eligible to participate (contribute) with the Maine Public Employees Retirement System.
(Retired teachers please note this requirement.)

*Ancillary employers include, but not limited to, Maine Community College System, Maine Turnpike Authority, Maine Public Employees Retirement System, etc. Refer to State of Maine Statute MRS Title 5, 285 for a complete list.



When does insurance coverage begin?

New employees are eligible for insurance the 1st of the month following one month of employment.

For example:

- ▶ Feb 5th-First day of work
- ▶ March 5th-One month of employment
- ▶ April 1st-Insurance becomes “effective”*

***Enrollment application and documentation (spouse/domestic partner, children) must be received by Employee Health & Wellness within 60 days of date of hire**

**Once insurance coverage is effective, there is no waiting period for services.*



Plan Name

State of Maine Health Plan

Self-Insured

- Governed by the State Employee Health Commission
- Anthem Blue Cross and Blue Shield (Health Claims Administrator)
- MedImpact (Pharmacy Benefit Manager)
- In and out-of-network coverage
- No referrals required
- PCP election encouraged

In-Network Coverage Providers

Preventive, health and sick care, mental health services, prescription drugs & more!

Health Insurance

Anthem[®]

BlueCross BlueShield



Tools & Resources

Anthem
Member Services
1-844- 273-4614

www.anthem.com

Anthem 24/7
NurseLine
1-800- 607-3262

Anthem Anywhere
Mobile App



Health Insurance: Out-of-Pocket Expenses

Co-pays

Doctor Office visits & prescriptions

Deductible &
Coinsurance

Out-of-pocket limit for tests and procedures

Premiums

How much the insurance will cost

Health In-Network Co-Pays

Unplanned Care

- 24/7 NurseLine \$0
- LiveHealth Online \$0
- Walk-In Clinic \$25
(Maine-based only)
- Emergency Room \$300

*(Waived if admitted
to in-patient status)*

Planned Office Visit Co-pays

- Primary Care
Physician (PCP) \$20
- Specialist \$40
- Behavioral Health \$0

*Co-pays waived for
preventive visits*

Effective July 1, 2022
No referrals required

Health Out-of-Pocket Limit

Co-pays

Primary Care Provider
Emergency Room
Urgent Care
Walk-In Center

Deductible

\$600 - Individual
\$1,200 - Family

Coinsurance

90% - In-Network
60% - Out-of-Network

Out-of-Pocket

\$2,000 - Individual \$4,000 - Family

A photograph of a pharmacist in a white lab coat interacting with a customer in a pharmacy. The pharmacist is holding a white paper bag and looking at the customer. The background shows shelves of medicine. The text 'Pharmacy' is in white, and 'Mediimpact' is in large, bold, dark grey letters. A dark blue speech bubble contains the text 'Pharmacy Benefit Manager' in white. A small orange pill bottle is on the counter in the bottom right.

Pharmacy Mediimpact

Pharmacy Benefit Manager

Pharmacy: Tools & Resources

MedImpact Member Services

1-888-672-7151

www.medimpact.com

MedImpact Mobile App

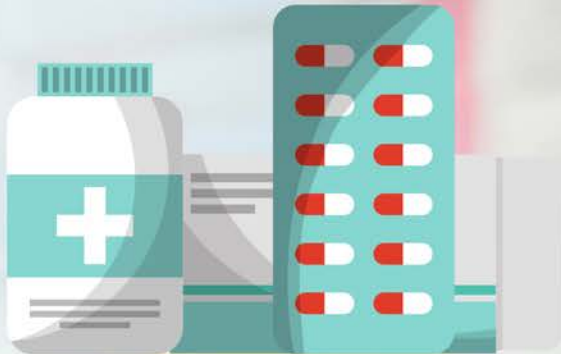


Pharmacy Co-pays

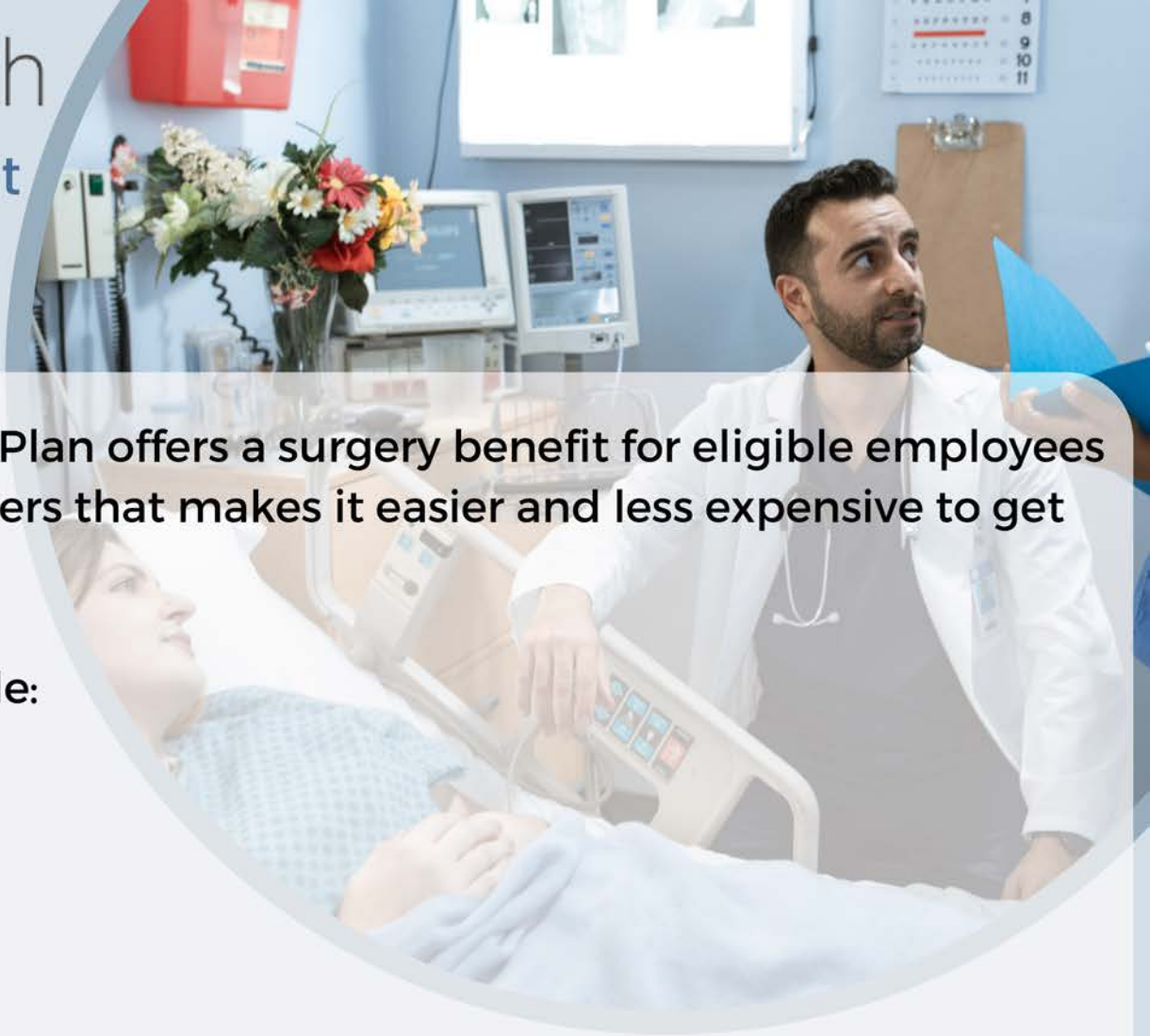
➤ Maine is a generic substitution State
(Some Exceptions Apply)

➤ Local retail pharmacy or MedImpact mail order program

➤ Livongo Remote Diabetes Monitoring covered 100%



Medication	30-Day Supply	90-Day Supply
Generic	\$10	\$15
Preferred Name Brand	\$30	\$45
Non-Preferred Name Brand	\$45	\$70
Lifestyle (e.g. Impotency)	\$50	\$75
Specialty	25% Coinsurance (\$150 Max)	25% Coinsurance (\$225 Max)



The State of Maine Health Plan offers a surgery benefit for eligible employees and covered family members that makes it easier and less expensive to get world-class care.

Covered Procedures Include:

- Joint Replacement
- Spine
- Weight-loss
- Heart
- And more.

Maine Centers of Excellence Include:

- CMO Ambulatory Surgery Center (ASC) - Auburn
- Spectrum Ambulatory Surgery Center (ASC) - Portland

How much will your Health Insurance cost?

There are four factors to consider when calculating your health insurance premium:

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

HEALTH INSURANCE PREMIUMS

Health Insurance Premiums

Base Annual Rate of Pay	Full-Time Employee's % of Individual Policy	Full-Time Employee Bi-weekly Premium Deduction	Full-Time Employee Bi-weekly STATE Premium Amount
Less than or equal to \$30,000	5%	\$25.79	\$490.06
Greater than \$30,000 but less than \$80,000	10%	\$51.58	\$464.27
Equal to or greater than \$80,000	15%	\$77.38	\$438.47



Spouse/domestic partner & children: State pays 60% of their premium and employee pays 40%. *Note, premiums for children waived for those eligible for a "Dual Employee Family Contract" provision.*

Contact Employee Health & Wellness for more information and part-time employee costs (207)624-7380

Health Premium Credit Program

By completing certain requirements, you can save up to 5% off your individual health insurance premium which could equal several hundred dollars per year!

- Earn \$30,000 or less: Pay 0% instead of 5%
- Earn between \$30,000 - \$80,000: Pay 5% instead of 10%
- Earn \$80,000 or greater: Pay 10% instead of 15%

Program is voluntary and results are confidential.

WellStarME

LIGHTING YOUR WAY TO HEALTHY RESOURCES IN MAINE

Wellness Resources

For employees and covered spouses or domestic partners enrolled in The State of Maine Health Plan WellStarME is a no-cost, online wellness program that will help you:

- Track important health numbers
- Connect you to resources such as
 - The National Diabetes Prevention Program &
 - Tobacco Cessation

Visit: www.WellStarME.org for more information.



Anthem Discounts



Log on to www.anthem.com for a complete listing

Wellness Program

FOR EMPLOYEES ELIGIBLE FOR BENEFITS

Gym Membership Reimbursement Program



- Visit gym at least 8 times in the month
- Up to \$40 reimbursement
- Taxable fringe benefit per IRS



DELTA DENTAL[®]

Northeast Delta Dental

Dental Insurance: Coverage Balance Billing

Coverage Category	State of Maine PPO Network	Delta Dental Premier Network	Out-of-Network*
Preventive & Diagnostic	100%	100% ←	90%
Basic Restorative	90%	80%	70%
White Fillings (Rear Teeth)	80%	70%	60%
Major Restorative	60%	50%	40%
Orthodontics (Adult & Child)	60%	50%	40%

Calendar year deductible \$25 individual/\$75 family. (Does not apply to preventive services.)

*Level of coverage based on reasonable & customary charges

Dental Insurance: Premiums

Coverage	Bi-Weekly Premium
Full Time Employee	\$0 (No Cost to You)
Employee +1 Family Member	\$11.50
Employee + 2 or More	\$35.34



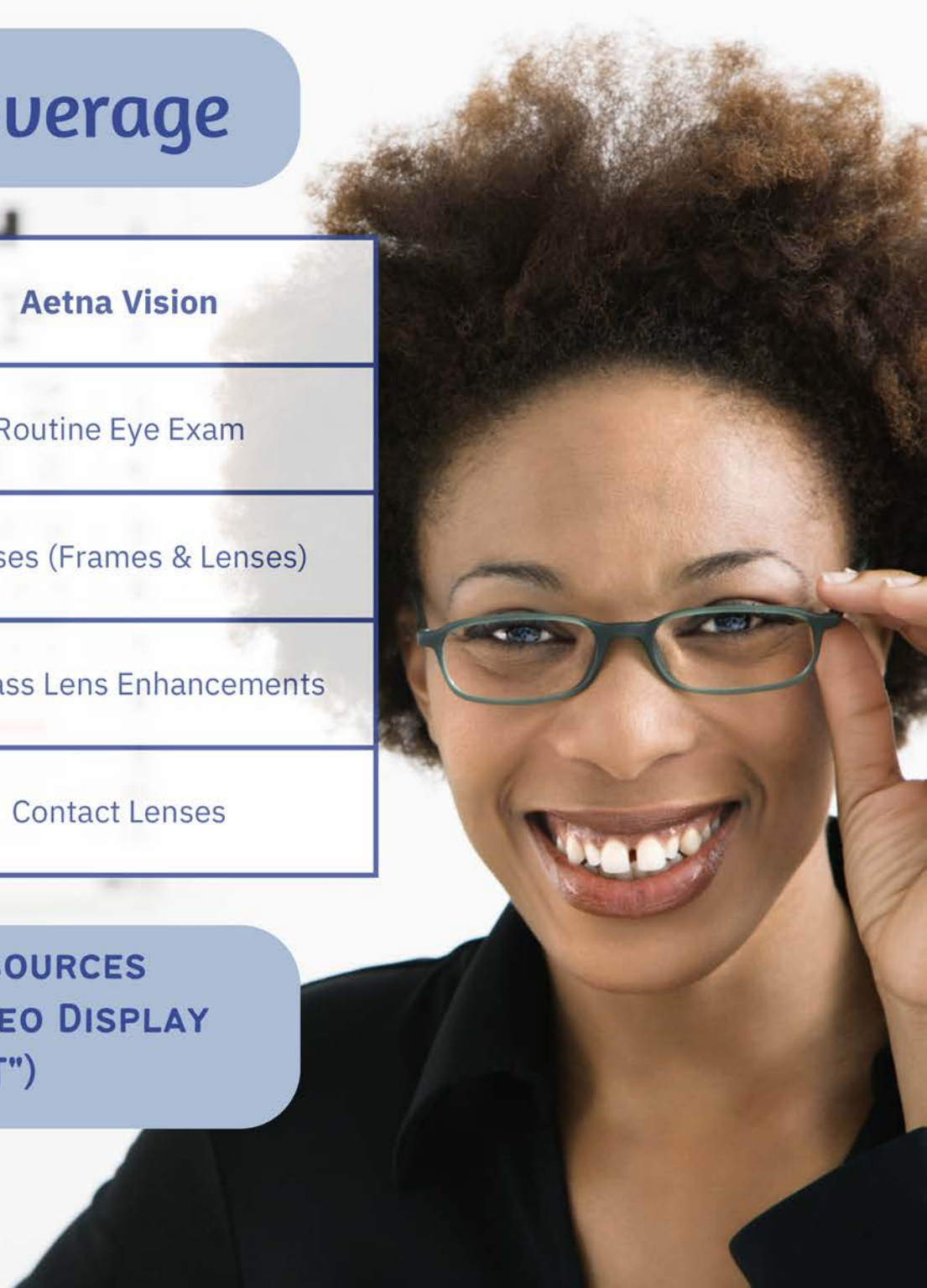
aetnaSM
VISION

Vision Insurance Coverage

State of Maine Health Plan	Aetna Vision
Routine Eye Exam	Routine Eye Exam
Eye Infection	Glasses (Frames & Lenses)
Eye Injury	Eyeglass Lens Enhancements
Non-Routine Services	Contact Lenses

**CHECK WITH YOUR HUMAN RESOURCES
DEPARTMENT REGARDING THE VIDEO DISPLAY
TERMINAL BENEFIT ("VDT")**

www.anthem.com



Vision Insurance: Premiums

Coverage	Bi-Weekly Premium
Employee Only	\$2.40
Employee +1 Family Member	\$3.84
Employee +2 or More	\$6.25

Premium listed above are for full-time and part-time employees.

Effective July 1, 2023

WHEN CAN I ADD OR DELETE DEPENDENTS FROM MY INSURANCE POLICIES?

- Within 60 Days of Hire
- Open Enrollment
- Within 60 Days of a “Life Event” (e.g. Marriage, Divorce or Birth/Adoption.)*

**Documentation will be required*



Note: Dependent children can remain on the health, dental & vision insurance up to age 26. COBRA will be offered.





Voluntary BENEFITS

Voluntary Retirement Savings,
Flexible Spending Accounts &
LivingResources Program (EAP)



MaineSaves457b Plan

MaineSaves457b Plan is a voluntary retirement savings account that offers convenient payroll contributions...pre-tax & offers a variety of investment options!

For more information or to enroll online visit:
www.maine.gov/bhr/oeh





FSA



Flexible spending account

Set aside funds pre-tax for out-of-pocket Health and/or daycare expenses.

P & A Group

www.padmin.com

1-800-688-2611

P & A Group offers online account maintenance and a medical debit card.



COMPSYCH[®]

— The GuidanceResources Company[®] —

Living Resources Program



- Confidential counseling provides up to 5 short-term counseling visits per year to employees and members of the household at no cost.
- Financial information, legal support, resources for getting out of debt, credit card or loan problems, tax questions, etc.
- Divorce and family law, debt and bankruptcy, real estate transactions, etc.
- Work-life solutions, research and referral services regarding child/elder care, moving and relocation, college planning, pet care, etc.
- GuidanceResources[®] Online
- Wellness Coaching
- Weight management, tobacco and nicotine cessation, back care, resiliency, sleep and more.
- Free online will preparation.

www.guidanceresources.com (web ID: LivingME)

1-844-207-LINK (5465) Available 24/7

Maximizing Your Health Benefit Dollars

- Lower Co-pays and Coinsurance
- Utilize No-Cost Benefits Such as:
 - Independent Labs & Imaging
 - Carrum Health Surgery Benefit
- Preventive Screenings & Visits
- Infusion Redirection Program
- Livongo for Diabetes
- Living Resources Program
- Shop Around Using Cost Comparison Tools: www.CompareMaine.org
- Open a Tax-Free Medical Flexible Spending Account
- Take Advantage of Our Wellness Programs

Use In-Network Providers

Retiree Health Insurance

There may be health benefits available to you when you retire from the State of Maine.

It is especially important to keep this in mind if you cancel your insurance coverage during your employment; this could affect your eligibility and/or premiums for retiree health insurance.





Stay in Touch!



Join our e-mail list!

www.maine.gov/bhr/oeh

E-mail Lists Include:

State Employee Benefit News
(Active State of Maine Employees)

State of Maine Health Plan News
(Active Ancillary Group Employees)

Medicare Retiree Benefit News
(Retirees enrolled with State of Maine Aetna Medicare Plan)

Non-Medicare Retiree Benefit News
(Retirees enrolled with State of Maine Anthem Plan)



Any Questions?



CALL (207)624-7380
TO SPEAK WITH YOUR
BENEFITS SPECIALIST



WWW.MAINE.GOV/BHR/OEH



APPENDIX.

Required Notices

Healthcare Reform

- A Health Insurance Marketplace notice is given to all employees
- A copy of the notice is available at www.maine.gov/bhr/oeh

More information about healthcare options in the Marketplace can be found at :

www.healthcare.gov





COBRA

As a new employee of the State of Maine you will receive a required notice:
“Continuation Coverage Rights Under COBRA”

The purpose of the notice is to explain what COBRA coverage is, when it may be available to you and your family and how to protect the right to receive it.

The State of Maine contracts with CS One to administer the COBRA notification and billing process.

For more information about COBRA:

www.dol.gov/ebsa

www.maine.gov/bhr/oeh
(Premium Rates)