



# Pre-Retirement Guide

## For State of Maine Employees

### An Overview to Your Benefits in Retirement

Department of Administrative and Financial Services  
Bureau of Human Resources  
Office of Employee Health and Wellness  
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(207)624-7380 | 1-800-422-4503 | TTY Users Dial Maine Relay 711

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## Retirement Process Checklist

- ✓ Choose a retirement date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_
- ✓ Contact the **Maine Public Employees Retirement System**
  - (207)512-3100 or 1-800-451-9800
  - Request a Benefit Calculation Estimate 6 to 12 months prior to retirement
  - Upon review of your estimate, schedule an appointment to attend a small group counseling session and/or (*Appointment Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_*)
  - Request a Retirement Application Packet
  - Set up direct deposit for benefit payments at: <https://www.maineopers.org/forms-resources/forms/>
  - Complete your Retirement Application and file it with the Retirement System
  - Life insurance questions
  - [www.maineopers.org](http://www.maineopers.org)
  - My normal retirement age ("NRA") is: \_\_\_\_
- ✓ Contact your local **Social Security Administration** Office ([www.ssa.gov](http://www.ssa.gov)) regarding eligibility for Social Security benefits and Medicare if applicable.

Auburn	1-866-627-6996	Rockland	1-800-772-1213
Augusta	1-866-882-5422	Saco	1-877-253-4715
Bangor	1-877-405-1448	Waterville	1-866-931-9169
Portland	1-877-319-3076	Portsmouth, NH	1-888-397-9796
Presque Isle	1-866-837-2719		

- ✓ Contact the **Office of Employee Health and Wellness**
  - (207)624-7380 or 1-800-422-4503
  - Schedule an appointment to meet with a Benefits Specialist approximately one month prior to your retirement date (*Appointment Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_*)
  - Complete the necessary forms to either enroll or decline retiree health coverage
  - [www.maine.gov/bhr/oe](http://www.maine.gov/bhr/oe)
- ✓ Notify the Human Resources ("HR") personnel for your department
  - Complete a Continuation of Benefits form (dental, vision, etc.)
  - My HR contact is: \_\_\_\_\_
  - My original date of hire by the State of Maine is: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Thinking about retiring? Well, you've come to the right place!

Qualifying for retirement is determined by the Maine Public Employees Retirement System (MainePERS) and is **entirely separate** from qualifying for retiree health insurance. Our role here at the Office of Employee Health & Wellness is to assist you through the retirement process as it relates to your benefits (e.g. health, dental, etc.).

There are several forms to be completed as you transition from an active employee to a retiree. We will assist you in completing the appropriate forms and answer your questions along the way. We can provide the forms and information via e-mail, mail or in person. If you wish to come in to meet with your designated Benefits Specialist, just call 1-800-422-4503 to schedule an appointment. Feel free to bring someone with you who may be helping you make decisions.

We hope the information in this guide will help you prepare for this next step. For more information about the statute governing the State of Maine Group Health Plan, please see MRS Title 5 §285 [www.maine.gov/bhr/oeH](http://www.maine.gov/bhr/oeH).

Thank you for your years of service. We wish you a wonderful retirement!

Sincerely,  
The Office of Employee Health & Wellness

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## Retiree Health Insurance Eligibility

Members of the State of Maine Health plan as active full-time or part-time employees must meet the following criteria to be eligible to keep the State of Maine health insurance coverage after retirement. There are two types of retirement to be considered. The content of this guide will focus on Service Retirement.

Type of Retirement	Eligibility Requirements
Service Retirement	1. Participated as an employee in the State of Maine Health Plan for at least one year (12 consecutive months) immediately prior to retirement <b>AND</b> 2. Eligible to receive a retirement check from the Maine Public Employees Retirement System ("MainePERS") as a State of Maine retiree.
Disability Retirement*	Participation in the State of Maine Health Plan as an active employee immediately prior to retirement. <i>*Additional criteria required. Contact Employee Health &amp; Wellness for more information.</i>

Eligibility does **not** determine premium amounts.

# Retiree Health Insurance Premiums

Once eligibility requirements have been satisfied, rates for the individual retiree premium are based on four factors:

- 1) The date first employed by the State of Maine
- 2) Years of participation in the State of Maine group health insurance plan\*
- 3) Retirement effective date
- 4) Age at retirement (normal retirement age ("NRA") or older as determined by MainePERS)

*\*Reminder: Health insurance participation may not begin on your first day of employment.*

Date First Employed	Retiring at NRA or Older	Retiring Younger than NRA																
On or before July 1, 1991	The State of Maine shall pay 100% of the individual retiree premium.	Retiree premium is paid 100% by the retiree until NRA is attained provided the employee has had at least 25 years of Creditable Service as defined by MainePERS.																
After July 1, 1991 but before July 1, 2011	<p>The State of Maine shall pay a pro rata portion of the retiree's share of the individual premium. The prorated portion is based upon the number of years participating in the group health plan:</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><u>Years of Participation</u></th> <th style="text-align: left;"><u>State Contribution</u></th> </tr> </thead> <tbody> <tr> <td>Less than 5 years</td> <td>No contribution</td> </tr> <tr> <td>5 years but less than 6 years</td> <td>50%</td> </tr> <tr> <td>6 years but less than 7 years</td> <td>60%</td> </tr> <tr> <td>7 years but less than 8 years</td> <td>70%</td> </tr> <tr> <td>8 years but less than 9 years</td> <td>80%</td> </tr> <tr> <td>9 years but less than 10 years</td> <td>90%</td> </tr> <tr> <td>10 years or more</td> <td>100%</td> </tr> </tbody> </table>	<u>Years of Participation</u>	<u>State Contribution</u>	Less than 5 years	No contribution	5 years but less than 6 years	50%	6 years but less than 7 years	60%	7 years but less than 8 years	70%	8 years but less than 9 years	80%	9 years but less than 10 years	90%	10 years or more	100%	Retiree premium is paid 100% by the retiree until NRA is attained provided the employee has at least 25 years of Creditable Service as defined by MainePERS. Once the retiree reaches NRA, the prorated premium would apply.
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**Premiums for Covered Family Members:** The State contribution ends at retirement and the premium is paid by the retiree.

# Retiree Health Insurance

## Remitting Health Premium Payments

For those retiring under MainePERS, a period of time is required to process your new retirement benefits and to update the premium billing process. As a result, you may be directly billed for insurance premiums due (if applicable) for two or three months. All amounts billed must be paid within the period specified on the invoice to ensure continuity of health insurance coverage.

## Retiree Health Plans

Your age at retirement will determine which retiree health insurance plan you will be enrolled into.

- Under age 65: State of Maine Health Plan  
OR
- Age 65 and over: Medicare Advantage PPO Plan

Criteria also applies to your covered spouse or domestic partner.

# **Retiree Health Insurance**

## **Explanation of Retiree Health Insurance Forms**

### Retiree Health Insurance Enrollment Form:

This form must be completed to enroll in retiree health insurance. If you and/or your spouse are age 65 and over at the time of retirement, you will also need to complete a Medicare Advantage application.

### Certification for Future Enrollment:

It is not required you continue to insure your covered family members upon retirement. This form allows for a one-time option to re-enroll your spouse/domestic partner or children and is to be filled out at the time of retirement. Only those members listed on this form may qualify to be added to your retiree policy at a future date if they have had 18 months of other health insurance coverage immediately prior to re-enrollment.

*Note, open enrollment is not available to retirees.*

### Request to Decline or Withdraw from (Retiree) Coverage:

This form provides a one-time option to decline retiree health insurance coverage or after retirement you can withdraw from coverage. By completing this form, you may re-enroll at a later date in the same type of coverage with the same covered dependents that were enrolled at the time of withdrawal provided that you and your covered dependents can demonstrate previous health insurance coverage for at least 18 months immediately prior to re-enrollment.

*Please note, you must be eligible to retire under the Maine Public Employees Retirement System.*

### One Time Election of Health Insurance:

If terminating employment and not retiring and have twenty-five (25) years of Creditable Service (as defined in chapter 423, subchapter IV) and remain a member of the Maine Public Employees Retirement System ("MainePERS") you may elect to continue coverage.

If you elect to continue coverage from date of termination until effective date of retirement, you will be responsible for the entire cost of the health insurance coverage. If you fail to pay the premium by the due date indicated on the invoice, coverage will be canceled. You will still be entitled to elect coverage upon entering retirement status provided that this form was completed at the time of termination.

If you elect not to continue coverage, you may be able to rejoin the State of Maine Group Health Insurance Program upon effective date of retirement as defined by MainePERS. The State contribution for premium costs will be determined at the time the one-time election is made.

*It is the responsibility of the employee to provide documentation that they have at least 25 years of Creditable Service.*

**Forms must be completed within 60 days from your effective date of retirement.**

## **Additional Benefits**

### **Dental Insurance:**

Dental insurance is not a benefit for retirees. You will receive a COBRA Election Form whereby you can elect to extend your coverage.

You will be responsible for the entire monthly premium payment which will be billed to you. *Note, premiums cannot be withheld from your MainePERS pension.*

You have options once your COBRA benefit period has expired. The Maine Association of Retirees ("MAR") (207)582-1960 and the Maine State Employees Association ("MSEA") (207)622-3151 offer group dental programs to their members.

### **Blue View Vision:**

This benefit is available to retirees and covered dependents offering the same coverage received by the active employees. If you are a current participant, contact Employee Health and Wellness to enroll in the retiree group. You will also have the option to enroll during the annual open enrollment period held every spring with a July 1<sup>st</sup> effective date.

Blue View Vision will mail you an invoice quarterly for premiums due as the premium cannot be automatically deducted from your MainePERS pension check. Anthem does offer a monthly electronic funds transfer ("EFT") payment option (additional form required). Contact Anthem Member Services for more information. To cancel coverage, notify Anthem Blue View Vision at 1-866-723-0515.

### **Living Resources Program:**

The Living Resources Program is available to retirees and members of their household. The Living Resources Program services include short-term, confidential counseling, legal support, financial information and work-life solutions all at no cost. Living Resources Program is available 24 hours a day, 7 days a week at 1-844-207-LINK (5465) or [www.guidanceresources.com](http://www.guidanceresources.com) (company ID is LivingME).

### **MaineSaves Retirement Savings Plan (457b):**

Unused vacation time will be paid to you at the time of retirement which may be deferred to your MaineSaves account. Contact your payroll/personnel person in your department to determine how much of your vacation pay is available for deferral. Then complete a Joinder Agreement form (provided by your registered agent) at least 3 weeks before your final pay date and submit to Employee Health & Wellness.

Once separated from State service, you will then have a variety of options regarding the distribution of your deferred compensation account. Contact your registered agent to initiate a distribution. For more information, visit [www.MaineSaves457.com](http://www.MaineSaves457.com).

### **Healthcare Flexible Spending Accounts:**

- Current participants: If the account is in a positive status, you will be offered to continue the account for the remainder of the calendar year through COBRA.
- Not a member: This is not a benefit to retirees as contributions may only be made through active employee wages.

*Note: Dependent spending accounts are closed at the time of retirement.*

For more information visit [www.maine.gov/bhr/oe](http://www.maine.gov/bhr/oe).



## **Additional Benefits (continued)**

### **Long-Term Care Insurance:**

You do not need to do anything if you wish to continue your current long-term care insurance policy in retirement. Your direct bill for premiums from Prudential or Aetna will continue. You may contact your carrier directly to cancel or make changes to your existing policy. Prudential 1-800-732-0416; Aetna 1-800-537-8521.

### **Life Insurance:**

This benefit is administered by the Maine Public Employees Retirement System (MainePERS) 1-800-451-9800.

### **COBRA Coverage – Additional Information:**

As a terminating or retiring employee participating in the State of Maine's insurance program(s), continued insurance coverage is available to you. The Federal law referred to as COBRA requires us to offer to extend these coverages. Your retiree health and vision insurance plans are NOT the same as COBRA coverage and it is important not to duplicate your coverage. When you go through the retirement process you may enroll in retiree health and/or retiree vision insurance however, you will receive a COBRA enrollment package. If you intend to enroll in the retiree plans, you'll want to decline the COBRA offer as this would duplicate the coverage.

*\*Note: Dental insurance and the Flexible Spending Accounts are only available to retirees and their covered dependents through COBRA.*

## **Returning to Work for State Government After Retirement**

If you return to work for the State of Maine once retired, you will no longer be contributing to MainePERS as you did before you retired. As a non-contributing employee, you will not be eligible to enroll in the active employee health, dental and vision programs. The benefit elections made during the retirement process will continue to be in effect. You will be eligible to enroll in the Flexible Spending Account and the MaineSaves 457(b) programs.

Please note, certain restrictions may apply under MainePERS. For more information, contact MainePERS at 1-800-451-9800 or visit [www.MainePERS.org](http://www.MainePERS.org).

## Stay Informed

It's critical to stay informed about these important benefits. We strongly encourage you explore the various electronic communication channels we have available:

- ⇒ Visit our website for current plan information and subscribe (if you haven't already) to our news at [www.maine.gov/bhr/oeH](http://www.maine.gov/bhr/oeH)



- ⇒ Follow us on Twitter [twitter.com/MaineEHB](https://twitter.com/MaineEHB) and Instagram [instagram.com/maine\\_ehb](https://instagram.com/maine_ehb)
- ⇒ Like us on Facebook [facebook.com/MaineBHR](https://facebook.com/MaineBHR)



## Directory of Services

### **Health Insurance:** For members on the State of Maine Health Plan

<b>Contact</b>	<b>Website</b>	<b>Phone Number</b>
<b>Anthem Blue Cross and Blue Shield</b> Member Services (medical coverage)	<a href="http://www.Anthem.com">www.Anthem.com</a>	1-844-273-4614 1-888-671-4333 TTY
<b>Express Scripts, Inc.</b> Member Services (prescription drug coverage)	<a href="http://www.Express-Scripts.com">www.Express-Scripts.com</a>	1-800-595-0817 1-800-759-1089 TTY

### **Health Insurance:** For members on the Medicare Advantage Plan

<b>Aetna Medicare Advantage</b> Member Services	<a href="http://www.AetnaStateOfMaine.com">www.AetnaStateOfMaine.com</a>	1-888-267-2637 TTY users dial 711
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### **Dental Insurance:**

<b>Northeast Delta Dental</b> Member Services	<a href="http://www.NEDelta.com">www.NEDelta.com</a>	1-800-832-5700
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### **Vision Insurance:** *(Supplemental vision insurance)*

<b>Anthem Blue View Vision</b> Member Services	<a href="http://www.Anthem.com">www.Anthem.com</a>	1-866-723-0515 1-888-671-4333 TTY
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### **Living Resources Program:**

Member Services	<a href="http://www.GuidanceResources.com">www.GuidanceResources.com</a>	1-844-207-LINK (5465) 1-800-697-0353 TTY
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### **Flexible Spending Accounts:**

<b>P&amp;A Group</b>	<a href="http://www.padmin.com">www.padmin.com</a>	1-800-688-2611
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### **Long-Term Care Insurance:**

<b>Prudential</b> Member Services		1-800-732-0416
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### **MaineSaves 457b:**

<b>Empower, AIG &amp; Voya</b> The list of local representatives for each company can be found at the website.	<a href="http://www.MaineSaves457.com">www.MaineSaves457.com</a>	
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### **Life Insurance:**

<b>Maine Public Employees Retirement System</b>	<a href="http://www.MainePERS.org">www.MainePERS.org</a>	(207)512-3100 or 1-800-451-9800
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