



# Welcome!

The State of Maine is pleased to offer a comprehensive benefits package that includes healthcare coverage for eligible employees and their eligible dependents.

## What do you need to do?

- ✓ Review and share the Benefits Guide with your family.
- ✓ Evaluate your personal and financial situation to ensure your benefit elections will meet your needs.
- ✓ Make your benefit elections within 60 days of your hire date.
- ✓ Decide if you would like to change or decline participation in the 457 Retirement Plan.

## Who can enroll?

If you are a full-time or part-time active State of Maine or ancillary<sup>1</sup> employee, you are eligible to participate in all health benefits.<sup>2</sup>

## When can you enroll?

You must enroll for benefits within 60 days of your start date. New employees are eligible for benefits the 1st of the month following one month of employment.

For example:

- Feb 5th - first day of work
- March 5th - one month employment mark
- April 1st - benefits effective date

Once enrolled, you must continue with your plan for the remainder of the plan year due to IRS regulations governing pretax plans, unless you have a qualifying life event.

Refer to the Benefits Guide for information on qualifying life events.

## Eligible Dependents

If you're eligible to enroll, you also can enroll your dependents:

- Your legal spouse or domestic partner (same or opposite sex).
- Your dependent children up to age 26, regardless of student or marital status.

## How To Enroll

To enroll in benefits, use the PDF application at [maine.gov/bhr/oeht/forms](https://maine.gov/bhr/oeht/forms).

Print, complete, scan, and email the application and any required documentation to [info.benefits@maine.gov](mailto:info.benefits@maine.gov).

Please submit your completed application from your maine.gov email address using the SOM intranet.

## Questions?

If you have any questions, please contact the Office of Employee Health & Wellness at 207.624.7380 or send an email to [info.benefits@maine.gov](mailto:info.benefits@maine.gov).

Keep reading to learn more about the benefits that we offer.





## Medical & Pharmacy Anthem Blue Cross Blue Shield/Capital RX

We offer you a comprehensive PPO medical plan and prescription coverage.

The PPO Plan has an annual deductible which is applicable to some medical services. Once the deductible is met, these services will either be fully covered, or a coinsurance will apply. Other services, such as a doctor's visit, will incur a copay. The deductible, coinsurance and copays will go towards the out-of-pocket maximum.

## Carrum Health Surgery Benefit Carrum Health

We provide you and your eligible family members the Carrum Health benefit - at no cost to you (for those enrolled in the medical plan). The Carrum Health benefit makes it easy to get the highest quality care you deserve.

## Dental Northeast Delta Dental

Our Dental Plan administered by Northeast Delta Dental provides coverage for common dental services, including preventive care (two annual cleanings), fillings, periodontal care, and procedures such as crowns and bridges. The plan provides in and out-of-network coverage and includes an orthodontia benefit for children up to age 19.

## Vision Anthem Blue View Vision

Anthem Blue View Vision is a supplemental vision program that provides coverage towards prescription glasses and/or contact lenses.

## Health Care FSA Anthem

Allows you to set aside funds to pay for medical expenses that are not covered by your health, vision or dental plans, including deductibles, copays, coinsurance, etc.

## Dependent Care FSA ASI Flex

Allows you to set aside funds to reimburse expenses incurred to care for your eligible dependents. Examples of eligible expenses are daycare, preschool, after-school care, summer day camp, elder care, and care for a spouse or relative who is physically or mentally incapable of self-care and lives in your home.

## Retirement MaineSaves 457(b)

Save and invest for your retirement by contributing pre-tax to the MaineSaves 457(b) Deferred Compensation Plan. You choose how much to set aside and where you'd like to invest your funds within the Plan. You do not pay taxes on your funds invested or the investment earnings until you take a distribution from the Plan (e.g. after retirement).

1. 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.

2. Ancillary employers choose which benefits we offer to extend to their employees.

