

2025-2026 BENEFITS AT A GLANCE



Benefit	Carrier	Who Pays?	Contact	High-Level Overview	Why is this important?
Medical	Anthem Blue Cross Blue Shield	Cost share between State of Maine and Employee	anthem.com 844.273.4614	<ul style="list-style-type: none"> Preventive services covered at 100% Deductible (in-network): \$800 (single) / \$1,600 (family) Coinsurance: 15% Medical Out-of-Pocket-Maximum (in-network): \$3,750 (single) / \$7,500 (family) Pharmacy Out-of-Pocket Maximum (in- and out-of-network): \$4,600 / \$9,200 	The State of Maine's medical plan through Anthem using the Anthem BlueChoice PPO network offers coverage for both in- and out-of-network services. Your deductible and out-of-pocket maximum reset every calendar year. You do not need to choose a primary care doctor to see a specialist.
Prescription Drug Plan	CapitalRx	Cost share between State of Maine and Employee	cap-rx.com 833.502.1279	<ul style="list-style-type: none"> Prescriptions are covered with varying copays depending on delivery (retail versus mail-order) and by days' supply (30 or 90). Specialty Pharmacy through Costco Specialty Pharmacy 	Prescriptions are administered separately through CapitalRx, however, contact information for CapitalRx is on your medical ID card.
Surgical Centers of Excellence	Carrum Health	100% State of Maine Paid	my.carrumhealth.com/ stateofmaine 888.885.7806	<ul style="list-style-type: none"> Surgery benefit for bariatric, cardiac, joint replacement, and spine. Get all or most of your out-of-pocket medical expenses paid for when you visit a Carrum partner facility. Dedicate care specialist will guide you through every step in the surgery process. 	It is mandatory for plan members to go through the Plan's Carrum Health benefit when receiving total and partial hip and knee replacement surgeries. Surgery expenses for these joint replacements will be fully covered at Spectrum Orthopedics. Visit my.carrumhealth.com/stateofmaine to get started.
Musculoskeletal Therapy	Hinge Health	100% State of Maine Paid	hingehealth.com/ stateofmaine/oe 855.902.2777	<ul style="list-style-type: none"> Hinge Health offers virtual PT and online resources to help members with back, knee, hip, shoulder, neck, and other pain. Program includes wearable sensors, mobile app, access to physical therapists and health coaches. 	Joint and back pain can become expensive to manage over time, and even require surgery. Hinge's digital approach gives you access to physical therapists to help you reduce your pain without drugs or surgery.
Cancer Support	Dana-Farber Direct Connect	100% State of Maine Paid	dana-farber.org/dana-farber- direct-connect-at-state-of- maine directconnect@dfci.harvard.edu 866.977.3262	<ul style="list-style-type: none"> If you are facing a cancer diagnosis, Dana-Farber Direct Connect can connect you with a patient liaison. Liaisons will help you find the right cancer specialist, arrange appointments, and make sure you have what you need during treatment. Available to employees, dependents and retirees of the State of Maine. 	Dana-Farber is a lead cancer research and treatment facility in New England. Through Dana-Farber Direct Connect, you can receive a second opinion and get in touch with a care coordinator to help tailor your treatment.
Dental	Northeast Delta Dental	Cost share between State of Maine and Employee	nedelta.com 800.832.5700	<ul style="list-style-type: none"> Preventive and diagnostic services covered at 100% Calendar Year Deductible: \$25 (single) / \$75 (family) Calendar Year Maximum (per person): \$1,500 (State of Maine PPO Network) / \$1,250 (Delta Dental Premier Network) Coverage included for fillings, caps and crowns, orthodontia, and more. 	Oral health is an important component of your overall health and wellbeing. The State of Maine dental plan covers two cleanings per year, and offers greater benefits when you receive care in the State of Maine PPO Network.
Vision	Anthem Blue View Vision	100% Employee Paid	anthem.com 866.723.0515	<ul style="list-style-type: none"> Exams and materials benefit: \$15 copay Frames benefit: \$150 allowance, then 20% off any remaining balance Lenses benefit: \$15 copay, then covered in full Contact lenses: \$150 allowance (additional 15% off any remaining balance for disposable) Lens enhancements available at no additional cost 	Vision insurance is a great option to receive eye exams outside of your medical plan, as well as materials, at a discount.

Note: If there is discrepancy between this document and the policy/summary plan description, the policy/summary plan description will govern.

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Flexible Spending Account	ASI Flex	100% Employee Paid	asiflex.com 800.659.3035	<ul style="list-style-type: none"> 2025 Health Care FSA Limit: \$3,300 2025 Health Care FSA Rollover benefit: \$660 2025 Dependent Care FSA Limit: \$5,000 (\$2,500 if married and filling separately) 	Health Flexible Spending accounts are a great tax-advantaged vehicle to set aside dollars for qualified expenses such as copays or deductible costs, while reducing your taxable income. These funds are "use it or lose it," meaning if you do not spend your elected funds by December 31, you lose the remaining balance above the rollover limit.
Retirement	Deferred Compensation (MaineSaves 457b)	100% Employee Paid	maine.gov/bhr/oe/benefits/Saving_for_Retirement 800.422.4503	<ul style="list-style-type: none"> 2025 Regular Retirement Contribution Limits: \$23,000 2025 Age 50 Catch-Up: \$7,500 2025 Pre-Retirement Catch-Up: Contact your local representative for your 3-year pre-retirement catch-up options 	The State of Maine encourages you to save and invest for your retirement by contributing pre-tax dollars 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. The State of Maine offers financial investment options through three providers- Corebridge Financial, Empower, and Voya
EAP	Living Resources Program	100% State of Maine Paid	guidanceresources.com Web ID: LivingME 844.207.5465	<ul style="list-style-type: none"> Receive up to 5 short-term counseling visits per year at no cost Financial and Legal resources available Work-life solutions such as referrals for child/elder care, moving and relocation, college planning, pet care, etc. 	All State of Maine employees and their household members are eligible for the Living Resources Program.
Wellness	WellStarME	100% State of Maine Paid	wellstarme.org 207.620.9202	<ul style="list-style-type: none"> A no-cost wellness program with online tools on stress reduction, nutrition, sleep, and more By completing wellness questionnaire and one of the "My Health" options, earn up to 5% health premium discount 	The State of Maine partners with WellStarME to give you access to an engaging wellness program. If you participate in the program and meet the requirements by the annual deadline, you can earn up to a 5% discount towards your medical premiums each fiscal year.
Diabetes Management	Livongo	100% State of Maine Paid	welcome.livongo.com/stateofme 800.945.4355	<ul style="list-style-type: none"> National Diabetes Prevention Program (NDPP) available to prevent or delay type 2 diabetes 	Managing type 2 diabetes is important to avoid potential long-term health concerns.
Diabetes Prevention and Type 2 Diabetes Reversal	Virta	100% State of Maine Paid	virtahealth.com	<ul style="list-style-type: none"> Dedicated Virta coach will guide you through the program to lose weight, reduce A1C and blood sugar, and get off diabetes medications Available to State of Maine Health Plan members and eligible dependents 18+ with type 2 diabetes and/or BMI of 25 or greater 	Virta offers tools to help reverse type 2 diabetes. Participating members have reduced their A1C and blood sugar, and some have been able to come off diabetes medications altogether.

