

# 2025-2026 BENEFITS AT A GLANCE



Benefit	Carrier	Who Pays?	Contact	High-Level Overview	Why is this important?
<b>Medical</b>	<b>Anthem Blue Cross Blue Shield</b>	Cost share between State of Maine and Employee	<a href="http://anthem.com">anthem.com</a> 844.273.4614	<ul style="list-style-type: none"> <li>Preventive services covered at 100%</li> <li>Deductible (in-network): \$800 (single) / \$1,600 (family)</li> <li>Coinsurance: 15%</li> <li>Medical Out-of-Pocket-Maximum (in-network): \$3,750 (single) / \$7,500 (family)</li> <li>Pharmacy Out-of-Pocket Maximum (in- and out-of-network): \$4,600 / \$9,200</li> </ul>	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.
<b>Prescription Drug Plan</b>	<b>CapitalRx</b>	Cost share between State of Maine and Employee	<a href="http://cap-rx.com">cap-rx.com</a> 833.502.1279	<ul style="list-style-type: none"> <li>Prescriptions are covered with varying copays depending on delivery (retail versus mail-order) and by days' supply (30 or 90).</li> <li>Specialty Pharmacy through Costco Specialty Pharmacy</li> </ul>	Prescriptions are administered separately through CapitalRx, however, contact information for CapitalRx is on your medical ID card.
<b>Surgical Centers of Excellence</b>	<b>Carrum Health</b>	100% State of Maine Paid	<a href="http://my.carrumhealth.com/stateofmaine">my.carrumhealth.com/stateofmaine</a> 888.855.7806	<ul style="list-style-type: none"> <li>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.</li> <li>Dedicate care specialist will guide you through every step in the surgery process.</li> </ul>	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 <a href="http://my.carrumhealth.com/stateofmaine">my.carrumhealth.com/stateofmaine</a> to get started.
<b>Musculoskeletal Therapy</b>	<b>Hinge Health</b>	100% State of Maine Paid	<a href="http://hingehealth.com/stateofmaine/oe">hingehealth.com/stateofmaine/oe</a> 855.902.2777	<ul style="list-style-type: none"> <li>Hinge Health offers virtual PT and online resources to help members with back, knee, hip, shoulder, neck, and other pain.</li> <li>Program includes wearable sensors, mobile app, access to physical therapists and health coaches.</li> </ul>	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.
<b>Cancer Support</b>	<b>Dana-Farber Direct Connect</b>	100% State of Maine Paid	<a href="http://dana-farber.org/dana-farber-direct-connect-at-state-of-maine">dana-farber.org/dana-farber-direct-connect-at-state-of-maine</a> directconnect@dfci.harvard.edu 866.977.3262	<ul style="list-style-type: none"> <li>If you are facing a cancer diagnosis, Dana-Farber Direct Connect can connect you with a patient liaison.</li> <li>Liaisons will help you find the right cancer specialist, arrange appointments, and make sure you have what you need during treatment.</li> <li>Available to employees, dependents and retirees of the State of Maine.</li> </ul>	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.
<b>Dental</b>	<b>Northeast Delta Dental</b>	Cost share between State of Maine and Employee	<a href="http://nedelta.com">nedelta.com</a> 800.832.5700	<ul style="list-style-type: none"> <li>Preventive and diagnostic services covered at 100%</li> <li>Calendar Year Deductible: \$25 (single) / \$75 (family)</li> <li>Calendar Year Maximum (per person): \$1,500 (State of Maine PPO Network) / \$1,250 (Delta Dental Premier Network)</li> <li>Coverage included for fillings, caps and crowns, orthodontia, and more.</li> </ul>	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.
<b>Vision</b>	<b>Anthem Blue View Vision</b>	100% Employee Paid	<a href="http://anthem.com">anthem.com</a> 866.723.0515	<ul style="list-style-type: none"> <li>Exams and materials benefit: \$15 copay</li> <li>Frames benefit: \$150 allowance, then 20% off any remaining balance</li> <li>Lenses benefit: \$15 copay, then covered in full</li> <li>Contact lenses: \$150 allowance (additional 15% off any remaining balance for disposable)</li> <li>Lens enhancements available at no additional cost</li> </ul>	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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<b>Flexible Spending Account</b>	<b>ASI Flex</b>	100% Employee Paid	<a href="http://asiflex.com">asiflex.com</a> 800.659.3035	<ul style="list-style-type: none"> <li>2025 Health Care FSA Limit: \$3,300</li> <li>2025 Health Care FSA Rollover benefit: \$660</li> <li>2025 Dependent Care FSA Limit: \$5,000 (\$2,500 if married and filling separately)</li> </ul>	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.
<b>Retirement</b>	<b>Deferred Compensation (MaineSaves 457b)</b>	100% Employee Paid	<a href="http://maine.gov/bhr/oe/benefits/Saving_for_Retirement">maine.gov/bhr/oe/benefits/Saving_for_Retirement</a> 800.422.4503	<ul style="list-style-type: none"> <li>2025 Regular Retirement Contribution Limits: \$23,000</li> <li>2025 Age 50 Catch-Up: \$7,500</li> <li>2025 Pre-Retirement Catch-Up: Contact your local representative for your 3-year pre-retirement catch-up options</li> </ul>	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
<b>EAP</b>	<b>Living Resources Program</b>	100% State of Maine Paid	<a href="http://guidanceresources.com">guidanceresources.com</a> Web ID: LivingME 844.207.5465	<ul style="list-style-type: none"> <li>Receive up to 5 short-term counseling visits per year at no cost</li> <li>Financial and Legal resources available</li> <li>Work-life solutions such as referrals for child/elder care, moving and relocation, college planning, pet care, etc.</li> </ul>	All State of Maine employees and their household members are eligible for the Living Resources Program.
<b>Wellness</b>	<b>WellStarME</b>	100% State of Maine Paid	<a href="http://wellstarme.org">wellstarme.org</a> 207.620.9202	<ul style="list-style-type: none"> <li>A no-cost wellness program with online tools on stress reduction, nutrition, sleep, and more</li> <li>By completing wellness questionnaire and one of the "My Health" options, earn up to 5% health premium discount</li> </ul>	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.
<b>Diabetes Management</b>	<b>Livongo</b>	100% State of Maine Paid	<a href="http://welcome.livongo.com/stateofme">welcome.livongo.com/stateofme</a> 800.945.4355	<ul style="list-style-type: none"> <li>National Diabetes Prevention Program (NDPP) available to prevent or delay type 2 diabetes</li> </ul>	Managing type 2 diabetes is important to avoid potential long-term health concerns.
<b>Diabetes Prevention and Type 2 Diabetes Reversal</b>	<b>Virta</b>	100% State of Maine Paid	<a href="http://virtahealth.com">virtahealth.com</a>	<ul style="list-style-type: none"> <li>Dedicated Virta coach will guide you through the program to lose weight, reduce A1C and blood sugar, and get off diabetes medications</li> <li>Available to State of Maine Health Plan members and eligible dependents 18+ with type 2 diabetes and/or BMI of 25 or greater</li> </ul>	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.

