



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 ancillary¹ employee, you are eligible to participate in all health benefits.²

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. Employees will have the opportunity to enroll in coverage previously waived, add or drop eligible dependents, or terminate their coverage during annual open enrollment held each year for two weeks in May.

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

Employees can complete and submit their benefits enrollment application and required documentation through our Human Resources Management System, PRISM.

Required Annual Notices:

The State of Maine is required to provide you with annual notices related to your health plans, as well as your rights participating in each plan. You may access these notices on our website at maine.gov/bhr/oeh/benefits/health-prescriptions. If you would like to request a paper copy, please contact us at 207-624-7380 or info.benefits@maine.gov.

Questions?

If you have any questions please contact the Office of Employee Health, Wellness, & Workers' Compensation at 207.624.7380 or send an email to info.benefits@maine.gov.

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



Medical & Pharmacy [Anthem Blue Cross Blue Shield/CapitalRx](#)

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 [ASI Flex](#)

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.



Workers' Compensation

Workstation Evaluation

The State of Maine does a workstation evaluation for any employee who uses a computer more than one hour a day.

Visit maine.gov/bhr/oeht/workers-compensation/employees/work-station-evaluation to request a workstation evaluation.

If you get injured at work:

1. Notify your Supervisor

Tell your supervisor immediately. Your supervisor will supply you with the Workers' Compensation forms or direct you to your Department Designee. The Office of Workers' Compensation is available to answer your questions at injuryinfo.wc@maine.gov.

2. Do you need medical attention?

Contact your Department Designee OR your Human Resource Department who will determine if an appointment with a 10-Day provider is appropriate. If it is an emergency, call 911 or go to the nearest Emergency Department. Inform the medical provider to bill the Office of Workers' Compensation, not your health insurance. Refer to the Workers' Compensation card for billing information.

3. Return to work

Communicate with your Supervisor and/or Department Designee any work restrictions, follow-up treatment or modifications that may be required for your work injury.

Workers' Compensation benefits may include medical treatment and related expenses, travel expenses and lost wages. Contact the Office of Workers' Compensation at injuryinfo.wc@maine.gov or you may call 207-624-7359 for more information.

Workers' Compensation Contact Info

Website: maine.gov/bhr/owc

Mailing Address: 114 State House Station, Augusta, ME 04333-0114

General Phone: 1-833-238-2261 or (207) 624-7359

TTY Users dial Maine Relay 711

Email: info.owc@maine.gov

