

# BENEFITS BOOKLET

## Benefit Programs for State of Maine Employees



[www.maine.gov/bhr/oeh](http://www.maine.gov/bhr/oeh)

Office of Employee Health & Benefits  
61 State House Station  
Augusta, ME 04333-0061  
1-800-422-4503  
TTY users dial 711



The benefits outlined in this booklet are effective July 1, 2019.  
Department of Administrative and Financial Services - Bureau of Human Resources  
Revised 08/15/2019

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## What's inside this guide?

On the following pages you will find a general overview of each of the benefit programs available to State of Maine employees. The intent of this booklet is to provide you with key information about each plan along with valuable resources for you to access more details.

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Stay informed about changes to your benefits by joining our email list, following us on Twitter, Instagram or liking us on Facebook.

This booklet covers general plan information. It is not intended to include each and every plan provision, limitation, exclusion or premiums. For a more comprehensive description of the benefit programs, please visit our website.

[www.maine.gov/bhr/oeH](http://www.maine.gov/bhr/oeH)

# HEALTH INSURANCE

## Just the Facts

The State of Maine Health Plan is self-insured and claims are administered by Anthem Blue Cross and Blue Shield (medical) and Express Scripts, Inc. (prescriptions). (Specialty medications are administered by Accredo.) Selecting a Primary Care Provider is strongly encouraged. Referrals are not required.



## Coverage at a Glance

Medical		
Service	In-Network <i>member cost</i>	Out-of-Network <i>member cost</i>
Doctor's office visit copay	\$20 no deductible	Deductible, then plan pays 60%
Specialist office visit copay	\$40 no deductible	Deductible, then plan pays 60%
Walk-in clinic copay (Maine-based)	\$25	Deductible, then plan pays 60%
Emergency room visit copay	\$300	\$300
LiveHealth Online	\$0	n/a
Individual annual deductible (per calendar year)	\$600	\$3,000
Individual out-of-pocket maximum (per calendar year)	\$2,000	\$5,000
Coinsurance	10%	40%

Prescriptions		
Medication Category	30-Day Supply	90-Day Supply
Generic copay	\$10	\$15
Preferred brand copay	\$30	\$45
Non-preferred brand copay	\$45	\$70
Specialty coinsurance	25% (\$150 max)	25% (\$225 max)
Livongo Diabetes Management	Device & supplies provided at <b>no cost</b> to member	

## Prescription Resources

**Express Scripts, Inc.**

1-800-595-0817 (available 24/7)

1-800-803-2523 (Accredo Specialty)

Express Scripts mobile app

[www.express-scripts.com](http://www.express-scripts.com)

## Medical Resources

**Anthem Blue Cross and Blue Shield**

1-844-273-4614 (Member Services) | 1-800-607-3262 (24/7 NurseLine)

Anthem Anywhere mobile app | [www.anthem.com](http://www.anthem.com)

# HEALTH INSURANCE

## Health Insurance (continued)



### How much does health insurance cost?

Health insurance premiums are calculated based on four factors:

1. Your base, annual wages
2. The number and relationship to you of the people you are covering
3. Your full-time or part-time employment status
4. Health Credit Premium Program participation

Current full-time employee premium rates can be found at [www.maine.gov/bhr/oeH](http://www.maine.gov/bhr/oeH). Part-time employees premium rates are prorated based on scheduled hours. Contact Employee Health & Benefits at 1-800-422-4503 for pro-rated rates.

### Health Credit Premium Program

The Health Credit Premium Program provides health plan members actively employed by the State of Maine the opportunity to receive up to a 5% individual premium discount each fiscal year. You must meet specific requirements by the annually stated deadline to be awarded the credit. The Health Credit earned does not roll from year-to-year, and program requirements are updated from year-to-year. The Program is voluntary and participation is confidential. To get started, log on to [WellStarME.org](http://WellStarME.org).

#### Expert Medical Opinions

This program is available to members of the State of Maine Health Plan. It provides access to world-class physicians at no cost to help you make educated decisions about your healthcare.

To get started just call Grand Rounds at 1-800-531-6756 or visit [www.grandrounds.com/stateofmaine](http://www.grandrounds.com/stateofmaine).

#### Centers of Excellence Carrum Health Surgery Benefit

The State of Maine Health Plan includes coverage through Carrum Health at no cost to you.

Carrum Health allows you to see the nation's most experienced surgeons, avoid surprise medical bills and get a personal concierge to coordinate travel arrangements for certain surgeries at no cost to you!

1-888-885-7806  
[my.carrumhealth.com/StateOfMaine](http://my.carrumhealth.com/StateOfMaine)

# DENTAL INSURANCE

## Just the Facts

The dental plan is administered by Northeast Delta Dental. The level of benefit coverage provided by the plan is based on reasonable & customary charges. If your provider charges more than what the insurance allows, you may be responsible for the difference (aka “balance billing”).



## Coverage at a Glance

Coverage Category	State of Maine PPO Network	Delta Dental Premier Network	Out-of-Network
Preventive & Diagnostic <i>(e.g. cleanings)</i>	100%	100%	90%
Basic Restorative <i>(e.g. fillings)</i>	90%	80%	70%
White fillings in rear teeth	80%	70%	60%
Major Restorative <i>(e.g. caps, crowns)</i>	60%	50%	40%
Orthodontics <i>(e.g. braces) up to age 19</i>	60%	50%	40%
<i>Calendar year deductible \$25 individual/\$75 family. Does not apply to preventive services.</i>			

### Dental Wellness Benefit

The Health Through Oral Wellness (“HOW”) program is available to plan members. Ask your dentist or hygienist about a free HOW assessment; you may be eligible for additional services at no cost!

### Resources

Northeast Delta Dental  
1-800-832-5700

[www.nedelta.com](http://www.nedelta.com)  
[www.healththroughoralwellness.com](http://www.healththroughoralwellness.com)

**EyeMed Vision Discount Program is offered to all Northeast Delta Dental plan members at no cost! Save up to 35% off eyewear! Visit [www.nedelta.com/patients/eyemed-discounts](http://www.nedelta.com/patients/eyemed-discounts) for more information.**

# VISION INSURANCE

## Just the Facts

Anthem Blue View Vision is a supplemental vision program that provides coverage towards prescription glasses and/or contact lenses. *(Enrollment in the State of Maine Health Plan is not required.)*



## Coverage at a Glance

Vision Plan Benefits <i>(once every 2 calendar years)</i>	In-Network	Out-of-Network
Eyeglass frames	\$150 allowance, then 20% off any remaining balance	\$64 allowance
Eyeglass lenses <i>(single vision, bifocal or trifocal)</i>	\$15 copay, then covered in full	\$36-\$69 allowance
Factory scratch-resistant coating	No additional cost	Not covered
Contacts (elective)	\$150 allowance	\$105 allowance
1-800-CONTACTS	\$185 allowance	Not applicable
In-network coverage for optional lens upgrades, additional eyeglasses, etc. can be found at <a href="http://www.maine.gov/bhr/oe">www.maine.gov/bhr/oe</a> .		Additional optional products & services not covered

### Lasik Vision Correction Surgery

Plan members are eligible for a discount for Lasik. Visit [www.anthem.com/specialoffers](http://www.anthem.com/specialoffers) for more information.

### Resources

Anthem Blue View Vision  
 1-866-723-0515  
 1-800-CONTACTS  
[1800contacts.com](http://1800contacts.com)

# FLEXIBLE SPENDING ACCOUNTS

## Health Care and Day Care Tax-Free Accounts

### Just the Facts

Navia Benefit Solutions administers the two types of Flexible Spending Accounts (FSA) for State of Maine employees. FSA's are a convenient way to set aside pre-tax dollars through payroll deduction. Those funds are then used to pay for eligible expenses. Enrollment is required for each calendar year you wish to participate.



### Health Care FSA

Funds set aside may be used for out-of-pocket medical, dental and vision expenses for you, your legal spouse and dependent children. Navia will issue a debit MasterCard that allows access to your Health Care FSA funds. Just use the Navia debit MasterCard to pay for eligible health care purchases such as copays and prescriptions.



### Day Care FSA

Day care expenses include before/after school care, day care, preschool, day camps and elder care. To be eligible, these expenses allow you (and your legal spouse if applicable) to work, look for work or be a full-time student.

*See page 15 of this guide for more information.*



### Resources

Navia Benefit Solutions  
1-800-669-3539  
My Navia mobile app  
[www.naviabenefits.com](http://www.naviabenefits.com)

# VOLUNTARY RETIREMENT SAVINGS

## MaineSaves 457(b) Plan



### Just the Facts

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).

### Investment Options

The MaineSaves 457(b) Plan offers three providers to choose from. AIG Retirement Services, MassMutual & Voya provide a variety of investment options. Your payroll contributions will be sent directly to the provider you've selected. Local representatives are available to assist you. Visit [www.maine.gov/bhr/oe](http://www.maine.gov/bhr/oe) for more information.

### Contribution Limits

The IRS sets the annual contribution limit. Participants age 50 and older and those within 3 years of normal retirement age may contribute an additional amount. Contact one of the local representatives with AIG Retirement Services, MassMutual or Voya for assistance. See page 15 of this guide for more information.

### How to Enroll

Visit [www.maine.gov/bhr/oe](http://www.maine.gov/bhr/oe) and choose a provider to enroll.

### Resources

[www.valic.com](http://www.valic.com) (AIG Retirement)  
[www.massmutual.com](http://www.massmutual.com)  
[www.voya.com](http://www.voya.com)

# MAINESAVES

# LIVING RESOURCES PROGRAM

No-cost, confidential solutions to life's challenges

## Just the Facts

All State of Maine employees are eligible for the Living Resources Program (LRP). The Program offers counseling services, legal & financial information, work-life solutions and online support. These services are also extended to members of your household at **no cost to you** and are available 24/7.

**Counseling Services** - LRP can help you connect with a local counselor for you to meet with in-person. You are eligible for 5 counseling visits per year.

**Financial Information, Legal Support & Resources** - Speak with an attorney or financial expert for assistance with issues such as family law, retirement planning, taxes, budgeting and more!

**Work-Life Solutions** - LRP specialists can provide qualified referrals for services such as finding child-care, hiring movers, planning events, etc. Make your to-do list a little easier on yourself!

**Online Support** - GuidanceResources Online, the LRP website, includes a wide variety of tools and resources including articles, podcasts, videos, etc.



## Resources

Living Resources Program  
1-844-207-LINK (5465) available 24/7  
GuidanceResources Now mobile app  
[www.guidanceresources.com](http://www.guidanceresources.com)  
Web ID: LivingME

# WELLNESS PROGRAMS

## Employee Wellness Programs *(for employees eligible for State-paid benefits)*

**State of Maine Wellness Centers:** The State of Maine owns two full-service gyms that offer cardio equipment, weight room, group fitness classes and personal training. Membership and services provided at no cost.

<b>Eastside Wellness Center</b> 6 Elkins Lane, Augusta (207)287-4278	<b>Bangor Wellness Center</b> 102 Hogan Rd, Bangor (207)941-4419
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### Hours of Operation

Monday through Thursday 6am-6pm

Friday 6am-2pm

Closed Saturday & Sunday

**Gym Membership Reimbursement Program:** The State of Maine will reimburse a certain amount per month towards a gym membership fee for a qualified gym. Reimbursements are made quarterly. Note, gym attendance and proof of payment required. The gym membership reimbursement is considered taxable income. Steps to participate and request forms can be found at [www.maine.gov/bhr/oeh/wellness](http://www.maine.gov/bhr/oeh/wellness).

*See page 15 of this guide for more information.*



## Resources

[www.maine.gov/bhr/oeh/wellness](http://www.maine.gov/bhr/oeh/wellness)

# WELLNESS PROGRAMS

## Additional Employee Wellness Programs *(for those enrolled in the State of Maine Health Plan)*

### State of Maine Health Plan In-Network Coverage

- ⇒ Tobacco cessation - unlimited counseling visits and the first two 90-day treatment regimens for certain tobacco cessation prescription drugs and over-the-counter drugs are covered 100%.
- ⇒ Nutritional counseling covered 100%. Unlimited visits covered with a doctor or a registered dietitian.
- ⇒ National Diabetes Prevention Program (“NDPP”) covered 100% to prevent or delay type 2 diabetes.

**WellStarME** is an on-line tool provided to Plan members at no cost and provides information about stress reduction, prediabetes and nutrition. A personalized scorecard will be developed so you can learn about your current health status and how to easily link to local resources for support.

### Special Offers

Save money on fitness and health program with Anthem Blue Cross and Blue Shield.

Just log on to [Anthem.com](http://Anthem.com) to view the complete list of offers!

### Resources

[www.anthem.com](http://www.anthem.com)  
[www.wellstarme.org](http://www.wellstarme.org)  
[www.maine.gov/bhr/oeh/wellness](http://www.maine.gov/bhr/oeh/wellness)

**WellStarME**



# MONEY-SAVING TIPS!

## How to spend your healthcare dollars wisely

- Receive care from health, dental & vision providers within the plan's network for lower copays and coinsurance
- Did you know many medical services are **covered 100%** (in network)? They include, but not limited to:
  - Tests performed at independent labs
  - Some services provided by independent imaging facilities
  - Preventive cancer screenings (e.g. mammograms, colonoscopies, etc.)
  - Vaccines
  - Routine physicals and eye exams
  - Explore surgical options provided by an ambulatory surgery center or Carrum Health
- Use Emergency Room alternatives (when appropriate). Visit a Maine-based walk-in clinic (\$25 copay), call Anthem's 24/7 NurseLise (no cost) or have a video visit with a network doctor or therapist with LiveHealth Online (no cost).
- Shop around for medical services using cost comparison tools such as [www.CompareMaine.org](http://www.CompareMaine.org)
- Contact Grand Rounds for assistance with an expert medical opinion. This service is provided at **no cost to you**
- Ask your provider for a 90-day prescription for medications you take on a regular basis; this will save you money on your copays at the pharmacy.
- Participate in the Health Credit Premium Program for lower premium cost
- Open a tax-free medical flexible spending account for known medical, dental & vision expenses
- Take advantage of wellness resources like the gym membership reimbursement program
- Take care of your mental health with the Living Resources Program provided at **no cost to you**

For more information

[www.maine.gov/bhr/oe](http://www.maine.gov/bhr/oe)



# BENEFITS DIRECTORY

Contact information for all of your State of Maine benefit programs

## Medical

Anthem Blue Cross and Blue Shield	1-844-273-4614 TTY 1-888-671-4333 24/7 NurseLine 1-800-607-3262	<a href="http://www.anthem.com">www.anthem.com</a> Mobile app: Anthem Anywhere
Grand Rounds	1-800-531-6756	<a href="http://www.grandrounds.com/stateofmaine">www.grandrounds.com/stateofmaine</a>
Carrum Health	1-888-885-7806	<a href="http://my.carrumhealth.com/StateOfMaine">my.carrumhealth.com/StateOfMaine</a>

## Pharmacy

Express Scripts, Inc.	1-800-595-0817 TTY 1-800-759-1089	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Livongo Diabetes Management	1-800-945-4355	<a href="http://welcome.livongo.com/STATEOFME">welcome.livongo.com/STATEOFME</a>

## Dental

Northeast Delta Dental	1-800-832-5700	<a href="http://www.nedelta.com">www.nedelta.com</a>
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## Vision

Anthem Blue View Vision	1-866-723-0515	<a href="http://www.anthem.com">www.anthem.com</a>
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## Flexible Spending Accounts

Navia Benefit Solutions	1-800-669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
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## Saving for Retirement

MaineSaves 457(b)	1-800-422-4503	<a href="http://www.maine.gov/bhr/oeh">www.maine.gov/bhr/oeh</a>
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## Wellness

Living Resources Program	1-844-207-LINK (5465)	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> web ID: LivingME
Gym Membership Reimbursement Program	1-800-422-4503	<a href="http://www.maine.gov/bhr/oeh">www.maine.gov/bhr/oeh</a>
On-Site Wellness Centers	Augusta: (207)287-4278 Bangor: (207)941-4419	<a href="http://www.maine.gov/bhr/oeh">www.maine.gov/bhr/oeh</a>
WellStarME	(207)620-9202	<a href="http://www.wellstarme.org">www.wellstarme.org</a>

## KEEP IN TOUCH

There are many ways to stay informed about your benefits!

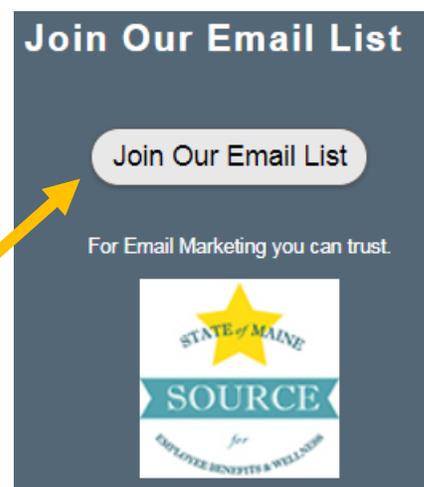
Website: [www.maine.gov/bhr/oeh](http://www.maine.gov/bhr/oeh)

### Join our e-mail list

You'll find this image at the bottom of every page on our website.

Just click "Join Our Email List."

*(Your information will **not** be shared.)*



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[www.twitter.com/MaineEHB](http://www.twitter.com/MaineEHB)



[www.instagram.com/maine\\_ehb](http://www.instagram.com/maine_ehb)



# ADDITIONAL INFORMATION

**Flexible Spending Accounts**  
**Annual Contribution Limits**

Health Care \$2,700

Day Care \$5,000 *(per household)*

*1/1/2019-12/31/2019*

**MaineSaves 457(b)**  
**Annual Contribution Limits**

Regular \$19,000

Age 50 Catch-Up \$25,000

Pre-Retirement Catch-Up \$38,000\*

*\*Special calculation required*

*1/1/2019-12/31/2019*

**Gym Membership Reimbursement**

Up to \$40 per month



What is happening	When
MaineSaves 457(b) limits updated	January 1 <sup>st</sup>
Open enrollment for health, dental & vision	May
Launch the annual Health Credit Premium Program	September
Seasonal flu shot clinics begin	Fall
Open enrollment for the flexible spending accounts	November