State of Maine
Department of Administrative and Financial Services
Bureau of Human Resources

Office of Employee Health and Benefits

Phone: (207) 624-7380 or 1-800-422-4503
TTY: Dial Maine Relay 711

www.maine.gov/bhr/oeh
Join our e-mail list!

Office Hours: Monday – Friday 8am to 4:30pm

Revised 08/21/2018
Your State of Maine Benefits

- Health Insurance Program
  - Medical & Prescriptions
  - Expert Medical Opinion Program
- Wellness Programs & Resources
- Dental Insurance
- Vision Insurance
- Voluntary Retirement Savings Plan
- Flexible Spending Accounts
- Living Resources Program

(*Life Insurance is administered by the Maine Public Employees Retirement System)

[www.maine.gov/bhr/oeh](http://www.maine.gov/bhr/oeh)
Who can participate in the health, dental & vision insurance programs?

- Active State of Maine & ancillary* employees who are eligible to participate (contribute) with the Maine Public Employees Retirement System
  - Retired teachers please note this requirement

*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 Statue MRS Title 5, 285 for a complete list.
When does insurance coverage begin?

- New employees are eligible for insurance the 1st of the month following one month of employment. For example:
  - May 5th - First day of work
  - June 5th - One month of employment
  - July 1st - Insurance becomes “effective”*

*Enrollment application and documentation (spouse/domestic partner, children) must be received by Employee Health & Benefits within 60 days of date of hire

- Once insurance coverage is effective, there is no waiting period for services
Health Insurance

• **Plan Name**
  o State of Maine Health Plan

• **Self-Insured**
  o Governed by the State Employee Health Commission
  o Medical administered by Anthem Blue Cross and Blue Shield; pharmacy benefit manager is Express Scripts.*
  o In-network AND out-of-network coverage
  o No referrals required
  o PCP selection encouraged but not required

• **In-Network Coverage Provides**
  o Preventive, medical and sick care
  o Mental Health Services
  o Prescription drug coverage
Medical

Administered by
Anthem Blue Cross and Blue Shield

Effective July 1, 2018
Medical: Tools & Resources

- Anthem Member Services 1-844-273-4614
- [www.anthem.com](http://www.anthem.com) – register for an account
- Anthem 24/7 NurseLine 1-800-607-3262
- Anthem Anywhere mobile app
  - Mobile ID card
  - Find a doctor
  - Check claims
Health Insurance: Out-of-Pocket Expenses

1. Copays
   - Doctor office visits
   - Prescriptions

2. Deductible & Coinsurance
   - Out-of-pocket limit for tests and procedures

3. Premiums
   - How much the insurance will cost?
Health Insurance: Medical In-Network Copays

Planned Office Visit Copays

- Primary Care Physician (PCP) $20
- Specialist $40*  
  *Waived for preventive visits
- Behavioral Health $20 copay

Unplanned Care

- 24/7 NurseLine
- Walk-In Clinic* $25
- Emergency Room $300 (waived if admitted to in-patient status)
- LiveHealth Online $20
  *Maine-based only

No referrals required

Effective July 1, 2018
Medical Out-of-Pocket Limit

- **Deductible**
  - $600 Individual
  - $1,200 Family

- **Copays**
  - (PCP, E/R, etc.)

- **Coinsurance**
  - 5% ASC
  - 10% all other

- **Calendar Year In-Network Limit**
  - $2,000 Individual
  - $4,000 Family

Effective July 1, 2018
Pharmacy

Pharmacy Benefit Manager is Express Scripts, Inc.

Effective July 1, 2018
Pharmacy: Tools & Resources

- Express Scripts Member Services 1-800-595-0817
  - Open 24 hours per day, 365 days per year
- [www.Express-Scripts.com](http://www.Express-Scripts.com) – register for an account
- Express Scripts mobile app
- Accredo® Specialty Pharmacy 1-800-803-2523
  - M-F 8am-11pm EST; Sat 8am-5pm EST

- Effective July 1, 2018
# Pharmacy Copays

<table>
<thead>
<tr>
<th>Medication Category</th>
<th>Copay for up to a 30-Day Supply</th>
<th>Copay for up to a 90-Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic*</td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td>Preferred Name Brand</td>
<td>$30</td>
<td>$45</td>
</tr>
<tr>
<td>Non-preferred Name Brand</td>
<td>$45</td>
<td>$70</td>
</tr>
<tr>
<td>Lifestyle (e.g. impotency)</td>
<td>$50</td>
<td>$75</td>
</tr>
<tr>
<td>Specialty Exclusively filled by Accredo® Specialty Pharmacy</td>
<td>25% coinsurance ($150 max)</td>
<td>25% coinsurance ($225 max)</td>
</tr>
</tbody>
</table>

- *Maine is a generic substitution State (some exceptions apply)*
- Local retail pharmacy or Express Scripts mail order program
Expert Medical Opinions

• Available to members of The State of Maine Health Plan
• Access to the world-class physicians* to help you with
  • a new diagnosis or existing condition
  • help you decide if surgery is right for you
  • personalized care plan

• No cost to you, confidential & voluntary

• Service Provider
  • Grand Rounds 1-800-531-6756
  • www.grandrounds.com/stateofmaine

(*physicians are not considered a substitute for your current provider)
Health Insurance Premiums

How much will your health insurance cost? There are four factors to consider when calculating your health insurance premium:

1. Your base annual rate of pay
2. Employment status (full-time, part-time, intermittent, etc.)
3. Family members covered on policy
4. Participation in annual Health Credit Premium Program
# Health Insurance Premiums (continued)

## 7/1/2018 – 6/30/2019

<table>
<thead>
<tr>
<th>Base Annual Rate of Pay</th>
<th>Employee’s % of Own (individual) Policy</th>
<th>Bi-weekly Premium Deduction</th>
<th>Bi-weekly STATE Premium Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than or equal to $30,000</td>
<td>5%</td>
<td>$22.23</td>
<td>$422.45</td>
</tr>
<tr>
<td>Greater than $30,000 but less than $80,000</td>
<td>10%</td>
<td>$44.47</td>
<td>$400.21</td>
</tr>
<tr>
<td>Equal to or greater than $80,000</td>
<td>15%</td>
<td>$66.70</td>
<td>$377.98</td>
</tr>
</tbody>
</table>

- Example above is for a full-time employee on a single policy
- Deductions are withheld pre-tax (domestic partner premiums are post-tax)
- Part-time employees’ premiums are pro-rated
- The State pays 60% of the dependent premium; the employee pays 40%
  - Special “Dual Employee Family Contract” provision

Contact Employee Health & Benefits for more information (207)624-7380
Health Credit Premium Program

- Voluntary program offered once per fiscal year to State of Maine employees enrolled in The State of Maine Health Plan

- By completing certain requirements, you can save up to 5% off your individual health insurance premium which could equal several hundred dollars per year!
  - Earn $30,000 or less: 0% instead of 5%
  - Earn between $30,000 - $80,000: 5% instead of 10%
  - Earn $80,000 or greater: 10% instead of 15%
Wellness Resources

For employees and covered spouses or domestic partners enrolled in The State of Maine Health Plan

- WellStarME: a no-cost, online wellness program
  - Track important health numbers (e.g. blood pressure)
  - National Diabetes Prevention Program
  - Tobacco cessation resources
  - www.WellStarME.org
Wellness Resources: Anthem Discounts

**Family & Home**
- Pet insurance
- Home baby-proofing
- Health & ancestry

**Fitness & Health**
- Activity trackers
- Weight loss programs
- CPR certification

**Vision, Hearing & Dental**
- Contact lenses
- Hearing aids
- LASIK

**Medicine & Treatment**
- Vitamins
- Tobacco cessation
- Allergy control

Log on to www.anthem.com and select Discounts
Wellness Programs
Employees Eligible for Benefits

On-Site Gyms
• No cost to member
• Augusta
• Bangor

Gym Membership
• Visit gym at least 8 times in the month
• Up to $40 reimbursement
• Taxable fringe benefit per IRS

Forms available at www.maine.gov/bhr/oeh
Healthcare Reform

• Health Insurance Marketplace notice is given to all employees
  o Copy of the notice is available at www.maine.gov/bhr/oeh

• More information about healthcare options in the Marketplace can be found at www.healthcare.gov
# Dental Insurance: Coverage

<table>
<thead>
<tr>
<th>Coverage Category</th>
<th>State Of Maine PPO Network</th>
<th>Delta Dental Premier Network*</th>
<th>Out-of-Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
<td>100%</td>
<td>90%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>90%</td>
<td>80%</td>
<td>70%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
</tbody>
</table>

- *Level of coverage based on reasonable & customary charges
- Please refer to your Summary of Benefits for calendar year and lifetime maximums
- Secure member login available
  - View balance of your calendar year maximums, claims, recent treatment summary, etc.
- [www.NEDelta.com](http://www.NEDelta.com) or 1-800-832-5700

[Delta Dental](http://www.DeltaDental.com)  
Northeast Delta Dental
Available at **no cost** to members of the Northeast Delta Dental plan who are at risk for certain conditions

**www.HealthThroughOralWellness.com**

Discuss with your dentist who can assess your needs and options. You may be eligible for additional services at **no cost**!
### Dental Insurance: Premiums

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Bi-Weekly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Time Employee</td>
<td>$0 (no cost to you)</td>
</tr>
<tr>
<td>Employee + 1 Family Member</td>
<td>$10.34</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$31.78</td>
</tr>
</tbody>
</table>

- Part time employees pay a pro-rated premium
- There is no State contribution for dependent premium on the dental insurance

*Effective July 1, 2018*
Vision Insurance Coverage

• “Blue View Vision” –
  • Supplemental vision insurance coverage
  • Find a provider at www.anthem.com

<table>
<thead>
<tr>
<th>State of Maine Health Plan</th>
<th>Blue View Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine eye exam</td>
<td>Routine eye exam</td>
</tr>
<tr>
<td>Eye infection</td>
<td>Glasses</td>
</tr>
<tr>
<td>Eye injury</td>
<td>Contact lenses</td>
</tr>
<tr>
<td>Non-routine services</td>
<td></td>
</tr>
</tbody>
</table>

• Refer to your benefit overview for more information
• Check with your Human Resources department regarding the Video Display Terminal benefit (“VDT”)
## Vision Insurance: Premiums

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Bi-Weekly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$2.19</td>
</tr>
<tr>
<td>Employee + 1 family member</td>
<td>$3.51</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$5.70</td>
</tr>
</tbody>
</table>

*Effective July 1, 2018*
When can I add or delete dependents from my insurance policies?

- Within 60 days of hire
- During open enrollment which is held in May and/or June for a July 1\textsuperscript{st} effective date
- Within 60 days of a “life event” (e.g. marriage, divorce or birth/adoption.)* The complete list of events and application/change form can be found at www.maine.gov/deh.

*Documentation may be required

Note: Dependent children can remain on the health, dental & vision insurance up to age 26. COBRA will be offered.
As a new employee of the State of Maine you will receive a required notice: “Continuation Coverage Rights Under COBRA”

The purpose of the notice is to explain what COBRA coverage is, when it may be available to you and your family and how to protect the right to receive it.

The State of Maine contracts with CS One to administer the COBRA notification and billing process.

For more information about COBRA:

www.dol.gov/ebsa

www.maine.gov/bhr/oeh (premium rates)
MaineSaves 457b Plan

• Voluntary retirement savings account
• Convenient payroll contributions...pre-tax!
• Offers a variety of investment options
• For more information or to enroll online visit:

www.MaineSaves457.com
Flexible Spending Accounts

Set aside funds pretax for out of pocket medical and/or daycare expenses.

Navia Benefit Solutions

www.NaviaBenefits.com
1-800-669-3539

• Navia Benefit Solutions offers on line account maintenance and a debit card.
Living Resources Program

• **Confidential Counseling**
  o Provides up to 5 short-term, confidential counseling visits per year to employees and members of the household at no cost

• **Financial Information, Legal Support & Resources**
  o Getting out of debt, credit card or loan problems, tax questions, etc.
  o Divorce and family law, debt and bankruptcy, real estate transactions, etc.

• **Work-Life Solutions**
  o Research and referral services regarding child/elder care, moving and relocation, college planning, pet care, etc.

• **GuidanceResources® Online**
  www.guidanceresources.com (web ID: LivingME)
  1-844-207-LINK (5465) available 24/7
Maximize Your Health Benefit Dollars

• Use in-network providers
  o Lower copays and coinsurance
• Independent lab and imaging
• Keep up with preventive screenings
  o No cost from an in-network provider
• Utilize cost comparison tools
  o www.CompareMaine.org
• Open a tax-free medical flexible spending account (for known medical, dental & vision expenses)
• Take advantage of wellness resources
• Utilize no cost services
Retirement

- There may be health benefits available to you when you retire from the State of Maine.

- It is especially important to keep this in mind if you cancel your insurance coverage during your employment; this could affect your eligibility and/or premiums for retiree health insurance.

www.maine.gov/deh
Any Questions??

Call (207) 624-7380 and ask to speak with a Benefits Specialist

www.maine.gov/deh