



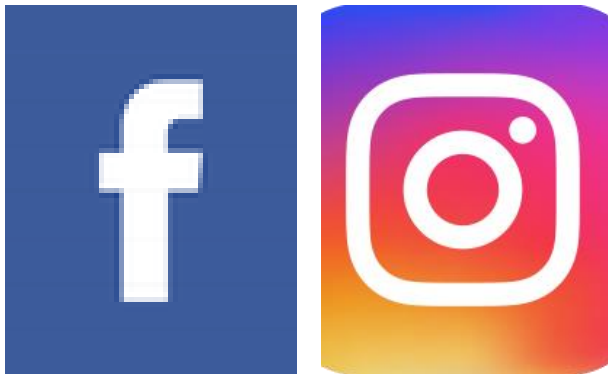
STATE OF MAINE  
DEPARTMENT OF ADMINISTRATIVE AND FINANCIAL SERVICES  
BUREAU OF HUMAN RESOURCES  
OFFICE OF EMPLOYEE HEALTH AND BENEFITS



Phone: (207)624-7380 or 1-800-422-4503  
TTY: Dial Maine Relay 711  
Monday – Friday 8am to 4:30pm

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

**Join our e-mail list!**



*Revised 06/09/2020*



# YOUR STATE OF MAINE BENEFITS

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

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

*Note, Life Insurance is administered by the  
Maine Public Employees Retirement System*



# 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 Statute MRS Title 5, 285 for a complete  
list.*



## WHEN DOES INSURANCE COVERAGE BEGIN?

New employees are eligible for insurance the 1<sup>st</sup> of the month following one month of employment. For example:

- Feb 5<sup>th</sup> - First day of work
- March 5<sup>th</sup> - One month of employment
- April 1<sup>st</sup> - 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

State of Maine Health Plan

## Self-Insured

- Governed by the State Employee Health Commission
- Anthem Blue Cross and Blue Shield (medical claims administrator)
- Express Scripts (pharmacy benefit manager)
- In and out-of-network coverage
- No referrals required
- PCP election encouraged

## In-Network Coverage Provides

Preventive, medical and sick care, mental health services, prescription drugs & more!

# MEDICAL

Administered by  
Anthem Blue Cross and Blue Shield



MEDICAL:  
TOOLS &  
RESOURCES

Anthem Member  
Services 1-844-273-4614

[www.anthem.com](http://www.anthem.com)

Anthem 24/7 NurseLine  
1-800-607-3262

Anthem Anywhere  
mobile app

# 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?



# MEDICAL IN-NETWORK COPAYS

## Planned Office Visit Copays

- Primary Care Physician (PCP) \$20
- Specialist \$40
- Behavioral Health \$20

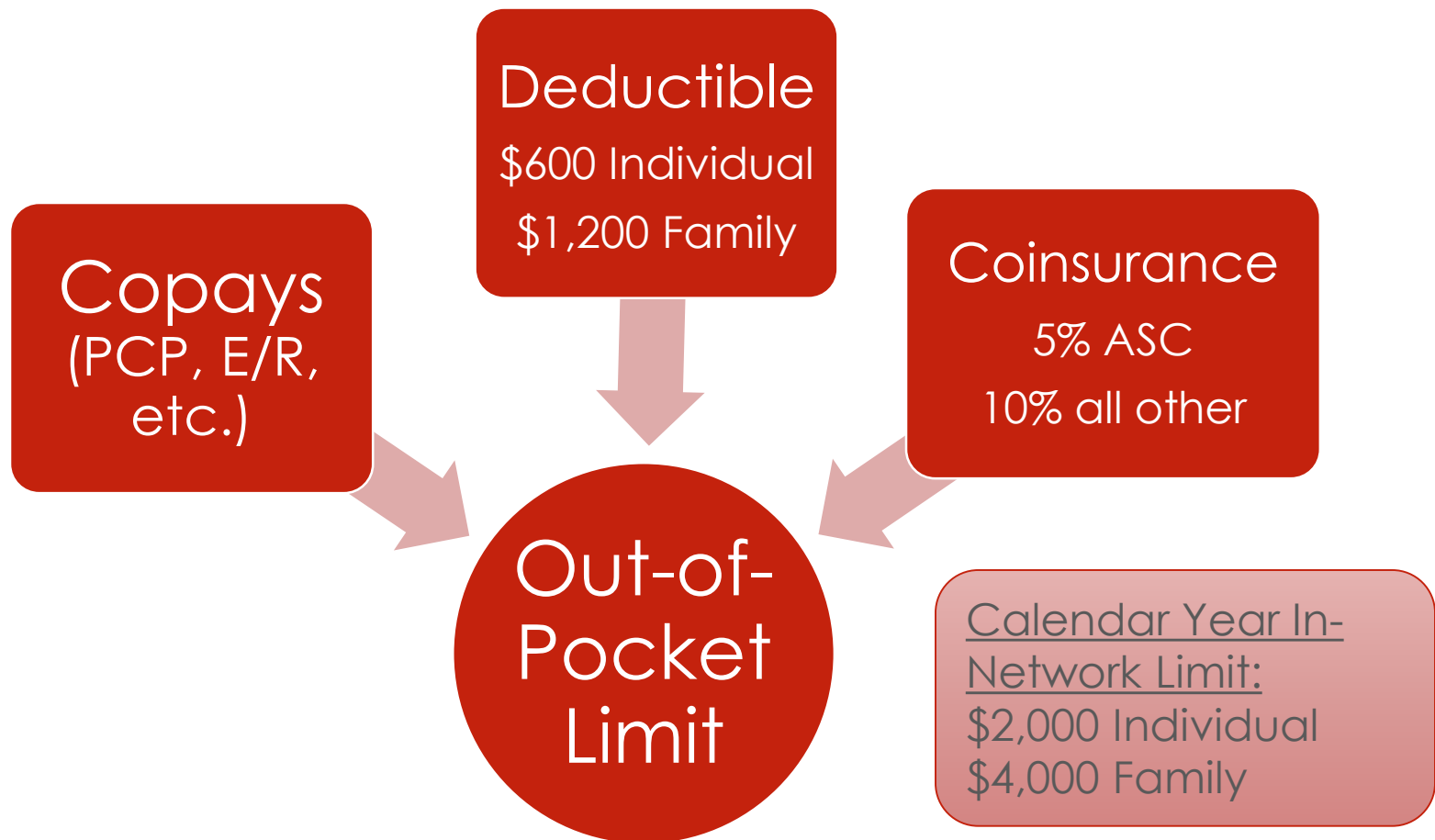
Copays waived for preventive visits

## Unplanned Care

- 24/7 NurseLine \$0
- LiveHealth Online \$0
- Walk-In Clinic \$25  
*(Maine-based only)*
- Emergency Room \$300  
*(waived if admitted to in-patient status)*

*No referrals required*

# MEDICAL OUT-OF-POCKET LIMIT



# PHARMACY

Express Scripts, Inc., Pharmacy Benefit Manager



# 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)
- Express Scripts mobile app



# PHARMACY COPAYS

- Maine is a generic substitution State *(some exceptions apply)*
- Local retail pharmacy or Express Scripts mail order program
- Livongo Remote Diabetes Monitoring covered 100%

Medication Category	30-Day Supply	90-Day Supply
Generic	\$10	\$15
Preferred Name Brand	\$30	\$45
Non-preferred Name Brand	\$45	\$70
Lifestyle (e.g. impotency)	\$50	\$75
Specialty Exclusively filled by Accredo® Specialty Pharmacy	25% coinsurance (\$150 max)	25% coinsurance (\$225 max)

# EXPERT MEDICAL OPINIONS

Available to members of The State of Maine Health Plan at **no cost!**

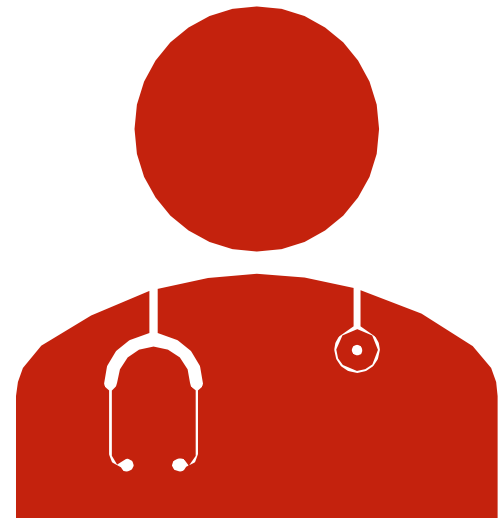
Access world-class physicians to help you

- with a new diagnosis or existing condition
- decide if surgery is right for you
- with a personalized care plan

*Service is confidential & voluntary*

**Grand Rounds 1-800-531-6756**

**[www.grandrounds.com/stateofmaine](http://www.grandrounds.com/stateofmaine)**





# 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

Base Annual Rate of Pay	Full-Time Employee's % of Individual Policy	Full-Time Employee Bi-weekly Premium Deduction	Full-Time Employee Bi-weekly STATE Premium Amount
Less than or equal to \$30,000	5%	\$23.55	\$438.66
Greater than \$30,000 but less than \$80,000	10%	\$47.10	\$415.58
Equal to or greater than \$80,000	15%	\$70.65	\$392.49

Spouse/domestic partner & children: State pays 60% of their premium and employee pays 40%. *Note, premiums for children waived for those eligible for a "Dual Employee Family Contract" provision.*

**Contact Employee Health & Benefits for more information and part-time employee costs (207)624-7380**





# HEALTH CREDIT PREMIUM PROGRAM

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: pay 0% instead of 5%
- Earn between \$30,000 - \$80,000: pay 5% instead of 10%
- Earn \$80,000 or greater: pay 10% instead of 15%

Program is voluntary and results are confidential

# WELLNESS RESOURCES

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

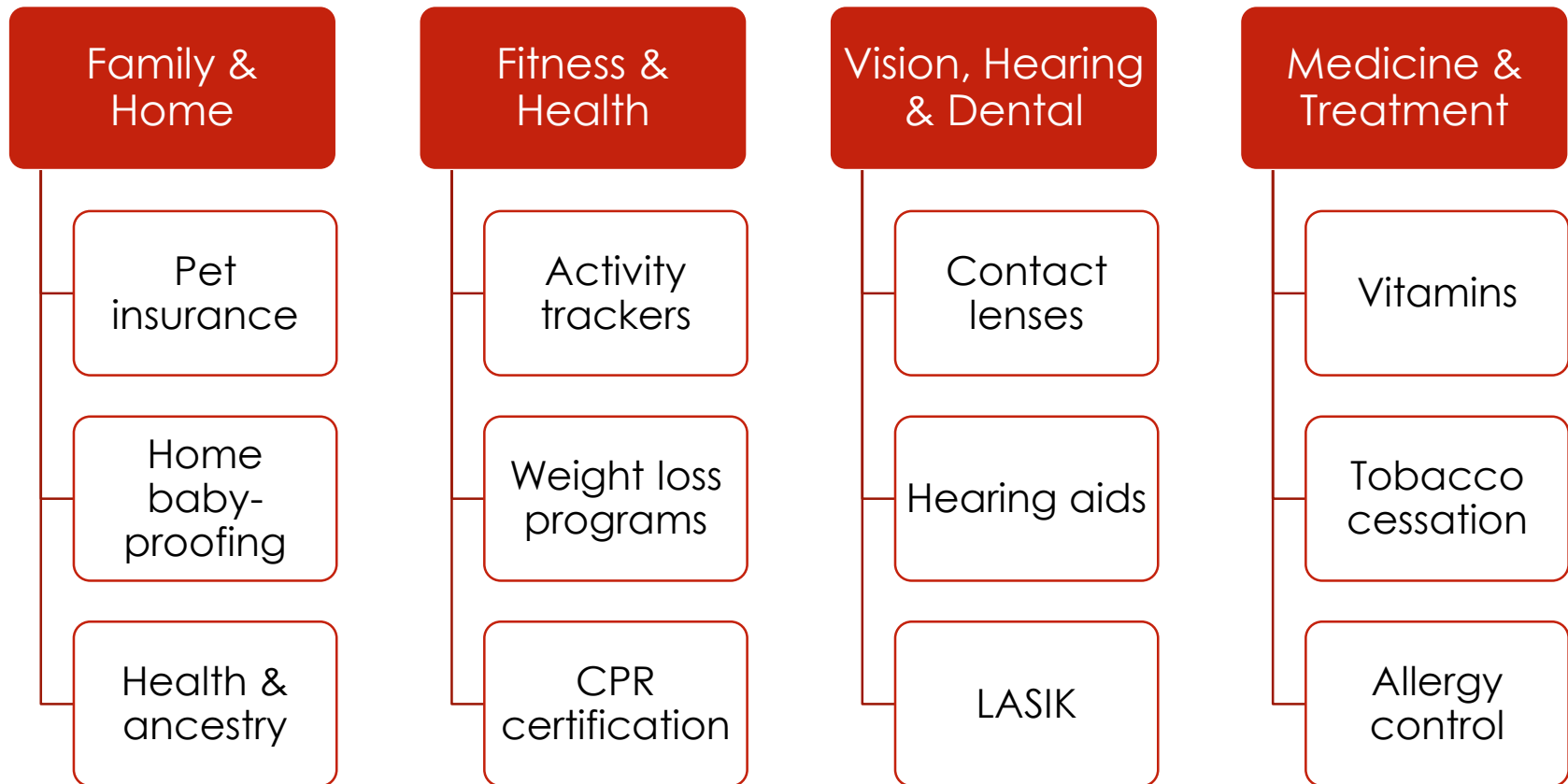
WellStarME is a no-cost, online wellness program that will help you

- Track important health numbers
- Connect you to resources such as the National Diabetes Prevention Program & tobacco cessation



[www.WellStarME.org](http://www.WellStarME.org)

# ANTHEM DISCOUNTS



Log on to [www.anthem.com](http://www.anthem.com) for a complete listing

# WELLNESS PROGRAMS FOR EMPLOYEES ELIGIBLE FOR BENEFITS

## State-Owned Gyms

- No cost to member
- Augusta
- Bangor

## Gym Membership Reimbursement Program

- Visit gym at least 8 times in the month
- Up to \$40 reimbursement
- Taxable fringe benefit per IRS

# DENTAL

Northeast Delta Dental



# DENTAL INSURANCE: COVERAGE

## Balance Billing

Coverage Category	State Of Maine PPO Network	Delta Dental Premier Network*	Out-of-Network*
Preventive & Diagnostic	100%	100% ←	90%
Basic Restorative	90%	80%	70%
White Fillings (rear teeth)	80%	70%	60%
Major Restorative	60%	50%	40%
Orthodontics (up to 19)	60%	50%	40%

\*Level of coverage based on reasonable & customary charges

Calendar year deductible \$25 individual/\$75 family (does not apply to preventive services)

**[www.NEDelta.com](http://www.NEDelta.com) or 1-800-832-5700**

# DENTAL INSURANCE: PREMIUMS

Coverage	Bi-Weekly Premium
Full Time Employee	\$0 (no cost to you)
Employee + 1 Family Member	\$11.50
Employee + 2 or more	\$35.34

# VISION

Anthem Blue View Vision





# VISION INSURANCE COVERAGE

State of Maine Health Plan	Blue View Vision Plan
Routine eye exam	Routine eye exam
Eye infection	<b>Glasses</b>
Eye injury	<b>Contact lenses</b>
Non-routine services	

Check with your Human Resources department regarding the Video Display Terminal benefit (“VDT”)

[www.anthem.com](http://www.anthem.com)

# VISION INSURANCE: PREMIUMS

Coverage	Bi-Weekly Premium
Employee Only	\$2.19
Employee + 1 family member	\$3.51
Employee + 2 or more	\$5.70

Premium listed above are for full-time and part-time employees.

# WHEN CAN I ADD OR DELETE DEPENDENTS FROM MY INSURANCE POLICIES?

- Within 60 days of hire
- Open enrollment
- Within 60 days of a “life event” (e.g. marriage, divorce or birth/adoption.)\*

*\*Documentation will be required*

*Note: Dependent children can remain on the health, dental & vision insurance up to age 26. COBRA will be offered.*



# VOLUNTARY BENEFITS

Voluntary retirement savings, flexible  
spending accounts & Living Resources  
Program



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

# FLEXIBLE SPENDING ACCOUNTS

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

**P & A Group**

[www.padmin.com](http://www.padmin.com)

1-800-688-2611

P & A Group offers online account maintenance and a medical debit card.

# LIVING RESOURCES PROGRAM

- **Confidential Counseling**
  - Provides up to 5 short-term counseling visits per year to employees and members of the household at no cost
- **Financial Information, Legal Support & Resources**
  - Getting out of debt, credit card or loan problems, tax questions, etc.
  - Divorce and family law, debt and bankruptcy, real estate transactions, etc.
- **Work-Life Solutions**
  - Research and referral services regarding child/elder care, moving and relocation, college planning, pet care, etc.
- **GuidanceResources® Online**

[www.guidanceresources.com](http://www.guidanceresources.com) (web ID: LivingME)

1-844-207-LINK (5465) available 24/7

# MAXIMIZE YOUR HEALTH BENEFIT DOLLARS

- Use in-network providers
  - Lower copays and coinsurance
- Utilize no cost benefits
  - Independent lab and imaging
  - Carrum Health Surgery benefit
  - LiveHealth Online
  - Preventive screenings & visits
  - Infusion redirection program
  - Livongo for Diabetes
  - Living Resources Program
- Shop around using cost comparison tools
  - [www.CompareMaine.org](http://www.CompareMaine.org)
- Open a tax-free medical flexible spending account
- Take advantage of wellness programs



# RETIRE HEALTH INSURANCE

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 effect your eligibility and/or premiums for retiree health insurance

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

# ANY QUESTIONS??

Call (207) 624-7380  
to speak with your  
Benefits Specialist

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



# APPENDIX/REFERENCE

Required Notices



# HEALTHCARE REFORM

- Health Insurance Marketplace notice is given to all employees
  - Copy of the notice is available at [www.maine.gov/bhr/oeh](http://www.maine.gov/bhr/oeh)
- More information about healthcare options in the Marketplace can be found at [www.healthcare.gov](http://www.healthcare.gov)

# COBRA

- 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](http://www.dol.gov/ebsa)

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