

State of Maine

Department of Administrative and Financial Services

Bureau of Human Resources

Office of Employee Health and Wellness



www.maine.gov/bhr/oeh



Join our e-mail list!



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Phone: (207)624-7380 or
1-800-422-4503

TTY: Dial Maine Relay 711
Monday - Friday 8am to 4:30pm

Revised 07/01/2022



Your State of Maine Benefits

- Health Insurance
 - Medical and Prescription
 - Premium Surgery Benefit
- Wellness Programs & Resources
- Dental Insurance
- Vision Insurance
- Voluntary Retirement Savings Plan
- Flexible Spending Accounts
- Living Resources Program

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 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:

- ▶ Feb 5th - First day of work
- ▶ March 5th - One month of employment
- ▶ April 1st - Insurance becomes “effective”*

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

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

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)
- MedImpact (Pharmacy Benefit Manager)
- In and out-of-network coverage
- No referrals required
- PCP election encouraged

In-Network Coverage Provides

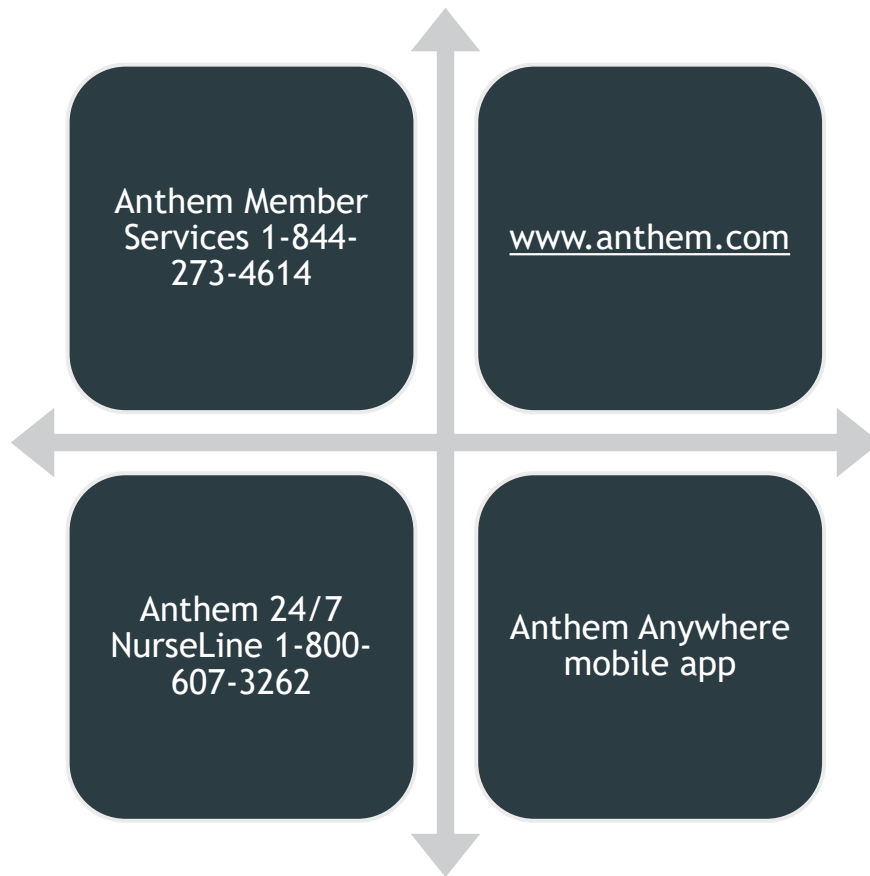
Preventive, medical and sick care, mental health services, prescription drugs & more!



► Medical

Administered by
Anthem Blue Cross and Blue Shield

Medical: Tools & Resources



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 \$0

Copays waived for preventive visits

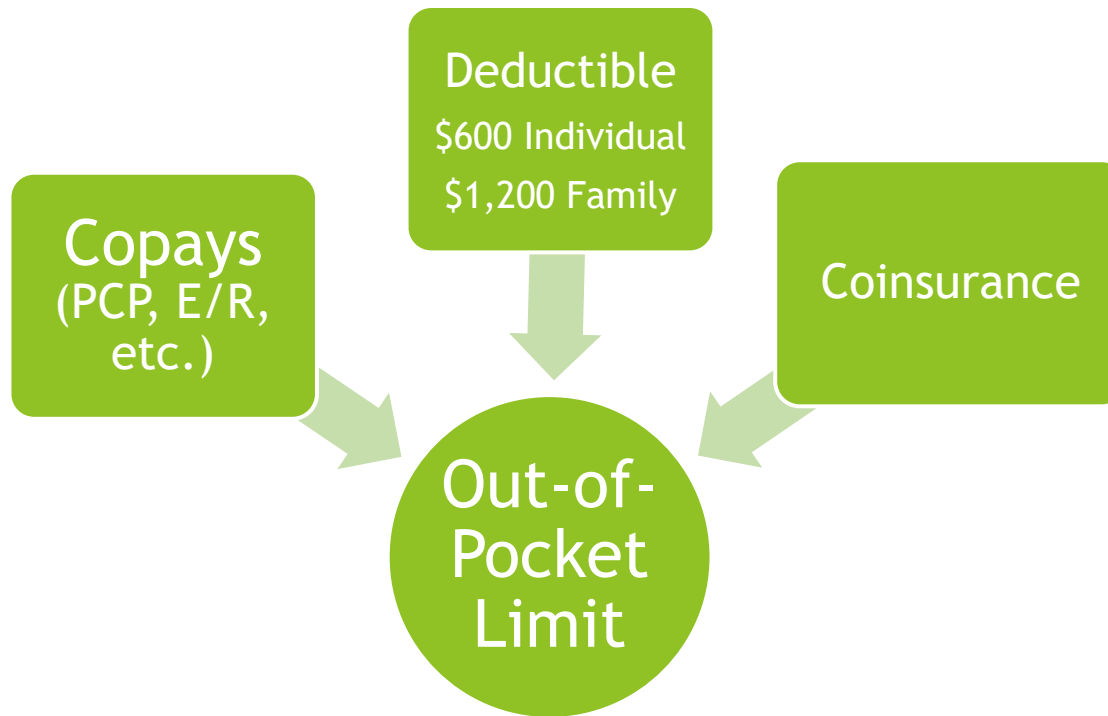
Unplanned Care

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

Effective July 1, 2022

No referrals required

Medical Out-of-Pocket Limit



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

Effective July 1, 2022

Pharmacy

MedImpact, Pharmacy Benefit Manager

Pharmacy: Tools & Resources

- MedImpact Member Services 1-888-672-7151
- www.medimpact.com
- MedImpact mobile app



Pharmacy Copays

- Maine is a generic substitution State (*some exceptions apply*)
- Local retail pharmacy or MedImpact 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	25% coinsurance (\$150 max)	25% coinsurance (\$225 max)

Premium **Surgery** Benefit

The State of Maine Health Plan offers a surgery benefit for eligible employees and covered family members that makes it easier and less expensive to get world-class care.

Covered Surgeries Include

- ✓ Orthopedic
- ✓ Spinal
- ✓ Weight Loss
- ✓ Cardiac

Maine Centers of Excellence Include:

- Northern Light's Eastern Maine Medical Center in Bangor
- Mercy Hospital in Portland

Services **provided by** CarrumHealth 1-888-855-7806

<https://www.carrumhealth.com/>

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%	\$24.88	\$472.71
Greater than \$30,000 but less than \$80,000	10%	\$49.76	\$447.83
Equal to or greater than \$80,000	15%	\$74.64	\$422.95

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 & Wellness 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

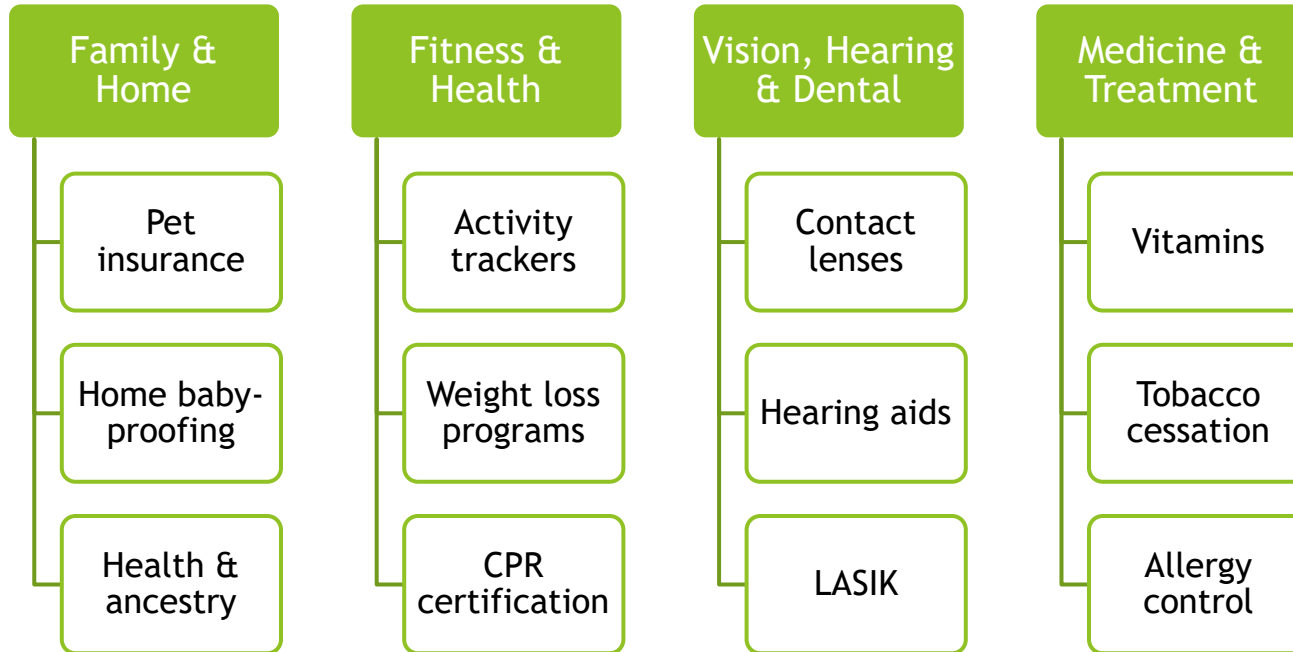
WellStarME is a no-cost, online wellness program that will help you

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

www.WellStarME.org



Anthem Discounts



Log on to www.anthem.com for a complete listing

Wellness Program

for Employees Eligible for Benefits

Gym Membership Reimbursement Program

- 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

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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 (Adult & Child)	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 or 1-800-832-5700

Effective July 1, 2022

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	Glasses
Eye injury	Contact lenses
Non-routine services	

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

www.anthem.com

Vision Insurance:

Premiums

Coverage	Bi-Weekly Premium
Employee Only	\$2.30
Employee + 1 family member	\$3.68
Employee + 2 or more	\$5.99

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

Flexible Spending Accounts

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

P & A Group

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**
- ▶ **Wellness Coaching**
 - ▶ Weight management, tobacco and nicotine cessation, back care, resiliency, sleep and more.
- ▶ **Free Online Will Preparation**

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
- ▶ 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

Stay in Touch!

www.maine.gov/bhr/oeh

Join our e-mail list!



Email Lists Include:

- Sate Employee Benefit News (Active State of Maine employee)
- State of Maine Health Plan News (Active Ancillary group employee)
- Medicare Retiree Benefit News (Retirees enrolled with State of Maine Aetna Medicare Plan)
- Non-Medicare Retiree Benefit News (Retirees enrolled with State of Maine Anthem Plan)

Any Questions?



CALL (207)624-7380 TO SPEAK
WITH YOUR BENEFITS SPECIALIST



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
- ▶ More information about healthcare options in the Marketplace can be found at 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

www.maine.gov/bhr/oeh (*premium rates*)