



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

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

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 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**
 - State of Maine Health Plan
- **Self-Insured**
 - Governed by the State Employee Health Commission
 - Medical administered by Anthem Blue Cross and Blue Shield; pharmacy benefit manager is Express Scripts.*
 - In-network AND out-of-network coverage
 - No referrals required
 - PCP selection encouraged but not required
- **In-Network Coverage Provides**
 - Preventive, medical and sick care
 - Mental Health Services
 - Prescription drug coverage

Medical

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Administered by
Anthem Blue Cross and Blue Shield

Medical: Tools & Resources

- Anthem Member Services 1-844-273-4614
- 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

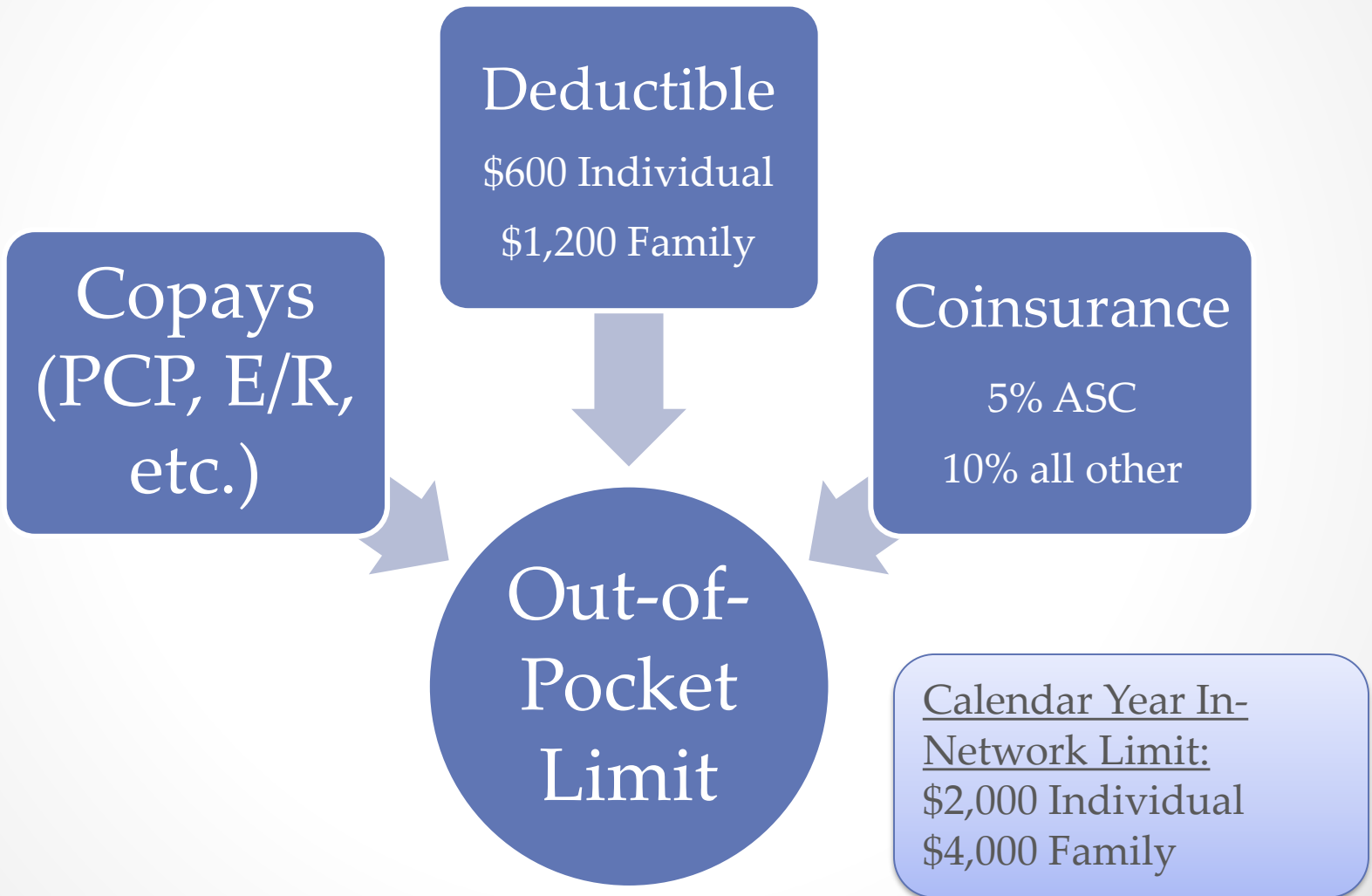
*Behavioral Health \$20 copay

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

Medical Out-of-Pocket Limit



Pharmacy

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Pharmacy Benefit Manager is
Express Scripts, Inc.

Pharmacy: Tools & Resources

- Express Scripts Member Services 1-800-595-0817
 - Open 24 hours per day, 365 days per year
- 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

Pharmacy Copays

Medication Category	Copay for up to a 30-Day Supply	Copay for up to a 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)

- *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

Base Annual Rate of Pay	Employee's % of Own (individual) Policy	Bi-weekly Premium Deduction	Bi-weekly STATE Premium Amount
Less than or equal to \$30,000	5%	\$22.23	\$422.45
Greater than \$30,000 but less than \$80,000	10%	\$44.47	\$400.21
Equal to or greater than \$80,000	15%	\$66.70	\$377.98

- 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%

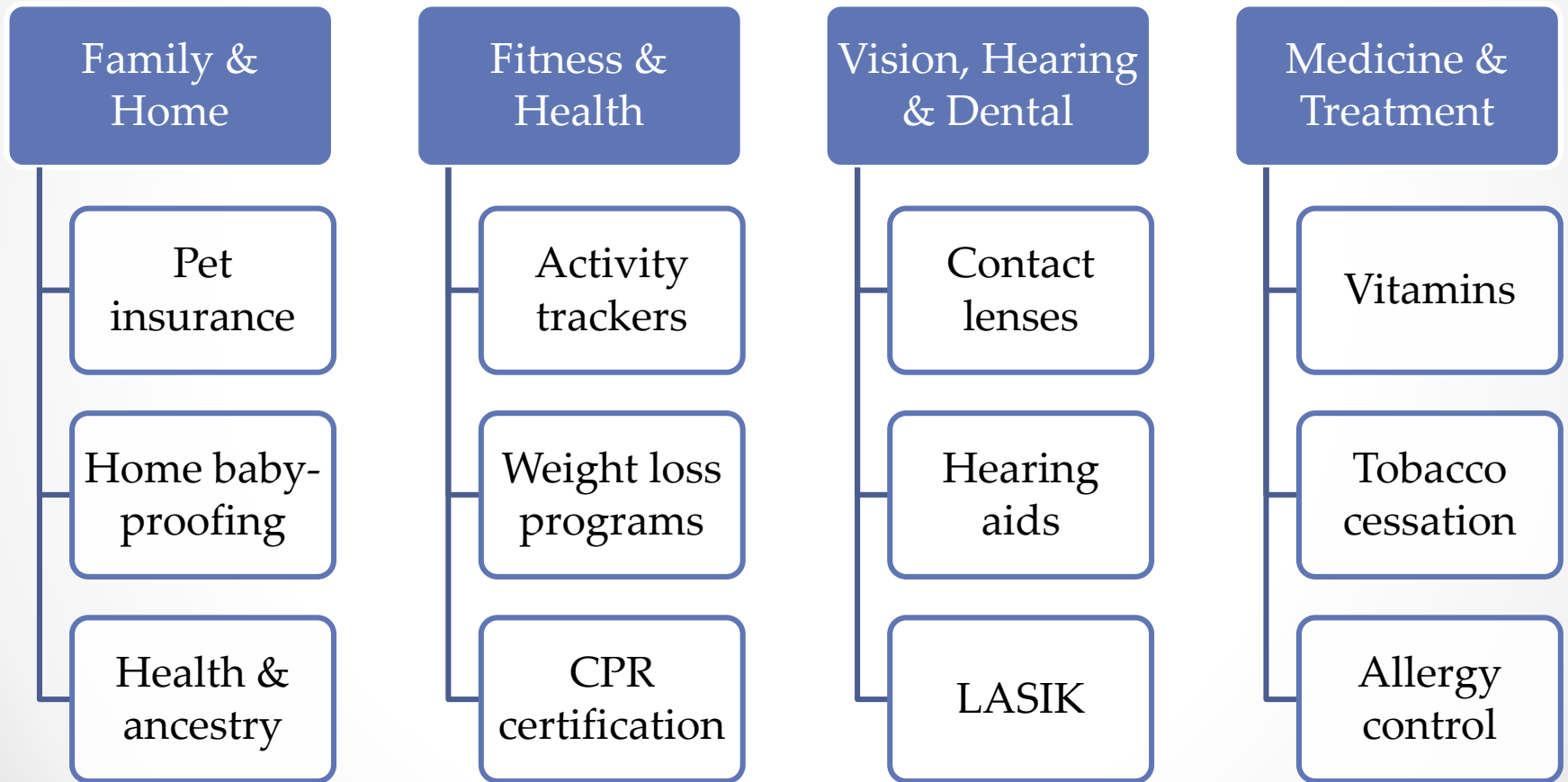
Wellness Resources

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



Wellness Programs

Employees Eligible for Benefits

On-Site Gyms

- No cost to member
- Augusta
- Bangor

Gym Membership Reimbursement

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

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

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%
Major Restorative	60%	50%	40%
Orthodontics	60%	50%	40%

- *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 or 1-800-832-5700





- 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

Coverage	Bi-Weekly Premium
Full Time Employee	\$0 (no cost to you)
Employee + 1 Family Member	\$10.34
Employee + 2 or more	\$31.78

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

Vision Insurance Coverage



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

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	

- Refer to your benefit overview for more information
- Check with your Human Resources department regarding the Video Display Terminal benefit (“VDT”)

Vision Insurance: Premiums

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

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 1st 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.

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*)

MaineSaves 457b Plan

- Voluntary retirement savings account
- Convenient payroll contributions...pre-tax!
- Offers a variety of investment options
- For more information or to enroll on line 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**

- 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**

- 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 (web ID: LivingME)

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

Maximize Your Health Benefit Dollars

- Use in-network providers
 - Lower copays and coinsurance
- Independent lab and imaging
- Keep up with preventive screenings
 - No cost from an in-network provider
- Utilize cost comparison tools
 - 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 effect 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

