



STATE OF MAINE
BUREAU OF HUMAN RESOURCES

HEALTH & BENEFIT NEWS

Employee Health & Benefits Newsletter – Spring 2008

STATE EMPLOYEE HEALTH COMMISSION

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MESSAGE FROM THE EXECUTIVE DIRECTOR

What Happened This Legislative Session

As most of you know the Legislature was faced with a nearly \$200 million budget shortfall for FY2009. The State employee health plan contributed significantly to bridging that budget gap.

The State employee plan became self-insured in 2003. Since that time a combination of favorable claims experience and changes to the benefit design produced excess reserves. Slightly more than \$27 million of those excess reserves were transferred to the General Fund as part of the Administration's overall proposal to balance the budget for FY09. While we may have preferred to use those excess reserves to offset premium increases, we were very fortunate to have those funds available to ease the budget problems.

There were other proposals under consideration this session that would have affected the State employee health plan. Some of those proposals would have required active employees to pay a share of the individual premium. Other proposals would have impacted the plan by significantly cutting funding.

The approved supplemental budget does reduce funding for the plan by roughly \$3 million with the State Employee Health Commission determining how the savings will be achieved. It's important that the Commission retained its authority to make plan design decisions. The Commission is already examining options to be implemented for January 1, 2009. The Commission will be considering plan changes that promote incentives for evidence-based benefits and using high-quality providers rather than merely shifting costs to plan members.

Any changes to the plan will be fully communicated to members well before the implementation in January 1, 2009.

The Commission remains committed to the principles of value-based purchasing. We believe the Commission's goal is to improve the health of members, not just contain costs. We can expect that the Commission will continue to face the challenge of maintaining a comprehensive benefit's package in an environment of escalating costs.

ANNOUNCEMENT FOR EMPLOYEES

The [Annual Open Enrollment](#) period for Health and Dental plans is coming-up May 30, 2008 through June 27, 2008. Changes are effective July 1, 2008. Information will be mailed to your home sometime in May.

HOW TO REACH US

WORKERS' COMPENSATION

207-287-6655
Toll Free: 1-800-422-4503

EMPLOYEE BENEFITS

www.maine.gov/beh/

207-287-6780
Toll Free: 1-800-422-4503
TTY Toll Free: 1-888-557-6690

WELLNESS CENTERS

<http://inet.state.me.us/wellnesscenter>

Augusta: 207-287-9059

Bangor: 207-941-4774

Hours:

Monday - Thursday
6:00 a.m. - 7:00 p.m.

Friday
6:00 a.m. - 2:00 p.m.

Saturday
8:00 a.m. - 2:00 p.m.
(September - May)

LIFESTYLE FITNESS CENTERS

www.lfcmaine.com

Portland: 207-797-5700

Hours:

Sunday 6:00 a.m. -

Friday 10:00 p.m.

24 hour access

Saturday
6:00 a.m. - 8:00 p.m.

Scarborough: 207-883-2979

Hours:

Monday - Friday
4:00 a.m. - 10:00 p.m.

Saturday - Sunday
6:00 a.m. - 8:00 p.m.

[Visit *anthemrewards.com*](http://www.anthemrewards.com)
for further information
about Anthem Rewards
benefits.

SPRING FEVER HAS BEEN REPORTED IN MAINE

Here at Employee Health & Benefits, we have been monitoring the status of the flu here in Maine since it was first reported last Fall. We have just received word that cases of "Spring-Fever" are now being reported all across Maine. After the winter we have just had, we are anticipating a lot of cases of Spring-Fever. What can you do to protect yourself?

STAY HEALTHY

Take advantage of our health insurance's preventive benefits. Make sure you are up-to-date on all of the following preventive benefits that are appropriate for you and your family members.

- Comprehensive preventive care with your primary care physician
- Well Women Care
- Annual gynecological exam
- Colonoscopy – 100% – No deductible
- Mammogram – 100% – No deductible
- Nutritional Counseling – 3 visits per condition; may be extended by PCP
- Smoking Cessation
- Diabetes and pre-diabetes telephonic diabetes education
- Services at State Employee Wellness Centers in Augusta & Bangor
- Services offered through Anthem Blue Cross/Blue Shield Web site
 - Web-based Health Risk Assessment
 - Telephonic Health Coaching
 - Discounts to Fitness centers state-wide, weight-watchers, etc
 - Anthem 360 Health Education Web-site
 - Anthem Rewards

ADDITION OF LIFE EVENT FOR RETIREES

The State Employee Health Commission has added termination of employment with loss of health coverage as a life event for the retiree group in order for spouses, domestic partners or dependents to be added within 60 days of the event. This life event allowance would be a one-time allowance. If a retiree does not cover a spouse, domestic partner or dependent currently or dropped them at some point during retirement because they acquired their own coverage through their employer, they would be allowed to add them if they terminate employment and lose coverage. The retiree would not be able to drop their spouse, domestic partner or dependent again and re-add them later even if they have another termination of employment with loss of coverage life event.

Retirees who currently cover their spouse, domestic partner or dependent even though their spouse, domestic partner or dependent maintains other coverage through an employer, will be allowed to drop them from the retiree's health plan while the other coverage is still in effect. If this other coverage ends involuntarily due to termination of employment, the life event applies and the retiree must submit an application to add them within 60 days of the loss.

The application must be received by the office of Employee Health & Benefits within 60 days of the event in order to qualify for addition under these provisions. The effective date of addition or deletion will be determined based upon the date the application is received. Please call us if you have specific questions about this provision.

VACCINATION BENEFITS

POINT OF SERVICE PLAN (POS)

The POS plan covers routine childhood and adult immunizations including:

- Influenza (flu), Tetanus, Measles, Mumps and Rubella (MMR), Varicella (chicken pox), Pneumococcal (pneumonia), Hepatitis A, Hepatitis B, Meningococcal, HPV (cervical cancer) and Zoster (shingles) vaccines. Members should consult their primary care physician about the timing of these immunizations since there are age group recommendations for each vaccine. An office co-payment may apply. Vaccines are covered when provided by your Primary Care Physician (PCP).

RETIREES WITH MEDICARE PLAN (FORMERLY GROUP COMPANION PLAN)

The Retirees with Medicare Plan covers routine adult immunizations including:

- Influenza (flu), Tetanus, Measles, Mumps and Rubella (MMR), Varicella (chicken pox), Pneumococcal (pneumonia), Hepatitis A, Hepatitis B, Meningococcal, HPV (cervical cancer) and Zoster (shingles) vaccines. Members should consult their physician about the timing of these immunizations since there are age group recommendations for each vaccine.

OUT OF STATE PLAN (PPO)

The PPO Plan covers routine adult immunizations including:

- Influenza (flu), Tetanus, Measles, Mumps and Rubella (MMR), Varicella (chicken pox), Pneumococcal (pneumonia), Hepatitis A, Hepatitis B, Meningococcal, HPV (cervical cancer) and Zoster (shingles) vaccines. Members should consult their physician about the timing of these immunizations since there are age group recommendations for each vaccine.

N.B. Vaccines necessary for foreign travel are not included on any State of Maine Health Plan.

MAY 21, 2008

NATIONAL EMPLOYEE HEALTH & FITNESS DAY

Come join your co-workers, fellow employees, supervisors, the wellness center staff members and other employees nationally for a group walk to celebrate National Employee Health and Fitness Day. This day has been set aside to encourage employee fitness and health for this day and for life. The State of Maine is encouraging it's employees to take part of this day. Group walks have been scheduled in Augusta, Bangor and Portland during the lunch hour. If you are in a different location and would like to organize a walk for co-workers in your area, please contact the Eastside Wellness Center at 287-9059. Participants that sign up ahead of time will receive a **free** pedometer and a t-shirt. Call Holly Collins at 287-9059 to register for your location.

Enjoy the spring and get some fresh air and exercise at the same time. This is a great opportunity to get outside, find a walking buddy and celebrate fitness and health. We hope to see you there!

ANNOUNCEMENT

Due to an un-usually long agenda at the April 10th meeting, the State Employee Health Commission was unable to select an official name for our newsletter. We apologize. Look for the name to appear in the Summer issue.

FREQUENTLY ASKED QUESTIONS

Q. Does my covered dependent have to be a full-time student to stay on my health, dental or vision plans?

A. No. Our health, dental and vision plans do not require student status. As long as your covered dependent is between the ages of 19 and 25, unmarried AND at least 50% or more dependent upon you for support based on IRS guidelines, they may remain covered. You will receive questionnaires annually from Anthem and NE Delta Dental prior to the dependent's birthday starting with the 19th. If your dependent is a student, you would answer this on the questionnaire sent to you. It is not necessary to provide any type of school documentation when you return your questionnaire. This form is used by other Groups and is not a requirement on your State of Maine plans.

Q. What happens if I don't return the completed questionnaire?

A. Your dependent will be dropped from your plan the first of the month following their birthday.

Q. If my dependent is dropped, will I ever be able to add them later?

A. If your dependent was dropped because you failed to return the questionnaire, you will have to wait until the next annual enrollment to add them as long as they meet the definition of dependent. If you return the questionnaire and they were dropped because they no longer met the dependent criteria, you may enroll them at a later date if the become dependent upon you again or they enroll in school. This would be considered a life event and you may request the addition as long as you do it within 60 days of the event or you will have to wait for the next annual enrollment. Remember, only dependents between the ages of 19 and 25 are eligible.

E.A.P.
Employee Assistance Plan
Toll-Free
1-800-451-1834

RETIREES CORNER

Q. What if my covered dependent becomes or is disabled?

A. Disabled dependents may remain covered beyond the age of 25 if the disability was documented prior to the 19th birthday. The health plan will require forms to be completed by your dependent's physician and if they meet the disability criteria, you will be notified of their eligibility to remain covered. Depending upon the disability, you may be required to have this information completed annually.

Q. Is there an additional cost to cover my dependent between the ages of 19 and 25, or over 25 if disabled?

A. There is no additional cost to you. In fact, the health plan no longer charges premium for dependents once they reach age 19, but you will only see a reduction in premium when your youngest dependent reaches age 19. The dental and vision plans will continue to charge the same premium that you were paying prior to the 19th birthday.



Employees often ask if they are eligible for health benefits as a retiree. For many of those employees, the answer is "yes" and the State may contribute all or a significant portion of the retiree's monthly premium. Eligibility for retiree health benefits is governed by State law. If you want to know whether or not you may be eligible, you should contact Employee Health & Benefits at the number included in this newsletter and ask to speak with a Benefits Specialist.

It's important that you enroll for coverage as a retiree. It doesn't happen automatically.

Every year, Employee Health & Benefits offers a series of "pre-retirement" seminars at locations throughout the State. These seminars are designed to give you information on your benefits as a retiree and to answer specific questions. Look for an announcement for the seminar nearest you.

PREMIUM RATE ADJUSTMENTS ANNOUNCED

At its April 10th meeting the State Employee Health Commission approved premium rate adjustments effective July 1, 2008.

Health insurance rates will increase 4.5% for the point-of-service, out-of-state and Medicare retiree plans. Other than implementing a mandated hearing aid benefit for children, there will be no benefit changes effective July 1st.

There will be no increase in dental insurance premium rates effective July 1, 2008. There will also be no change in benefits under the dental plan. Premium rates and benefits will remain unchanged.

Return Service Requested

Augusta, Maine 04333-0114
220 Capitol Street
State House Station 114

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EMPLOYEE HEALTH & BENEFITS**

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