

HEALTH INSURANCE AND PRESCRIPTION DRUG PROGRAM

(Authorized by 5 MRSA, §285)

SUMMARY OF HEALTH INSURANCE PLAN

- The State of Maine Health Plan is available to legislators, legislative employees and other eligible persons.

Newly elected legislators are required to complete the State of Maine: Group Benefit Plans Enrollment/Change form in the Taleo onboarding system by the close of the business day on Thursday, November 14, 2024, even if they do not want to enroll in the plan.

For those enrolling in the plan, if the form and any necessary supporting documentation (e.g. marriage license or domestic partner affidavit, birth certificate or court documentation) are received by the deadline, coverage becomes effective January 1, 2025.

- Medical coverage administered by Anthem Blue Cross Blue Shield provides the highest level of coverage when medical services are received by an in-network provider. Services include, but are not limited to, regular office visits, preventive care such as annual physicals, immunizations, and well-child care. No referrals are required under the plan, but some specialists may require a referral from your PCP to see you. Legislators are responsible for any copayments, deductibles and coinsurance, if applicable.
- The Office of Employee Health and Wellness (1-800-422-4503 or 207-624-7380 or info.benefits@maine.gov) can assist with general policy and coverage inquiries. Due to federal regulations concerning confidentiality of medical information under the HIPAA (Health Insurance Portability and Accountability Act), they cannot access your medical records. Therefore, specific questions about claims should be directed to Anthem (1-844-273-4614).
- Directions on “How to Find a Doctor / Find Care” on the Anthem website: <https://www.anthem.com/find-care/>
 - Register and Log In or search by Member ID Number
 - ID cards can be printed from this website
- ID cards are mailed by Anthem in subscriber and dependents’ names.

PREMIUMS

A. NEWLY ELECTED LEGISLATORS AND RETURNING LEGISLATORS WHO DID NOT COMPLETE THE HEALTH CREDIT PREMIUM PROGRAM REQUIREMENTS BY THE MAY 1, 2024 DEADLINE

Legislature Pays: 95% of premium for Legislator and 50% of premium for eligible dependents.

Legislator Pays: 5% of individual premium for Legislator and balance of dependent coverage, if dependent coverage is elected.

The rates paid by the Legislator are listed below and are effective as of July 1, 2024. Rates are subject to change.

Legislator Only:	\$ 54.89 / monthly
Legislator & Spouse/Dom Partner*:	\$ 631.40 / monthly
Legislator/Spouse/Dom Partner & Child(ren)*:	\$ 849.36 / monthly
Legislator & Child(ren):	\$ 386.35 / monthly

B. RETURNING LEGISLATORS WHO COMPLETED THE HEALTH CREDIT PREMIUM PROGRAM REQUIREMENTS BY MAY 1, 2024:

Legislature Pays: 100% of premium for Legislator and 50% of premium for eligible dependents.

Legislator Pays: 0% of individual premium for Legislator and balance of dependent coverage, if dependent coverage is elected.

The rates paid by the Legislator are listed below and are effective as of July 1, 2024. Rates are subject to change.

Legislator Only:	\$ 0.00 / monthly
Legislator & Spouse/Dom Partner*:	\$ 574.00 / monthly
Legislator/Spouse Dom Partner & Child(ren)*:	\$ 791.96 / monthly
Legislator & Child(ren):	\$ 328.95 / monthly

* Coverage for domestic partners requires a completed Domestic Partner affidavit and financial documentation to be submitted with an application for coverage. Forms are available at www.maine.gov/bhr/oeH.

PAYMENT OF PREMIUMS – IMPORTANT INFORMATION

- **Monthly invoices will be sent by [csONE Benefit Solutions](#) to the Legislator's home address for their share of the individual and/or dependent coverage, as applicable. **Legislators must remit payments as directed on the invoice.****
- **If premiums are not paid when due, cancellation of the entire policy may occur, terminating both the Legislator's and dependents' coverage based on the current paid through date of the policy.** Cancellation of your health insurance plan will also cancel your prescription drug coverage for you and any covered dependents. Policies regarding method and timing of payment are subject to change.
- Pursuant to 24-A, MRSA §3957, each legislator who participates in the health insurance program will also be assessed a monthly fee of up to \$4.00 for each insured person.

ANNUAL HEALTH CREDIT PREMIUM PROGRAM

(Authorized by 5 MRSA, §285 sub-§7-A)

- Each year, active members of the State of Maine Health Plan may receive up to a 5% discount on their individual health insurance premium by annually participating in the Health Premium Credit Program, with the savings starting at the start of the new plan year that begins in July.
- **The following requirements must be completed by April 30, 2025 at 11:59pm by both the primary subscriber (e.g. employee) and covered spouse or domestic partner to qualify for the discount beginning July, 2025.**
 1. Log in or create an account at <https://www.wellstarme.org/>
 2. Complete the wellness questionnaire
 3. Complete one of the following "My Health" options:
 - Get your numbers from your Primary Care Provider (PCP) **OR** from a free-standing lab. Please note: your PCP must send a lab order to your preferred lab.
 - **OR** Receive a Flu Shot
 - **OR** Have a Well-Being Visit
 - **OR** Have an Annual Physical Exam

"My Health" options may be completed between May 1st, 2024, and April 30th, 2025 at 11:59 PM.

PRESCRIPTION DRUG COVERAGE

Benefits are provided for prescription drugs through the State of Maine health plan. Capital RX is the plan's Pharmacy Benefit Manager. Prescriptions may be obtained for up to a 90-day supply through the Mail Order Program or at local retail pharmacies that have agreed to the mail order reimbursement arrangement. The current costs are as follows:

Retail	<u>For up to a 30 Day Supply:</u> \$10 copay for formulary generic drugs, \$30 copay for formulary brand-name drugs, and \$45 copay for non-formulary brand-name and generic drugs at participating pharmacies.
	<u>For up to a 90 Day Supply:</u> \$15 copay for formulary generic drugs, \$45 copay for formulary brand-name drugs, and \$70 copay for non-formulary brand-name and generic drugs.
Mail Order	<u>For up to a 30 Day Supply:</u> \$10 copay for formulary generic drugs, \$30 copay for formulary brand-name drugs and \$45 copay for non-formulary brand-name drugs.
	<u>For up to a 90 Day Supply:</u> \$15 copay for formulary generic drugs, \$45 copay for formulary brand-name drugs, and \$70 copay for non-formulary brand-name and generic drugs up to a 31-90 day supply.

Specialty Medications are exclusively provided by Capital RX Direct Specialty Pharmacy. Coinsurance rate of 25% up to \$150 applies.

Office of Employee Health and Wellness (1-800-422-4503 or 207-624-7380 or info.benefits@maine.gov) can assist with general policy and coverage inquiries. Due to federal regulations concerning confidentiality of medical information under the HIPAA (Health Insurance Portability and Accountability Act), they cannot access your medication records. Therefore, specific questions about claims should be directed to Capital RX at 1-833-502-1279.

ID cards are mailed by Capital RX in Subscriber names only. Contact Capital RX directly at 1-833-502-1279 or log into their website: <https://www.cap-rx.com/> if additional or replacement ID cards are needed.