

MEABT Anthem Blue Cross and Blue Shield Health Plan



IMPORTANT RETIREMENT INFORMATION



Rules and Regulations for MEABT Anthem Blue Cross and Blue Shield Health Plans only

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For questions regarding the Medicare Advantage
Plan, please call the First Impressions Team
at 1-844-951-0624

For questions regarding MEA Choice Plus
Or Standard plans, please call Member Services at
1-800-527-7706



BARGAINING ISSUES

Your health coverage as a retiree is determined by the Health Plan bargained by your local bargaining unit. If your local unit bargains in new health benefit options (i.e. MEA Choice Plus), they will be made available to all non-Medicare eligible retirees annually at the Selection/Annual Enrollment Period.

If your local Association changes their health insurance carrier, then ALL retirees under or over 65 will have to go with the new insurance company or plan. You may not stay with the MEA Anthem Blue Cross Blue and Shield health plan.

This is in compliance with Maine State law.

Basic Eligibility Rules

A participant is eligible to continue coverage under the MEABT Health Plan after terminating employment and to receive a direct bill or pension deduction from Anthem Blue Cross and Blue Shield for continued coverage if he or she meets one of the rules below:

- ➔ *under age 50:* 10 years of continuous active service and MEABT Health Plan coverage; and active participation and coverage in the MEABT Health Plan for the immediate 12 months prior to termination of employment.
- ➔ *age 50 and over:* 5 years of continuous active service and MEABT Health Plan coverage; and active participation and coverage in the MEABT Health Plan for the immediate 12 months prior to termination of employment.
- ➔ Dependents must be added to employee's policy no later than the date of transition from the active plan to the retiree plan. Once an employee is retired, they cannot add anyone to their policy unless it is within 60 days of marriage or the birth/adoption of a child.

In order to take advantage of these rules, the participant's employer must be in the MEABT Health Plan on the participant's date of retirement/termination of employment.

(Special provisions apply to schools coming from another carrier.)

Retirement Information



Beginning the Process

Begin the paperwork for Anthem Blue Cross and Blue Shield retirement a minimum of 3 months prior to retirement. This is not done for you. Most times you must initiate the request for paperwork.

Your Pay Deduction



Most teacher contracts provide that your health insurance be paid for by the school during the summer months of July and August; therefore, if you retire July 1st and start to receive your MainePERS check immediately, there would be no deduction out of the July 31st check. There would be a deduction out of your August 31st check because MainePERS deducts in advance for the September premium.



State of Maine Contribution

The State of Maine contribution is only for certain staff members defined by the Maine Department of Education. Retirees must have reached their normal retirement age as defined by MainePERS in order to be eligible for the State contribution to their retirement plan premium. The State does not contribute to the cost of coverage for dependents.

The only way for eligible staff to get the State's contribution is if you have reached your normal retirement age **and** the health insurance premium is deducted from your MainePERS check.

If you are an educator/staff member retiring before you have reached your normal retirement age and are not receiving a MainePERS check, you will be direct billed at your home address for your MEA Anthem Blue Cross Blue Shield health plan.

If you are an educator/staff member retiring before you have reached your normal retirement age and are receiving a MainePERS check, you can choose to be direct billed or to have the premium deducted from your check.

If there is a delay in getting your MainePERS check, Anthem Blue Cross Blue Shield will direct bill you at home for your share of the cost and bill the State for their contribution for eligible employees.

Support staff eligible for a MainePERS check will have their premium deducted out of their MainePERS check. If you are not eligible for a MainePERS check, you will be direct billed at your home address for your MEA Anthem Blue Cross Blue Shield health plan.

MEABT BREAK PROVISION

- ❖ If a participant is eligible to continue coverage under the Basic Rules, he or she shall be entitled to one (and only one) break in coverage, which may last no longer than 5 years, after which he or she can return to the MEABT Health Plan. For example, if a person takes a 1-year break and then returns, he or she cannot take another break and thereafter return to the Plan.
- ❖ During the break, the participant must be covered by comprehensive health insurance similar to the MEABT Health Plan. This requirement is not met by very high deductible plans, very limited policies paying small amounts only for hospital stays, or single disease policies (such as cancer policies). Subscriber must submit proof of coverage when returning to the MEABT Anthem Blue Cross Blue Shield plan.
- ❖ The break must cease within five years or when a participant attains age 62, ***whichever comes first.***
- ❖ Breaks cannot commence after an employer decides to leave the MEA Health Plan to move to a competitor.
- ❖ A participant is not considered to be on a “break” if he or she is covered as a dependent of another participant under the MEA Health Plan.
- ❖ A participant who terminates employment, meets one of the Retirement Basic Eligibility Rules, has twenty-five years of MainePERS credible service and does not retire through MainePERS will have a **one-time** election to re-enroll at the time of their retirement if they choose not to continue their health insurance at the time of employment termination. There is no time limitation to the break other than returning at the time of their retirement through MainePERS.

Please note: It is ***your responsibility*** to monitor your break time; neither Anthem Blue Cross Blue Shield nor the MEABT will notify you at the end of your break time. You should notify us 60 days in advance of your return for paperwork to complete the transaction. Failure to do so could jeopardize your participation in the retirement health plan.

Miscellaneous Information

Children: Children can remain on the parent's policy until the first of the month following their 26th birthday.

Plan Additions: Retirement group does not allow additions unless it is due to marriage or birth/adoption of a child. Plan changes are permitted when transferring from active status to retirement.

Annual Enrollment: Annual enrollment under the retiree plan only allows you to change your health plan option – it does not allow you to add dependents (exception being new marriage or birth/adoption of a child).

Survivor Spouse Provisions: If the employee dies while insured under the health plan, their spouse and dependents that were covered at the time of their death will be eligible to continue the Anthem Blue Cross Blue Shield coverage. The premium will be deducted from the MainePERS check if applicable, or they will be direct billed. If the surviving spouse remarries, the group MEA Anthem Blue Cross Blue Shield coverage will end the first of the month following the remarriage date.

Active/Retirement: Any teacher who has reached normal retirement age may be restored to service for up to 5 years. You may not return to employment after retirement with the same employer for at least 30 calendar days after the termination of employment and may not return to employment before the effective date of the person's retirement.

Spouses/Domestic Partners Employed by MEA Covered School Departments: As long as both spouses/domestic partners are employed by or retired from MEA covered school departments, you can go from a single policy to a 2-person/family, or vice versa, plan at any time. i.e. if one of you retires and it is less expensive to go onto your actively working spouse/domestic partner's MEA plan, and your spouse/domestic partner's school department allows it, you should do whatever is financially beneficial for you. Keep in mind that you need to be of normal retirement age in order to receive the state's contribution when you move to the MEA retirement group plan.