

Retiring Through Maine Municipal Employees Health Trust

The Health Trust is one of the few providers of health insurance benefits in the state of Maine that will continue to cover employees as part of the group, even after they have retired.

Employees who are participating in a Health Trust health insurance plan at the time of retirement will be eligible to continue coverage for as long as their former employer is a member of the Health Trust. Surviving spouses of active employees or retirees may also be eligible to continue benefits through the Health Trust.

Retirees under the age of 65 continue to be eligible for the same coverage as active employees. Retirees age 65 and over, or those eligible for Medicare, will be eligible for the Health Trust-sponsored Medicare supplement, as well as the Trust's Major Medical coverage. The Health Trust-sponsored Medicare supplement is Anthem Blue Cross Companion Plan B.

What Happens When You Retire?

When you retire, you should take the necessary steps to have your Health Trust health insurance coverage continued. This is not automatic. Your employer must notify the Health Trust of your retirement, and will respond to a questionnaire from the Health Trust to determine if you are eligible to continue your Health Trust health insurance

coverage as a retiree. You must apply for retiree coverage within 60 days after the date you retire, or else your coverage under this Plan will end.

If you retire before age 65 and/or you are not on Medicare, you will continue the same coverage you had as an active employee. If your former employer changes to a different Health Trust plan while you are under age 65, your coverage will be changed to the new plan as well.

If you are age 65 or older when you retire, or if you are eligible for Medicare, you will be covered by Medicare as your primary coverage. You will also be covered by an Anthem Blue Cross Companion Plan (Companion Plan B) and Health Trust Major Medical coverage. The Health Trust Major Medical coverage includes a prescription drug card.

This coverage (Medicare + Companion Plan + Major Medical) will also apply if you turn age 65 or become eligible for Medicare after you retire. The Health Trust will notify you of any change in your coverage after you retire.

How Long Can You Continue Coverage as a Retiree?

As an eligible retiree, you and your eligible dependents may continue health insurance coverage with the Health Trust for as long as your former employer (or department of employment) continues to participate in the Health Trust, as long as your premiums are paid.

How Do You Pay For Your Retiree Coverage?

There are a couple of ways that you can pay for your health insurance coverage as a retiree. If you participate in the Maine State Retirement System (MSRS), you can authorize MSRS to deduct the premium for your health insurance directly from your pension check each month. In order to choose this option, you must complete the MSRS Deduction Authorization form and return it to us along with your retiree health insurance application forms.

It usually takes a few months after you retire for MSRS to process your retirement benefits. This may mean that your premium will not be deducted from your pension check right away. Once MSRS begins to make the deductions from your pension check you will receive a bill from the Health Trust for the amount of premiums due, retroactive to your date of retirement. Prompt payment of this bill will assure continuation of coverage.

If you do not participate in MSRS, you will receive a coupon booklet with which to pay your premiums. When you first retire, it may take a few months before you receive your coupon booklet. In that case, when remitting your first payment you must include premiums owed for any unpaid prior months, retroactive to your date of retirement. Updated coupon booklets will be sent to you each calendar year, for as long as you continue your Health Trust retiree health insurance coverage.

What Type of Health Coverage Will You Have When You Retire?

If you retire before age 65 and/or you are not eligible for Medicare, you will continue the same coverage you had as an active employee. If you are unsure of your health benefits, contact a Health Trust Service Representative. If your former employer changes to a different Health Trust health plan while you are under age 65, your coverage will be changed to the new plan as well.

If you are age 65 or older when you retire, or if you are eligible for Medicare, you will be covered by Medicare as your primary coverage. You will also be covered by an Anthem Blue Cross Companion Plan (Companion Plan B) and Health Trust Major Medical coverage. The Health Trust Major Medical coverage includes a prescription drug card.

This coverage (Medicare + Companion Plan + Major Medical) will also apply if you turn age 65 or become eligible for Medicare after you retire. The Health Trust will notify you of any change in your coverage after you retire.

When you retire, whether you are eligible for Medicare or not, your Health Trust basic life insurance benefit will change to \$2,000. If you wish to convert all or part of your current life coverage to an individual policy you must complete the Conversion Form which will be sent to you by the Health Trust in your informational packet prior to retirement.

How Will You Know What Your Benefits Are Once You Retire?

Once you retire, if you are under age 65 and not on Medicare, your health insurance benefits will be the same as those for active employees of your employer. We will send you a new Summary Plan Description booklet, or SPD, which outlines all of your Health Trust health insurance benefits.

If you are over age 65 and/or on Medicare, as explained above, your benefits will change. Your primary coverage will now be provided by Medicare (Parts A and B). The Health Trust will provide you with an Anthem Companion plan as well as the Health Trust Major Medical coverage (including prescription drug coverage). We will send you a Summary Plan Description booklet that pertains just to retirees with Medicare, and which explains how all of your benefits work together.

You may also want to consider attending one of the Health Trust's annual Retiree Workshops. These workshops are held at various locations around the state of Maine, generally during the summer months. Notices are sent to all retirees, and to all Health Trust employer groups, approximately two months before the workshops are held.

Remember, you can always call the Health Trust Service Representatives with questions. You can reach the Service Representatives Monday through Friday, from 8:00 a.m. to 4:30 p.m., at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).

Who Can You Call For Assistance?

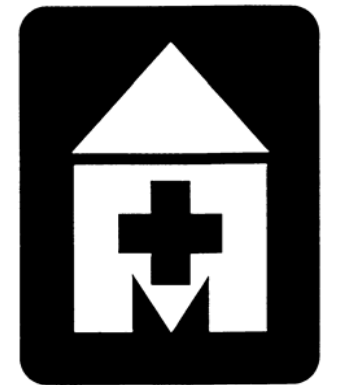
The following phone numbers or addresses may be used for Customer Service:

Maine Municipal Employees Health Trust
60 Community Drive
Augusta, Maine 04330-9486
Claims questions:
1-800-852-8300 (in Maine)
(207) 621-2645 (out of state)
Billing questions:
1-800-452-8786 (in Maine)
(207) 623-8428 (out of state)
Fax: (207) 621-0165

Medicare Parts A and B
1-888-633-4227 (toll free)

Companion Plan B
Anthem Blue Cross and Blue Shield
2 Gannett Drive
South Portland, Maine 04106
1-800-422-4304 (in Maine)
(207) 775-1550 (out of state) or
(207) 822-7272

Retirement Health Coverage Through MMEHT



This brochure highlights the benefits available for retirees of the Maine Municipal Employees Health Trust. If you have specific questions regarding your benefits call the Health Trust or stop in to meet with a Service Representative at our Augusta, Maine office.