

Maine Municipal Employees Health Trust ANNUAL ENROLLMENT REMINDERS

This is a summary of MMEHT enrollment provisions. In the case of any inadvertent discrepancies, the plan document/amendment will govern.

This is the information available at the time this notice was prepared. Additional clarification or changes may be forthcoming depending on review of any required federal or state mandates and the finalization of relevant documents and amendments.

This page outlines open enrollment reminders that may pertain to enrolled employees and their dependents.

ANNUAL OPEN ENROLLMENT Medical, Dental, Vision Plans Coming in December

The Health Trust medical, dental, and vision plans provide for an open enrollment period once each year during the month of December. This timeframe allows employees (and/or qualified dependent(s)) who did not enroll when originally eligible, the opportunity to enroll in Health Trust options as offered by their employer.

All enrollment or election or change forms should be completed, dated (prior to December 31st), and received by the Health Trust no later than the last day of December for coverage changes to be effective January 1. Please submit any forms through your employer so that any payroll deduction adjustments can occur if necessary.

Medical Plans: Employees enrolling into a medical plan during open enrollment also enroll in Basic Life Insurance without having to provide Evidence of Insurability. If an employer offers more than one Health Trust plan, employers should offer employees an annual choice between the plans for an effective date of January 1.

Dental Plan: As a reminder, there are updated eligibility and enrollment dental provisions including an annual enrollment. Late enrollees (employees that did not enroll when originally eligible) are now able to enroll during the annual enrollment in December with benefits subject to late entrant provisions. This means a late enrollee will need to be on the plan for defined periods of time before certain services are covered.

OTHER ENROLLMENT PROVISIONS Income Protection, LongTerm Disability, Additional Life Insurance

For employer groups that offer other Health Trust benefits, the annual open enrollment does **not** apply to new enrollments or changes to Income Protection plan or LongTerm Disability plan or Additional Life Insurance coverage. Generally, should an employee want to enroll after their initial eligibility, he/she may apply for coverage at any time and must comply with any Evidence of Insurability requirements.

⇒ **UPDATE: SPECIAL ENROLLMENT OPPORTUNITY IN DECEMBER** ⇐ Additional Life Insurance Buy-Up Without EOI

UPDATE: For employer groups that offer Health Trust supplemental (additional) life insurance, our new carrier, Standard Insurance is presenting a one-time special enrollment opportunity in December to obtain an additional one time salary (up to plan maximums) with no evidence of insurability (EOI). Please see your employer for additional information and forms.

⇒ **UPDATE: LIFE INSURANCE TRANSITION ISSUE** ⇐ Employees Currently On Leave and Not at Work By January 1, 2012

UPDATE: It will be important that any employee with life insurance coverage that is currently on a leave of absence contact MMEHT to determine which carrier is responsible for your life insurance coverage. If an employee meets certain conditions, he/she may be eligible for a "Waiver of Premium" provision under the Prudential contract. Any member currently insured under the Prudential contract is guaranteed continued coverage under the Standard Insurance contract.

For specific inquiries or questions, please contact your Health Trust Billing Representatives at htbilling@memun.org or 1-800-852-8300.