

# Maine Municipal Employees Health Trust REMINDERS

## HEALTH TRUST 2011 PREMIUM RATES

*Coming in November*

The Trustees recognize the financial pressures that participating employer groups are facing and are considering strategies for these challenging economic times. The Trustees will be finalizing and releasing 2011 premium rates to employer groups in early November. Participants will receive notifications by the end of November. Your employer will inform you of any options or changes that may be under consideration for your group.

## 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 31<sup>st</sup>), 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 form through your employer so that any payroll deduction adjustments can occur if necessary.

**Medical Plans:** Employees enrolling into a medical plan during open enrollment may also enroll in Basic Life Insurance and/or one unit of Supplemental 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.

With the passage of federal health care reform in 2010, enclosed please find two special enrollment notices required as a result of some necessary benefit plan changes.

⇒ **Special Enrollment Notice – Adult Children Coverage to Age 26 (see page 2)**

⇒ **Special Enrollment Notice – Lifetime Maximum Change (see page 3)**

**Dental Plan:** With a change in dental administration to Anthem Dental effective January 1, 2011, the Trust is pleased to introduce some updated eligibility and enrollment provisions including an annual enrollment. Late enrollees (employees that did not enroll when originally eligible) will be able to enroll during the annual enrollment 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. This provision replaces the individual underwriting and Evidence of Insurability process. Please see the following page for details.

⇒ **Dental Annual Enrollment and Late Entrant Benefit Provisions Notice (see page 4)**

## OTHER ENROLLMENT PROVISIONS

**Income Protection, LongTerm Disability, Additional Life Insurance**

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

For more information, please contact a Health Trust Billing and Enrollment Representative at [htbilling@memun.org](mailto:htbilling@memun.org) or 1-800-852-8300 or 207-621-2645.

# Health Trust Medical Plans SPECIAL ENROLLMENT NOTICE Adult Children Coverage To Age 26

## Maine Municipal Employees Health Trust - Required Notice

Important changes resulting from the federal health care reform law will go into effect January 1, 2011. In this notice, you will find important information about a special enrollment period that may apply to certain members under the new health care reform law.

**Federal health care reform requires changes to the adult child coverage provisions effective January 1, 2011 including expanding the dependent definition and increasing the maximum age for child coverage.**

**Expanded Dependent Definition.** To be eligible for this coverage, children do **not** need to be financially dependent on their parents for support, claimed as dependents on the parents' tax return, residents of the parents' household, enrolled as students, or unmarried to be eligible. "Children" shall include natural children, adopted children, stepchildren, and other children under the legal guardianship of the Employee. Children-in-law (spouses of children) and grandchildren are not eligible.

**Maximum Age for Child Coverage Increased Until Age 26.** The health care reform law will allow parents to keep their children on their health plan until they turn 26 years old. That means that the maximum dependent age on Trust plans will be age 26 (rather than age 25).

**Parents have a Special Enrollment period to enroll children and may keep them on the plan up to age 26.**

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Maine Municipal Employees Health Trust medical plans. Individuals may request enrollment for such children for 30 days from the date of this notice. The special enrollment right will be extended through the Health Trust annual enrollment period. Forms must be submitted to your employer and then submitted to the Health Trust no later than December 31, 2010. Coverage changes will be effective January 1, 2011.

### What Do You Need to Do?

- ❖ **If you want your child(ren) to stay on your medical plan**, you do not need to do anything. The updated coverage will become effective January 1, 2011.
- ❖ **If you want to add your child(ren) to your medical plan that are younger than 26 years of age**, please complete the *MMEHT Health Application for Enrollment/Change* form and submit to your Employer (who should then send it to the MMEHT.) Please note, your employer will inform you if there are any payroll deduction changes if you contribute to the cost of your coverage. Please note, if the parent is not currently enrolled in the plan, the employee may enroll themselves and their adult child(ren) during this special enrollment period.
- ❖ **If you want to drop your child(ren) from your plan**, please complete necessary Health Trust form and submit it to Employer (who should send it to MMEHT.)

### Questions?

For more information, please contact a Health Trust Billing and Enrollment Representative at 1-800-852- 8300 or [htbilling@memun.org](mailto:htbilling@memun.org). Enrollment forms can be obtained from our website at [www.mmeht.org](http://www.mmeht.org) or through your Employer.

# Health Trust Medical Plans SPECIAL ENROLLMENT NOTICE Lifetime Maximum No Longer Applies

## Maine Municipal Employees Health Trust - Required Notice

Important changes resulting from the federal health care reform law will go into effect January 1, 2011. In this notice, you will find important information about a special enrollment period that may apply to certain members under the new health care reform law.

**Federal health care reform requires the removal of all lifetime dollar limits on medical plans. Effective January 1, 2011, all MMEHT medical plans will have unlimited lifetime benefits rather than the former \$5,000,000 per person maximum.**

Plans and issuers are required to give written notice that the lifetime limit on the dollar value of all benefits no longer applies and that an individual, if covered, is once again eligible for benefits under the plan. Additionally, if the individual is not enrolled in the plan or health insurance coverage, or if an enrolled individual is eligible for but not enrolled in any benefit package under the plan or health insurance coverage, then the plan or issuer must also give such an individual an opportunity to enroll that continues for at least 30 days (including written notice of the opportunity to enroll). These notices may be provided to an employee on behalf of the employee's dependent.

### **Former covered participants have a Special Enrollment period to re-enroll into the plan.**

Effective January 1, 2011, the lifetime limit on the dollar value of benefits under the Maine Municipal Employees Health Trust Medical Plans no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment. The special enrollment right will be extended through the Health Trust annual enrollment period. Forms must be submitted to your employer and then submitted to the Health Trust no later than December 31, 2010. Coverage changes will be effective January 1, 2011.

### **What Do You Need to Do?**

- ❖ **If you are covered by your employer's medical plan now**, you do not need to do anything. The updated coverage will become effective January 1, 2011.
- ❖ **If your medical coverage was previously canceled because you reached the lifetime dollar limit under your plan, you have a one-time special enrollment right under the law.** You can enroll again and be covered without any lifetime dollar limits on benefit. According to the MMEHT records, there are no participants who have been canceled for reaching the lifetime dollar limits. If you believe your coverage was terminated for this reason, please contact Linda Mack, Health Trust Eligibility and Data Service Manager at 1-800-452-8786 ext 2223 to discuss your situation.
- ❖ **If you are not covered by your employer's medical plan now and not eligible to enroll during the special enrollment period**, you may contact your Employer to see if you qualify to enroll yourself and/or any qualified dependents during the MMEHT annual enrollment period (in December for a January 1, 2011 effective date. )

### **Questions?**

For more information, please contact a Health Trust Billing and Enrollment Representative at 1-800-852-8300 or [htbilling@memun.org](mailto:htbilling@memun.org). Enrollment forms can be obtained from our website at [www.mmeht.org](http://www.mmeht.org) or through your Employer.

# Health Trust Dental Plan ANNUAL ENROLLMENT NOTICE Introducing New Enrollment and Late Entrant Benefit Provisions

## Maine Municipal Employees Health Trust

The Health Trust self-funded dental program will be moving to an Anthem Dental claims paying system effective January 1, 2011. The goal of the Trust and Anthem is to seamlessly transition current dental plan members with minimal disruption and no significant changes in claim payment reimbursement amounts to participants and providers. Current participants enrolled in the dental plan will be mailed additional information regarding this change by the end of the year.

If your employer currently offers the dental coverage and you do not participate, there are updated eligibility provisions that may be of interest to you. Effective January 1, 2011, the updated plan will allow late enrollees an annual enrollment opportunity (with some restrictions on benefits in the first year of coverage) without individual underwriting through the evidence of insurability process.

**Annual Enrollment for Late Enrollees**– If your employer offers the Health Trust dental plan, late enrollees (employees who did not enroll when originally eligible) can enroll in the plan in December for a January 1, 2011 effective date. Late entrant benefit provisions (outlined below) will apply.

**Late Entrant Benefit Provisions** – A late enrollee (a plan participant, spouse, or qualified dependent who did not enroll when first eligible) will need to be on the plan for defined periods of time before certain services are covered. Please see below for an outline of the services and their earliest effective dates of coverage.

DENTAL PLAN Service Category	LATE ENTRANT BENEFIT PROVISION Coverage Effective Date
Preventive and Diagnostic	First day of coverage or <b>0 months</b> on dental plan
Basic / Restorative	First of the month following <b>6 months</b> on dental plan
Major/ Prosthodontics	First of the month following <b>12 months</b> on dental plan

To summarize, a late enrollee may enroll for coverage without completing the evidence of insurability process. However, the late enrollee will have limited benefits for the first 12 months on the plan. In year two of dental coverage, the late entrant benefit restrictions no longer apply.

**What Do You Need to Do?**

- ❖ **If your employer offers the Trust dental plan and you want to enroll during the annual enrollment period,** you may contact your employer to see if you qualify to enroll yourself and/or any qualified dependents during the MMEHT annual enrollment period (in December for a January 1, 2011 effective date. ) Please note, your employer will inform you of any payroll deduction charges should you need to contribute to the cost of your coverage. The *MMEHT Dental Application for Enrollment/Change* form will need to be completed and submitted to your employer (who will then send to the MMEHT no later than December 31, 2010.)

**Questions?**

For more information, please contact a Health Trust Billing and Enrollment Representative at 1-800-852-8300 or [htbilling@memun.org](mailto:htbilling@memun.org). Enrollment forms can be obtained from our website at [www.mmeht.org](http://www.mmeht.org) or through your Employer.