



Maine Municipal Employees Health Trust

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To: Health Trust Participating Employers
From: Anne Wright, Director, MMEHT
Date: November 18, 2016
Re: Health Trust Open Enrollment Reminder

It's been a while since our last ACA update, but with the end of the year (and those ever-so-much-fun 1095-C reports for large employers) looming, we thought it would be a good idea to start filling your inboxes on Friday afternoons again. We'll start slow, with a gentle reminder about the Health Trust's annual open enrollment.

The Health Trust's annual open enrollment period for health, dental, and vision benefits began this week, on Tuesday, November 15. The open enrollment period ends on Thursday, December 15. Any benefit enrollments or changes that are received as part of open enrollment will be effective January 1, 2017, with no waiting periods for coverage. No evidence of good health is required to enroll in these three plans (health, dental, or vision) during open enrollment.

Some employers have their employees sign a new enrollment form each year during open enrollment, whether or not the employee is making any changes. This is a great policy for employers, so that you can be sure to have an up to date enrollment (or waiver) form each year. But from the Health Trust's perspective, it's a bit more paperwork than we really need. Please only send to the Health Trust any enrollment (or change) forms that reflect a change in the employee's coverage (for example, adding coverage for the employee, changing health plans, or adding or deleting coverage for a dependent). And please make sure that all of the personal information (legal name, social security number, date of birth) is correct on the enrollment forms, as this information must match up with the IRS information when we file the Health Trust's 1095 forms. More on that next week.

Under the Affordable Care Act (ACA), all employers offering health insurance coverage are required to provide Summaries of Benefits and Coverage (SBCs) to their benefits eligible employees prior to the start of the open enrollment period. The Health Trust mailed out copies of the 2017 SBCs to all participating employers in October. If you need additional copies of your SBCs, or if you need SBCs for a different plan because you are changing your health plan effective January 1, please log on to the Health Trust's website, at www.mmeht.org/BenCoverage.htm. You can download and print all of the 2017 SBCs and Health Plan Summaries from this page.

The open enrollment period does not apply to the Health Trust's Life, Income Protection Plan, or Long Term Disability programs. Any employee who wishes to enroll in these plans during open enrollment, and who is more than 60 days past their initial eligibility period (or past the end of your waiting period), will be considered a Late Enrollee. This means that they will have to provide evidence of good health (also known as evidence of insurability or E of I) before their coverage is approved, and they may be denied coverage based on their health status. If coverage is approved, it will be effective on the first day of the calendar month following the date of the decision.

Please note that the Maine Municipal Association and the Maine Municipal Employees Health Trust are sharing this information to assist you with your compliance planning. We recommend that you contact your legal counsel with specific questions relating to this law.