

# Maine Municipal Employees Health Trust FLEXIBLE CHOICE OPTION

## EMPLOYER CHOICE

### *Flexible Medical Plan Combination Options*

**Offer your employees a choice of up to three medical plans.**

The Health Trust provides greater employer flexibility with the ability for a member group to offer more than one Health Trust medical plan. With these combinations, an employer may allow individual employees to select among medical plans that may meet their different needs and budgets.

**Seven Plans** - The Health Trust offers six different health plans. These include Traditional Point of Service (POS A); Comprehensive Point of Service (POS C); POS-200; PPO-500; PPO-1500 and PPO-2500.

***\*Please Note:** The POS A plan was “frozen” effective January 1, 2016. No new groups may begin offering the POS A plan after that date.*

**Plan Combination Options** – An employer may offer a combination of plans for their employees to select from. An employer may provide a choice of up to three plans to employees. Any new option must be maintained in effect until at least the end of the calendar year which coincides with the next premium rate adjustment date.

**Single Option:** An employer may choose any **one plan** to offer to all eligible employees.

**Dual Option:** An employer may choose **two plans** and offer a choice to eligible employees.

**Triple Option:** An employer may choose **three plans** and offer greater choice to eligible employees.

SINGLE OPTION	
PLANS	CHOOSE 1
*POS A	<input type="checkbox"/>
POS C	<input type="checkbox"/>
POS-200	<input type="checkbox"/>
PPO-500	<input type="checkbox"/>
PPO-1500	<input type="checkbox"/>
PPO-2500	<input type="checkbox"/>

DUAL OPTION	
PLANS	CHOOSE 2
*POS A	<input type="checkbox"/>
POS C	<input type="checkbox"/>
POS-200	<input type="checkbox"/>
PPO-500	<input type="checkbox"/>
PPO-1500	<input type="checkbox"/>
PPO-2500	<input type="checkbox"/>

TRIPLE OPTION	
PLANS	CHOOSE 3
*POS A	<input type="checkbox"/>
POS C	<input type="checkbox"/>
POS-200	<input type="checkbox"/>
PPO-500	<input type="checkbox"/>
PPO-1500	<input type="checkbox"/>
PPO-2500	<input type="checkbox"/>

**Employer Administration** - An employer is responsible for selecting the combination of plans to offer within the guidelines above. The employer is then required to be sure current and new employees are presented with the plans to choose from.

**How does an employer implement a combination?** Please contact your Field Service Representative for more information at 1-800-852-8300. Formal paperwork will be required to offer a change to your current medical plans.

## EMPLOYEE ENROLLMENT

*Select a plan*

Once an employer group has implemented a formal change with a specified effective date to offer a new plan combination, your employees may elect to enroll into any of the plans you are offering. If an employee wants to change to a new plan, a new enrollment form will be needed. Standard eligibility provisions continue to apply for open enrollment and any mid-year changes. Simplified enrollment /change forms are now available on-line at <https://www.mmeht.org/employer-resources/forms>.