

## Additional Resources

---

We recognize that retirees have many other options for medical coverage, and that one plan does not meet all needs. Researching and selecting the best option for you can be overwhelming and confusing. Listed below are some non-profit resources available throughout Maine to assist retirees with this process.

**Aroostook County:**

Aroostook Area Agency on Aging  
[www.arostookaging.org](http://www.arostookaging.org)  
207-764-3396 or 1-800-439-1789

**Hancock, Penobscot, Piscataquis, and Washington County:**

Eastern Area Agency on Aging  
[www.eaaa.org](http://www.eaaa.org)  
1-800-432-7812

**Knox, Lincoln, Waldo, Somerset, Sagadahoc, Kennebec County, Brunswick & Harpswell**

Spectrum Generations  
[www.spectrumgenerations.org](http://www.spectrumgenerations.org)  
1-800-639-1553

**Franklin, Oxford, and Androscoggin County:**

Seniors Plus  
[www.seniorsplus.org](http://www.seniorsplus.org)  
1-800-427-1241

**York & Cumberland County (excluding Brunswick and Harpswell):**

Southern Maine Agency on Aging  
[www.smaaa.org](http://www.smaaa.org)  
1-800-427-7411

**Statewide:**

Maine State Health Insurance Program  
[www.maine.gov/dhhs](http://www.maine.gov/dhhs)  
1-800-262-2232

Maine Legal Services for the Elderly  
[www.mainelse.org](http://www.mainelse.org)  
1-800-750-5353

## Still have Questions?



### Maine Municipal Employees Health Trust

---

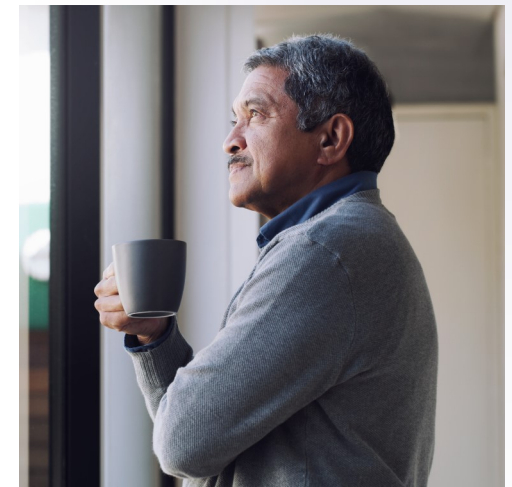
60 Community Drive  
Augusta, Maine 04330

Member Service Department  
1-800-852-8300  
[htservice@memun.org](mailto:htservice@memun.org)

Billing and Enrollment  
Department  
1-800-452-8786  
[htbilling@memun.org](mailto:htbilling@memun.org)

## Thinking of Retirement?

---



## Do I Qualify?

When an employee retires from active employment, they may qualify as a retiree and continue health coverage through the Health Trust.

In order to qualify for the Retiree coverage:

1. The retiree is under the age of 65 and is not eligible for Medicare. In order to qualify the retiree must be receiving retirement benefits (other than Social Security benefits) from his/her current employer's retirement plan. (such as MainePERS).

OR

If the employer has no sponsored retirement plan, or the employee waived participation in such plan, then the employee must have:

Been employed by the employer for at least five consecutive years immediately prior to retirement **AND** be at least 55 years of age on the date of retirement.

2. The retiree is over the age of 65 and is eligible for Medicare upon retirement. He/she must enroll in both Medicare Part A **and** Medicare Part B\*\* in order to qualify for the Health Trust Retiree Group Companion Plan.

**PLEASE NOTE – The retiree (and any qualified dependents) must have been an active participant in an MMEHT medical plan immediately prior to retirement.**

\*\*If a retiree is age 65 or older, but is not enrolled in Medicare due to not paying into the Medicare system, they may be able to remain on the same coverage they had as an active employee. This retiree should contact a MMEHT Billing & Enrollment representative for details about this exception.

## For Retirees Under Age 65

The retiree will continue with the medical plan they were enrolled in prior to retirement until the age of 65.

If the retiree was enrolled in any of the POS medical plans, and will be moving out of the state of Maine he/she will have to select one of the PPO plans offered by the employer. If the employer does not offer a PPO option, the retiree will default to the PPO 500 plan.

The retiree will be charged the exact same monthly premium that MMEHT would have billed the employer for the plan he/she is enrolled in. The retiree is billed directly the monthly premium and submits payment to MMEHT, or if they participate in MainePERS, premiums can be deducted from their pension.

## For Retirees Over Age 65

The retiree will be enrolled in the Health Trust Retiree Group Companion Plan. This plan is a supplement to Medicare A & B (which are the primary payers of medical costs) and includes the Health Trust Prescription Drug Coverage. This monthly premium is also billed to and paid by the retiree directly to MMEHT, or if they participate in MainePERS, it can be deducted from their pension.

## Split Coverage for Retirees

When an employee retires and will continue to cover his or her spouse, it is possible that one person will be eligible for Medicare and the other may not be. In this scenario the employee and spouse are set up with what is known as a "split contract" for billing purposes.

The retired employee and spouse will be provided with separate identification numbers for the plan in which they are enrolled. The enrollee who is age 65 or older will receive a card and ID number for the Health Trust Retiree Group Companion Plan and the enrollee who is under age 65 will receive a card and ID number for the Health Trust Medical Plan they had prior to the employee's retirement.

When both the retiree and spouse are eligible for Medicare, they will be "joined" back together under one identification number in the Health Trust Retiree Group Companion Plan.

## Please note the following:

- Retiree coverage is available for the Health Trust medical and dental plans, assuming both benefits were an option for the retiree to enroll in as an active employee of their employer group.
- If the Retiree does not enroll in a retiree plan when first eligible at retirement, coverage under the Health Trust health and/or dental plan will terminate. The Retiree will not be allowed to re-enroll at a later date.
- If the Retiree cancels the coverage with MMEHT, he/she will not be allowed to re-enroll at a later date.
- If the employer group as a whole OR if the department/union in which the retiree was an active employee of prior to retirement ceases to offer medical and/or dental coverage through MMEHT, the retiree will be notified by the prior employer that he/she will no longer be eligible for the coverage.
- Premium for the retiree dental plan is equal to 102% of the active monthly premium cost.
- There are qualifying events for the Retiree to add/drop dependents coverage after retirement. The retiree can inquire about the qualifications with a MMEHT Billing and Enrollment representative .

