

**ADMINISTRATIVE GUIDELINES
MEA BENEFITS TRUST HEALTH
PLAN**

I. ELIGIBILITY FOR ACTIVE EMPLOYEES

A. Teachers

Teachers in an MEA bargaining unit are eligible to participate in the MEA Benefits Trust health plan, whether or not they are members of the MEA. The MEA Benefits Trust health plan must be the only group health plan that is offered to an eligible group.

B. Educational Support Personnel

Educational Support Personnel (ESP) in an MEA bargaining unit are eligible to participate in the MEA Benefits Trust health plan. If the ESP are not organized in a bargaining unit or are organized but affiliated with a non-competing organization, the ESP are eligible to participate in the same MEA Benefits Trust health plan in which the teachers in the same school unit are enrolled; provided, however, that such teachers must be affiliated with the MEA.

C. Other School Personnel

Confidential employees (employees who are not eligible to organize a bargaining unit) are allowed to participate in the MEA Benefits Trust health plan; provided, however, that the confidential employees must be enrolled in the same plan in which the teachers in the same school unit are enrolled.

D. Enrollments

1. “Annual” Enrollment

- a. A once a year opportunity for employees and/or their eligible dependents to join the health plan offered at their school.
- b. A once a year opportunity for employees to select between the health plans in the option offered by their unit.

2. “Open” Enrollment

The MEA Benefits Trust, in conjunction with the insurer, will authorize an open enrollment only under the following conditions:

- a. A newly organized bargaining unit becomes affiliated with the MEA.
- b. A local governance affiliate, bargaining unit, or employee group receives a new contribution level for health insurance.
- c. Open enrollments may be granted at such other times as permitted by the MEA Benefits Trust Board of Trustees.

E. Employed Less Than Full Time

Employees must be employed at least fifteen (15) hours per week to be eligible to participate in the MEA Benefits Trust health plan. Service with multiple participating entities can be combined for purposes of this requirement.

F. MEA Bargaining Units

Any MEA Bargaining unit that disaffiliates from the MEA shall no longer be eligible for participation in the MEA Benefits Trust health plan.

G. Non-bargaining Units

Participation in the MEA Benefits Trust health plan may be allowed to non-bargaining units if the following requirements are satisfied:

1. The unit is not affiliated with a competing organization.
2. MEA must represent the major bargaining unit or a majority of the employees
3. Non-public schools and quasi-educational institutions that were enrolled in the MEA Benefits Trust health plan as of April 12, 1993 may remain in the plan.

H. Leave of Absence

Subscribers who are granted a medical, family medical, or sabbatical leave may continue their coverage according to the terms of their local association agreement.

Subscribers who do not continue coverage during the term of a granted medical, family medical, or sabbatical leave may have their coverage reinstated upon completion of their leave so long as written application is made to Anthem Blue Cross and Blue Shield as the result of rehire or retirement.

I. Departure from the Health Plan

Bargaining units and other employee groups that leave the health plan may not return to the health plan for two years. The Trust reserves the right to impose a reasonable assessment calculated to protect the financial security of the MEA Benefits Trust.

II. ELIGIBILITY FOR RETIRED PARTICIPANTS AND DEPENDENTS

A. Retiree Provisions

Retired, formerly active, participants are eligible to participate in the MEA Benefits Trust health plan upon the following conditions:

1. Retiree

- a. The retiree must have participated in the MEA Benefits Trust health plan for the 12 months prior to retirement, and have (a) 10 years of continuous active service and enrollment in the

- health plan (under age 50), or (b) 5 years of continuous active service and enrollment in the health plan (age 50 or above).
- b. If the school unit that employed the retiree changes to another insurer, then the retiree also must change to that insurer.
Retirees are required by Maine law to be covered under the plan or policy covering active employees from the same school unit.
 - c. Any MEABT retiree returning to employment shall be permitted to continue on the retiree plan of the MEA Benefits Trust or may rejoin the active plan. Retiree plan coverage is not “group health coverage based on current employment” for Medicare purposes.
 - d. A retired teacher or retired school administrator who is not a participant in MEA Benefits Trust and is rehired to active employment for at least 15 hours per week with a MEABT covered school shall be eligible to enroll in the school’s MEABT health insurance as per the local collective bargaining agreement or as provided as part of the employment package. Such rehired retired teacher or retired school administrator shall not receive additional service credit under MePERS and shall not have any additional rights to become a retiree under the MEA Benefits Trust.

2. *Dependents*

- a. Dependents may only be added to the participant’s health plan at the time the participant transitions from the active health plan to retiree health plan. Dependents may not be added to the retiree plan at any other time unless it is due to marriage/formation of a domestic partnership or birth/adoption of a child. Dependent coverage will terminate if the retiree terminates coverage, except in the circumstance of death, or if the school unit that employed the retiree changes to another insurer.
- b. If a retiree dies and has coverage under the MEA Benefits Trust health plan, his or her dependent(s) may retain coverage at their expense in the health plan; provided, however, such coverage shall cease upon the first of the month following remarriage of the participant’s spouse.

3. *One Time Election For Participants Who Terminate Employment Without Retirement*

A participant who terminates employment on or after 1/1/99 with twenty-five years of Maine Public Employees Retirement System (MePERS) creditable service may make a one-time election to continue coverage from the date of termination until retirement.

4. *One Time Break Provision and Reenrollment (Subject to Section 1(b) above)*

- a. *A participant who has (a) 10 years of continuous active service and enrollment in the health plan (under age 50), or (b) 5 years of continuous active service and enrollment in the health plan (over age 50), and who terminates coverage may elect to re-enroll at a later date if:*
 - i. The participant participated in the health plan for 12 months prior to terminating coverage. Written documentation of this coverage must be obtained from the school unit, and an application must be completed.
 - ii. The re-enrollment occurs within five (5) years from the date of the termination of coverage or the retiree attains age 62, whichever occurs first.
 - iii. The participant must have maintained continuous health insurance coverage during the break in coverage and must provide written evidence from the insurer that provided coverage.
- b. A participant who terminates employment on or after 1/1/99 with twenty-five years of MePERS creditable service and who incurs a break in coverage may have a one-time election to reenroll at retirement.

5. *Billing*

The insurer will direct bill retirees, dependents, and early retirees until they are eligible to have a premium deducted from a MePERS check, if applicable. If the retirement check is insufficient for a premium deduction; the insurer will continue to direct bill.

B. *Annual Enrollments*

The Trust does not offer annual enrollments for retirees. However, non-Medicare retirees and their eligible dependents, who are retired from a school offering MEABT Standard or Choice Plus, have a once a year opportunity to select between the health plans offered at their school. Qualifying Life Events, as described in the Certificate of Coverage, cannot be invoked by those having coverage under the MEA Benefits Trust retiree group, except for a new spouse and their dependent children, and for newborn children.

C. *Legislators*

A retiree who is a legislator may re-enroll in the retiree group within ninety (90) days of the date the retiree ceases to be a legislator. The retiree must have been enrolled in the MEA Benefits Trust health plan for the 12 months prior to retirement from the school unit. The retiree must have maintained continuous health insurance coverage prior to the date of re-enrollment.

III. CONFIDENTIALITY

A. *Participant Information*

It is the policy of the MEA Benefits Trust to keep all information regarding participants confidential.

B. *Claims Experience Information*

Claims experience information that applies to the entire combined MEA Benefits Trust health plan may be shared with a participant and/or a school unit. The Trust shall comply with all applicable Federal and State laws relative to the release of experience data for individual subgroups within the Trust, but individual participant diagnosis, treatment, history or other medical information or data may only be released with the consent of the applicable participant or the legal representative of the participant, and then only in full compliance with HIPPA and any applicable State confidentiality and privacy laws and regulations.

IV. APPROVAL AND AMENDMENT PROCEDURE

These Administrative Guidelines are subject to approval by the Board of Trustees of the MEA Benefits Trust. Amendment of these guidelines must be by vote of the Board of Trustees at a meeting at which a quorum is present, and for which specific written notice of such amendment has been given to each Trustee prior to said meeting.