

MEABT BREAK PROVISION

- ❖ If a participant is eligible to continue coverage under the Basic Rules, he or she shall be entitled to one (and only one) break in coverage, which may last no longer than 5 years, or reaching age 62, after which he or she can return to the MEABT Health Plan. For example, if a person takes a 1-year break and then returns, he or she cannot take another break and thereafter return to the Plan.
- ❖ During the break, the participant must be covered by comprehensive health insurance similar to the MEABT Health Plan. This requirement is not met by very high deductible plans, very limited policies paying small amounts only for hospital stays, or single disease policies (such as cancer policies). Subscriber must submit proof of coverage when returning to the MEABT Anthem Blue Cross Blue Shield plan.
- ❖ The break must cease within five years or when a participant attains age 62, ***whichever comes first.***
- ❖ Breaks cannot commence after an employer decides to leave the MEA Health Plan to move to a competitor.
- ❖ A participant is not considered to be on a “break” if he or she is covered as a dependent of another participant under the MEA Health Plan.
- ❖ A participant who terminates employment, meets one of the Retirement Basic Eligibility Rules, has twenty-five years of MainePERS credible service and does not retire through MainePERS will have a **one-time** election to re-enroll at the time of their retirement if they choose not to continue their health insurance at the time of employment termination. There is no time limitation to the break other than returning at the time of their retirement through MainePERS.

Please note: It is **your responsibility** to monitor your break time; neither Anthem Blue Cross Blue Shield nor the MEABT will notify you at the end of your break time. You should notify us 60 days in advance of your return for paperwork to complete the transaction. Failure to do so could jeopardize your participation in the retirement health plan.