

Frequently Asked Benefit Questions

Q: *How do I change my Primary Care Physician (PCP) and/or order a replacement medical ID card?*

A: Both can be done by simply calling Aetna at 1-877-602-3862. If you registered for Aetna on-line services, you can change your PCP, order a replacement medical ID card and more.

Q: *How do I check to see if my doctor participates with Aetna?*

A: To find high-value network and Aetna network doctors and providers, visit www.portlandmaine.gov (Departments>Human Resources>Benefits>Health Plan.) Doctors and providers in the high-value network are denoted with "P Employer Preferred Network" in blue under the column Plan Information. If you have registered for online services, log into your secure member website (Aetna Navigator), at www.aetna.com. On the left hand "I want to" menu, click "Find a Doctor, Dentist or Facility."

Q: *What does the health plan offer so that I can improve my health?*

A: The health plan has features to assist employees in improving their health such as:

- **Fitness Reimbursement:** Covered programs improve cardiovascular condition, muscular strength/endurance and flexibility (for example, health clubs, gyms, yoga, martial arts, pilates, swim programs). The benefit is administered by the City's Benefits Division, not by Aetna. Tracking forms available on the Benefits Division web page.
- **Smoking Cessation:** *Prescription medication* & over-the-counter (OTC) filled at a pharmacy payable at 100% administered by Aetna. *Hypnosis:* benefits are payable at 100% after a \$10 therapy visit copayment administered by the City's Benefits Division, not by Aetna. *Smoking Cessation classes:* payable at 100% administered by the City's Benefits Division, not by Aetna.
- **Nutrition Counseling:** The health plan provides benefits for nutritional counseling when required for a diagnosed medical condition at \$0 co-payment.

Q: *How long may I keep my child on the health plan?*

A: Children may be covered by the City's health plan if they are not eligible for another employer's plan. They do not have to be dependent on the parent/subscriber for tax purposes; they do not have to be students; they do not have to be unmarried and living in the same home as the parent/subscriber. Children will remain on the City's health plan until the end of the month in which they turn 26 unless you complete paperwork to remove them from the plan.

Q: *When can I add or drop a spouse/domestic partner or child to health and dental plans?*

A: There are two ways this can be done:

- **Qualifying Event:** You have 60 days from the date of the event to make your change(s). The coverage will be effective the first day of the following month. It is very important to complete necessary change forms as soon as possible to avoid delays.

- **Annual Enrollment:** Each June 1st – June 30th for an effective date of July 1st. No qualifying event is needed to make a change during this period. Notification about Health and Dental open enrollments are attached to paychecks in May of each year.

Q: *Are there any waiting periods for dental insurance?*

A: Yes. Waiting periods apply for services that are not considered as diagnostic/preventative (oral exams and cleanings.) Those newly enrolled have waiting periods of six months for Basic Restorative Services, 12 months for Major Restorative Services, and 24 months for Orthodontic Services.

Q: *How long do I have to add my child to the dental plan from date of birth or adoption?*

A: A child may be added any time between birth/date of adoption up to 30 days following the child's 3rd birthday. If the child is not added by 30 days following their 3rd birthday, the child may be added at the next annual enrollment period.

Q: *How long can I keep my dependent child on the dental plan?*

A. Children will remain on the City's dental plan until the end of the month in which they turn 26 unless you complete paperwork to remove them from the plan.

Q: *If I didn't sign up for income protection, or want to increase my coverage, what do I need to do?*

A: Late enrollment or a request to increase initial coverage requires that you go through the evidence of insurability (EOI) process. If you apply for coverage as a Late Enrollee, you may be denied initial or increased coverage, based on your health status. Application forms are available through Human Resources.

Q: *If I didn't enroll in life insurance, or want to increase my current coverage, what do I need to do?*

A: If not enrolled, or want to increase coverage or add dependent coverage at a later date, you'll need to go through the evidence of insurability (EOI) process. You may be denied initial or increased coverage, based on your health status. Application forms are available through Human Resources.

Q: *Can I change my required retirement?*

A: No. Your status as an optional member, or non-member, of MainePERS will be your status during all periods of employment with the City of Portland.

Q: *Are loans and/or withdrawals available with my retirement plan?*

A: No.

Q: *How do I increase/decrease or stop my ICMA-RC 457 or Roth Payroll IRA deduction?*

A: To make changes for either of these deductions, you will need to complete the City of Portland 457 Plan Participation Agreement form or the ICMA-RC Payroll Deduction Authorization form.

Q: *If I need to take a Leave of Absence, what are my first steps?*

A: Contact your supervisor with your written request. This request is required at least 30 days in advance when the need to take leave is foreseeable (if leave is not foreseeable, an employee must give notice “as soon as is practicable.”) You will need to review how you will pay your weekly elective benefits and obtain income protection claim forms, if necessary.

Q: *Does the City offer any education benefits?*

A: The City of Portland has a special arrangement with University of Southern Maine (USM) that offers employees a 50% tuition reduction on undergraduate or graduate degree courses. Additionally, USM provides an affiliate discount of 20% on workshop fee for any USM Professional Development course(s). Tuition vouchers are available on the Benefits Division web page or in Human Resources.

Q: *Where do I get enrollment and/or change forms?*

A: There are three ways to access forms when you have a significant change in your life. These changes may effect who remains on your health and dental plan to your beneficiaries for retirement and life insurance.

- At your department with your department liaison
- Human Resources at City Hall
- On line at www.portlandmaine.gov Select: Departments>Human Resources>Benefits

Significant Life Change Events

(e.g. Marriage/Domestic Partnership, Divorce/Termination of Domestic Partnership, Birth/Adoption, Death)

- ✓ Health Enrollment/Change Form
- ✓ Dental Enrollment/Change Form
- ✓ Flex Plan Form
- ✓ Retirement Beneficiary Form
- ✓ Life Insurance Beneficiary Form
- ✓ Dependent Life Insurance - Enrollment/Cancellation Form
- ✓ 457 Beneficiary Form/Roth IRA Beneficiary (access ICMA on-line)
- ✓ Domestic Partner Affidavit/Termination Form
- ✓ Tax Withholding – W-4
- ✓ Address Change

WHO TO CONTACT

City of Portland Human Resources 389 Congress Street Portland, ME 04101	Phone: 874-8624 www.portlandmaine.gov Select: Human Resources > Benefits
MainePERS (Retirement, Disability and Group Life Insurance) 46 State House Station Augusta, ME 04333-0046 Employer Code: P0002/PLD Unit	Phone: 1-800-451-9800 Ask for PLD Unit www.maineopers.org
ICMA Retirement Corporation P.O. Box 96220 Washington, DC 20090-6220 Brenda Cota, Retirement Plans Specialist 401(a) Plan Number: 109126 457 Deferred Comp Plan Number: 300592 Payroll Deduct Roth IRA Plan Number: 705813	Phone: 1-800-669-8216 Fax: 202-682-6439 www.icmarc.org Phone: 1-866-266-7311 Email: bcota@cmarc.org
Aetna P.O. Box 981106 El Paso, TX 79998-1106	Phone: 1-877-602-3862 Fax a claim form to: 1-859-455-8650 www.aetna.com
Northeast Delta Dental One Delta Dental Drive P. O. Box 2002 Concord, NH 03302-2002	Phone: 1-800-832-5700 Fax: 1-603-223-1199 www.nedelta.com
Unum (Disability Claims) The Benefits Center P.O. Box 100158 Columbia, SC 29202-3158	Phone: 1-800-858-6843 Fax: 1-800-447-2498
Maine Municipal Employees Health Trust 60 Community Drive Augusta, ME 04330-9486	Phone: In Maine 1-800-452-8786 Phone: 207-623-8423 www.mmeht.org
AFSCME Maine Membership Benefit Fund PO Box 1279 Portland, ME 04104	Phone: 207-939-7087 Fax: 508-457-9994 Email: MyAFSCME@ppandb.com
Navia Benefit Solutions P.O. Box 53250 Bellevue, WA 98015-3250	Phone: 1-800-669-3539 Fax: 1-866-535-9227 www.naviabenefits.com