



## GROUP HEALTH COVERAGE

Group health coverage is important; its importance escalates in retirement since most retirees are on fixed incomes.

When you retire from the University, you have the option of retaining the University's Comprehensive or Point-of-Service (POS) group health coverage through Anthem Blue Cross and Blue Shield of Maine (ABCBS) if under age 65; the Anthem Medicare Advantage PPO Plan if age 65 or older; and the prescription drug program administered through ABCBS. If you are 65 or older when you retire and you choose to retain health coverage, your Medicare A & B and your University coverage is combined under the Anthem Medicare Advantage PPO plan. If you retire before age 65 and thus are not eligible for Medicare, continuation under one of the University's plans is probably the only type of health coverage you will have.

If you are under age 65 and choose to remain a member of one of the University's group health plans, you need to do the following:

- (1) Notify your campus benefits office, in writing.

If you are over age 65 and choose to remain a member of one of the University's group health plans, you need to do the following:

- (1) Notify your campus benefits office, in writing.
- (2) Enroll in Medicare A & B (through your local Social Security office).

Please note that when you retire, whatever your age, you may elect the applicable group health premium to be debited from a checking or savings account or you may pay the premium by check.