

*****PLEASE SEE BELOW FOR IMPORTANT MEA BENEFITS TRUST PLAN DOCUMENTS AND OPEN ENROLLMENT INFORMATION*****

It's Open Enrollment Time; Explore Health and Wellness Benefits That Fit Your Life

Open enrollment runs from May 1 through May 31 and is the time each year for you to review your benefits and make changes. Even if you aren't planning on making changes this year, the **Care and Support That Match Your Life** booklet will provide you with detailed information regarding your health plan options as well as all the valuable programs and services that accompany your health insurance benefits. You can find a digital version of the **Care and Support That Match Your Life** booklet by clicking on the following [link](#).

The **Care and Support That Match Your Life** booklet provides details on programs and services available through your plan, as well as the benefit changes effective July 1, 2025. Below are some highlights:

MEA Choice Plus and Standard Plan

- Deductible will increase from \$200 to \$300 per member (Referred/ In-network level).
- Copay maximum will decrease from \$7,750 to \$7,400 per member.
- Total out-of-pocket will decrease from \$9,450 to \$9,200 per member.

MEA Standard Core Plan (formerly known as the MEA Standard 500 Plan)

- Deductible will increase from \$500 to \$600 per member.
- Copay maximum will decrease from \$6,450 to \$6,100 per member.
- Total out-of-pocket will decrease from \$9,450 to \$9,200 per member.

MEA Choice Plus Value NEW Plan (point of service)

- Access to care providers in the Blue Choice New England POS network including Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont.
- \$2,500 individual deductible.
- PCP selection required.
- No PCP referrals necessary but must use participating New England network providers to receive in-network benefits.

MEA Standard Basic Plan (formerly known as the MEA Standard 1000 Plan)

- Deductible will increase from \$1,000 to \$1,100 per member.

- Copay maximum will decrease from \$5,950 to \$5,600 per member.
- Total out-of-pocket will decrease from \$9,450 to \$9,200 per member.

All plans - Prescription drugs

Prescription drug copays for all plans:

- Tier 1a drugs: \$10 copay, no change
- Tier 1b drugs: increase from \$15 to \$20
- Tier 2 drugs: increase from \$35 to \$45
- Tier 3 drugs: increase from \$60 to \$70
- Tier 4 drugs: increase from \$85 to a 20% coinsurance to \$150 maximum per 30-day supply

Important Health Plan Documents For Members:

- The MEABT's **Summary Plan Description (SPD)** can be found on the MEABT's website: Documents | [MEA Benefits Trust \(meabt.org\)](https://meabt.org). Once on this page, you can find the SPD under the Central Office section of the page. This plan document wraps around your Certificates of Coverage. (Members may request a free, paper copy of the SPD, by contacting Sharon Beaulieu, Benefits Manager, at sbeaulieu@meabt.org or (207) 622-4418.) Plan participants are entitled to a comprehensive description of your rights and obligations under the plan. In order to ensure that you fully understand the benefits available to you and your obligations as a plan participant, it is imperative that you familiarize yourself with the information contained within the SPD and Certificate of Coverage.
- The **Certificates of Coverage** (the official health plan contract for members) can be found on the MEABT's website: [Documents | MEA Benefits Trust \(meabt.org\)](https://meabt.org). Once on this page, you can find the Certificates of Coverage for each of our plans under the Central Office section of the page. Please note that the Certificate of Coverage will be updated July 1 for the upcoming July 1, 2025 – June 30, 2026 plan year. (Members can request a free paper copy of the Certificate of Coverage by calling the Member Services phone number on the back of your ID card, 833-990-3607, and requesting a copy.)
- The **Summary of Benefits and Coverage** documents can also be found on the MEABT's website: [Documents | MEA Benefits Trust \(meabt.org\)](https://meabt.org). Once on this page, you can find the SBCs for each plan under the Central Office section of the page. (You may also request a free, paper copy of the SBC, by contacting Sharon Beaulieu, Benefits Manager, at sbeaulieu@meabt.org or (207) 622-4418.)

Explore your health and wellness benefits and take advantage of all the programs and services available to you.