Health Plan Offerings
MaineHealth offers two comprehensive health plans that provide access to high-quality, comprehensive medical coverage through a broad network of healthcare providers.

The plans are offered through Anthem Blue Cross Blue Shield of Maine, cover preventive services at 100% and offer tax-advantaged savings opportunities. The plans differ in premium, how the member pays for services and total out-of-pocket costs.

Cost: Employer/Employee cost-share – Employee contributions are pre-tax

Option 1: Healthy Saver Plan
The Healthy Saver Plan is a consumer-driven health plan combined with a tax-advantaged health savings account, which includes a MaineHealth contribution.

The plan covers both in- and out-of-network services, subject to a plan deductible of $1,500/$3,000*.

Prescription drugs are subject to your annual deductible with the exception of certain maintenance medications which have a copay.

After deductibles are met, the plan pays 100% for preferred network covered services for the remainder of the year except for prescription drug copays, which are paid until the plan’s annual out-of-pocket maximum is met.

There is coinsurance for services provided outside the preferred network until the annual calendar year out-of-pocket maximum of $3,000/$6,000* are met.

Option 2: Healthy HMO Plan
The Healthy HMO Plan provides coverage for services received from physicians and facilities in either the Preferred (MaineHealth and collaborative partners) or Participating (Anthem Maine) Network.

Services received from the Preferred Network have lower copays and coinsurance than the Participating Network.

Most covered services are paid at 85% for preferred providers and 65% for participating providers, subject to plan deductibles of $300/$600* Preferred and $500/$1000* Participating.

There are prescription drug copays.

The out-of-pocket maximum for this plan in network is $1,800/$3,600* and out-of-network is $3,500/$7,000*.

* Single/Family coverage

Benefit Eligibility

Health, Dental, Vision, Life, Voluntary Life, and Flexible Spending Accounts
Eligibility: Regularly scheduled to work at least 20 hours per week at a MaineHealth member organization, which participates in these MaineHealth benefit plans. Effective: First of the month following hire date.

Short-Term Disability and Long-Term Disability
Eligibility: Regularly scheduled to work at least 20 hours per week at a MaineHealth member organization, which participates in these MaineHealth benefit plans. Effective: First of the month on or after six months of active employment in a benefits eligible position.
Highlight of 2017 Benefits

Employee Wellness Program
MaineHealth is dedicated to maximizing the health, quality of life and wellbeing of our employees and their families.

We offer a collection of programs, tools and resources designed to help you make and sustain healthy choices and to support you on your continuum of good health.

Whether it is physical, emotional, financial or environmental, our Works on Wellness programs provide you with an array of offerings when you need it most.

For more information about our wellness program, visit mainehealth.org/wow

Vision Plan
Anthem Vision Plan provides benefits for eye examinations, lenses and frames, and contact lenses. Maximum benefits achieved through an Anthem Vision provider. Non-network services are reimbursed up to maximum dollar caps for the service provided.

Cost: Employee paid pre-tax contributions

Life Insurance
Employees receive a Life Insurance benefit equal to one time their annual earnings (refer to the summary plan description for definition of “earnings”). Employees in director positions or above receive a Life Insurance benefit equal to two times their annual earnings.

Voluntary Life Insurance
Employees are able to purchase additional incremental coverage for themselves and their dependents.

Cost: Employee paid

Short-Term Disability
Eligible employees will receive 60% of weekly earnings after a 14-day elimination period up to 24 weeks as defined in the plan.

Cost: Employer paid

Long-Term Disability
Eligible employees will receive 60% of monthly earnings after a 26 week elimination period up to a $10,000 monthly maximum benefit as defined in the plan.

Cost: Employer paid

Dental Insurance
Delta Dental provides plan benefits based on four tiers of coverage: 100% preventive and diagnostic, 80% restorative, 50% major restorative and 50% orthodontic. Maximum annual benefit is $1600 per covered family member ($1500 orthodontic lifetime max).

Cost: Employer/Employee cost-share – Employee contributions are pre-tax

Flexible Spending Accounts
Employees may elect to participate in a Medical, Dependent Care, or Transit FSA account (Medical FSA is not available to Healthy Saver Plan enrollees unless the employee is ineligible to have an HSA).

Cost: Employee paid pre-tax contributions

Employee Voluntary Benefits
The ability to choose benefits that are right for you is important. That is why MaineHealth includes voluntary programs in your benefits package. The following is not an all-inclusive list:

- Critical Illness Insurance
- Accident Insurance
- LegalShield/Identity Theft Protection
- Nationwide Pet Insurance Discount Program
- Perks Connect Employee Discount Program
- 529 College Savings Plan
- Discounted Home and Auto Insurance
- HearPO (Amplifon Hearing Health Care)
- Adoption Assistance