

CARING TOGETHER

Leading the way toward a healthier future



DISCOVER YOUR TOTAL REWARDS
DURING OPEN ENROLLMENT 2025



Caring Together. At MaineHealth, we value our care team members as an essential community dedicated to building a better, healthier future. In pursuit of our vision of working together so our communities are the healthiest in America, we continuously strive to provide a variety of benefits and other rewards that support you.

Caring for You. MaineHealth's Total Rewards is a comprehensive package that includes financial, health and well-being, lifestyle and education benefits that enable our care teams to excel in both the work environment and their personal lives. Our Total Rewards package is more than benefits; it provides valuable support for you and your family. You can tailor your rewards to fit your needs. Caring for you is our priority, and we:

- Understand every care team member is unique, including your health care needs. That's why we provide choice and flexibility.
- Recognize that work is only one part of your life, which is why we offer support for your overall well-being.
- Provide a variety of ways to help you earn and save — for now and into the future.
- Invest in helping you achieve your goals and career aspirations and recognize your achievements.

Open Enrollment (Sept. 30-Oct. 11)

This is a wonderful time to review Your Total Rewards — designed to meet your needs — today and as your life changes. **All care team members have access to our intranet self-service tools**, mobile apps and easy-to-use portals, with calculators, tracking dashboards, videos and downloads, so you can maximize all the rewards we have to offer. We believe the best care comes from team members who are supported in all walks of life.

Documents and other resources inside this guide link to the MaineHealth Intranet.

[Five steps to enroll](#)

[Enrollment eligibility](#)



SCOTT BALLARD
CHIEF PEOPLE OFFICER, MAINEHEALTH

From a suite of financial and medical benefits to professional development programs, MaineHealth's goal is to provide well-being to you and your family through a generous benefits offering — one that will provide essential support and help you succeed personally and professionally.

Learn more about rewards important to you

Click on the links to visit the pages for more information.

Your Health

- Health plan options
- Fertility and family building coverage
- Prescription drug plan
- Vision and dental plans
- Mental health benefits
(Resources for Living EAP and Talkspace)
- Supplemental health protection plans

Your Well-Being

- Works on Wellness program
- Paid time off
- Short-term and long-term disability
- Basic life insurance
- Paid parental leave

Your Financial Health

- Compensation and merit program
- 403(b) Retirement Plan
- Flexible Spending & Health Savings Accounts
- Employee discount program
- Appreciation and recognition programs
- Employee referral program
- Voluntary benefits (including 529 College Savings, Adoption Assistance, Pet Insurance, Hearing Services, Identity Protection and Legal Services)

Your Career Growth and Development

- Education assistance program
- Education opportunities
- Leadership development
- Care Team Member Networks

When you're ready to enroll, visit the bswift portal on a MaineHealth desktop or click on this link mainehealth.bswift.com to view from your home or personal computer. The bswift mobile app offers access to your benefits, no matter where you are.

Download the mobile app:



Your Health

MaineHealth is leading the charge to improve health in our communities. We're not only improving outcomes, we're advocating for health. We proactively provide the latest care, services and programs our communities need, while empowering people to take charge of their own health and well-being. Each member of our care team is integral to reaching the aspiration of creating the healthiest communities in America.

Health benefits are an essential part of the Total Rewards package. We offer many resources to keep you and your family healthy. But when you do require care, we provide choice and flexibility to help you and your family get well and stay well.

Health Plan Options

MaineHealth sponsors two health plans that provide access to high-quality, extensive medical coverage through a broad network of health care providers. The plans are administered through Aetna, cover preventive services at 100% and offer tax-advantaged savings opportunities. The plans differ in premium, how you pay for services and total out-of-pocket costs.

To compare the plans, open the [Health Plan Comparison Guide](#). Benefits enrollment is for benefit-eligible care team members scheduled 20 or more hours per week.

[The Healthy Saver Plan](#) is a high-deductible health plan combined with a tax-advantaged health savings account (HSA), which includes a MaineHealth contribution. The Healthy Saver Plan has 100% coverage for preventive services and access to Preferred and Participating Network providers.

[The Healthy Select Plan](#) is a low-deductible health plan. It includes 100% coverage for preventive services and has a copay for office visits and prescriptions. With Healthy Select, you must select a primary care physician. You have access to a tax-advantaged health care Flexible Spending Account (FSA), plus access to Preferred and Participating Network providers.

- [Health Plan Rates](#)
- [Aetna Microsite](#)
- [Definitions](#)

Did you know?

Those currently enrolled in the MaineHealth Employee Health Plan may have access to a Maine Department of Health and Human Services offering called the Premium Health Insurance Payment (PHIP) program. To qualify for PHIP, you or someone in your household, must meet the eligibility requirements for MaineCare. If you would like to learn if you qualify for MaineCare you can use the prescreen tool at maine.gov/benefits/account/login.html.

If you qualify, PHIP pays the premiums, deductibles, and co-pays of a private health insurance plan (e.g. the MaineHealth health plan) for individuals. The MaineHealth Access to Care team is dedicated to making sure you understand the PHIP program. For any questions or assistance with the program, please contact 207-662-7930 or toll-free at 1-833-284-8816.

Fertility and Family Building Coverage

As part of our health plan, MaineHealth partners with Progyny to offer [treatment and coverage](#) leveraging the latest technologies, personalized emotional support and guidance from dedicated patient care advocates (PCAs), and access to high-quality care through a network of top fertility specialists. To learn more, call Progyny at 1-866-960-3560 or visit their [website](#).



My PCA was fantastic! She explained everything thoroughly and made everything easy to understand. It was so nice when you're navigating this process.

— Care Team Member



Prescription Drug Plan

Both of our health plans provide coverage for [prescription drugs](#). You can receive a 25% copay discount if you fill your prescriptions through a MaineHealth Pharmacy (except for specialty drugs). If you don't live near a pharmacy, you can get your medications using the MaineHealth Pharmacy Specialty and Home Delivery service at no additional cost.

Vision and Dental Plans

Our [vision plan](#), through [Aetna](#), provides benefits for eye examinations, lenses and frames, and contact lenses. [Delta Dental](#) provides dental benefits based on four tiers of coverage, which includes 100% preventive, to 50% major restorative or 80% basic restorative.

- [Vision and Dental Rates](#)
- Learn more about additional treatment through the [Health through Oral Wellness](#) program.

Mental Health Benefits

Access to counseling, therapy and resources

Like all parts of our physical health, our emotional and intellectual well-being also require regular check-ups. MaineHealth offers [Resources for Living](#) (EAP) for confidential “in-the-moment” emotional support or can help you find in-person counseling or teletherapy, if needed. Programs are available to all MaineHealth care team members and their household family members — including children up to age 26 living away from home.

- **No-cost counseling sessions** with a licensed mental health professional in person or by phone, video, text or live chat.
- [Talkspace online therapy](#). Talkspace is a free service that lets you connect with a licensed therapist via phone, video, text or live chat.

With [Aetna](#) health plan benefits, there are additional [behavioral health resources](#) and an extensive provider network.

Supplemental Health Protection Plans

The ability to choose benefits that are right for you is important. That is why MaineHealth includes voluntary programs to complement and supplement with cash benefits.

- [Accident Plan](#)
- [Hospital Indemnity Plan](#)
- [Critical Illness Plan](#)
- [Supplemental Plan Rates](#)

Deciding Which Plan Is Best for You?

On the [benefits portal](#): Ask Emma!

Ask Emma is a virtual benefits counselor that will guide you through your benefits enrollment, offering personalized plan comparisons based on your current and upcoming health needs. Planning on starting a family? Do you have a child going to college in a different state? Are you planning on retiring soon?

Use the Ask Emma tool to help you determine which benefits meet your lifestyle needs.

- When you start your enrollment, you will confirm your personal information, update or verify your dependents, and answer a few questions to ensure the appropriate benefit options are presented.
- Next, you'll be introduced to Ask Emma. She will ask you a series of questions, walking you through the available health plans, and based on your responses, will suggest which plan may be the right fit for you and your family. Your answers are not shared with MaineHealth and you can go back and change them to see more than one estimate.
- Emma will show you a comparison and an explanation of the plan costs. Short on time? Skip the tutorial and just use the handy calculator to get your estimate. Then, it's up to you! The results are only a recommendation; you can choose the recommended plan or go with the other option.

Your Well-Being

MaineHealth is dedicated to maximizing the health, quality of life and well-being of our care team members and their families. Whether it is for physical, emotional or financial well-being, our [Works on Wellness](#) program provides you and your family with an array of offerings when you need them most. The Works on Wellness program provides tools, [webinars](#) and resources to meet your needs at different points in your life; benefit-eligible care team members can earn dollars for participating in health and wellness activities.

Our well-being programs include fun, competitive challenges to inspire movement, balance, stress reduction and healthy habits with health tips, tracking tools, education programs, rewards, group challenges and more. Plus, our Resources for Living program can help you juggle everyday needs and free you up to focus on what is most meaningful to you. This is a well-rounded program designed for every level of need, including work-life services, therapy and support helping our care team and their family members live happier, healthier lives. Services are free and confidential.



I appreciate all the wellness activities because I work remotely, and it makes me feel like I am part of something even though I'm not on a campus.

I have worked at MaineHealth for 20 years and have always been greatly appreciative of the WOW program and all the other exceedingly helpful tools in the well-being offerings.

These programs have made a drastic difference in my both my professional and personal life as a single mother.

— Care Team Members

Paid Time Off

MaineHealth offers paid time off from work for holidays and illness, or to relax and recharge and ensure our care team members have the support and resources they need when they need it. We recognize the value of having time away from work and prioritize mental health by respecting individual needs and variations in how one chooses to use PTO.

Short-Term and Long-Term Disability Insurance

If you cannot work due to your own injury or illness, MaineHealth provides short-term disability (STD) and long-term disability (LTD) coverage at no cost to you. Our [short-term disability](#) program replaces up to 60% of your lost income based on your lost hours if you are unable to work. Our [long-term disability program](#) replaces up to 60% of your lost income if you are unable to work or can only work on a partial basis due to a disability. STD coverage lasts for six months, then LTD coverage follows if needed.

Basic Life Insurance

MaineHealth's [life insurance program](#) can help ensure that your family is financially secure in the event of your death. Care team members receive a life insurance benefit equal to their annual earnings up to a maximum of \$500,000. You can elect a greater level of financial protection by purchasing voluntary life insurance.

Voluntary Life Insurance

You can elect a greater level of financial protection by purchasing [voluntary life insurance](#). If you elect voluntary life insurance coverage for yourself, you may also purchase coverage for your spouse or domestic partner and/or dependent children. For additional information, review the [2025 rates](#).

Paid Parental Leave

The [Paid Parental Leave](#) benefit provides [new parents](#) with four weeks of 100% paid leave following the arrival of a child. The benefit not only applies to birth parents but also to non-birth parents and/or adoptive parents.

Your Financial Health

Your Compensation

MaineHealth actively evaluates our compensation practice to ensure it is equitable and competitive with the market.

Merit Program

Merit increases, which reflect your performance in your role, are based on the overall rating in the annual review process.

403(b) Retirement Plan

Employer matching and core contributions

MaineHealth provides a [403\(b\) employer-sponsored retirement plan](#), which allows you to contribute a portion of your pay on a tax-deferred pre-tax or post-tax (Roth) basis. This program from [Lincoln Financial](#) is open to all care team members and helps you build savings to provide income during retirement. Some features of the plan include:

- Employer contributions to your retirement: Core contributions are provided by MaineHealth based on your earnings even if you do not elect an employee contribution to the plan. Matching contributions are based on the amount you contribute. [More information](#)
- Access to dedicated retirement consultants.

Flexible Spending Account (FSA)

You may elect to participate in a [Health Care](#) or [Dependent Care](#) FSA account, which makes it possible to put aside money to pay for or reimburse yourself for eligible health care or dependent care expenses. What you contribute to an FSA comes out of your paycheck before taxes, which reduces taxable income.

Health Savings Account (HSA)

Annual employer start-up contribution

The [Health Savings Account](#) is an interest-earning, tax-advantaged account, which is a valuable financial tool that helps you make the most of the dollars you spend on current and future health care expenses for yourself or your tax dependents. You may contribute up to the IRS tax maximum. Plus, there is also an employer contribution to the HSA.

For more information, [visit our intranet](#).

Employee Discount Program

MaineHealth offers two free discount programs to support your financial wellness and help you save on the things that matter most. [Resources for Living](#) and [PerkSpot](#) provide discounts with local merchants and national retailers including auto care, scrubs, travel, beauty products, cellular services, florists, lodging, restaurants, gyms and fitness centers and more. We also offer discounts on prescription copays through MaineHealth Pharmacy Services.

Appreciation and Recognition Programs

Our recognition program acknowledges and celebrates care team members who demonstrate and uphold our values while going above and beyond in their contributions to our success. Care team members can nominate a peer, a co-worker from another department, their manager, or an entire team.

Employee Referral Program with Bonuses

Care team members provide strong additions to our team through their referrals. Bonuses for referrals can range from \$1,000 to \$5,000.

Voluntary Benefits

- [529 college savings](#). This educational savings plan, which is also a tax-advantage savings account, helps families set aside money for future college costs. Earnings are not subject to federal tax or (in general) state tax when used for the qualified expenses of the designated beneficiary, such as tuition, fees, books, and room and board.
- [Adoption assistance](#). Benefits-eligible care team members who complete an adoption are eligible to receive financial assistance to help cover adoption expenses. MaineHealth will reimburse care team members for qualified adoption expenses up to \$3,000 per lifetime maximum.
- [Pet insurance](#). MaineHealth care team members are eligible for preferred pricing on pet insurance from Nationwide, which offers two plans plus a \$50 wellness benefit option and cash back on eligible vet bills. [Get a quote and learn more](#).
- [Hearing services](#). Amplifon gives discounts on hearing testing, diagnostics and supplies. For more information call 888-669-2168.
- [Identity theft protection and legal services](#). You can enroll for protection and services to restore any damage created by identity theft or privacy breaches. The legal plan provides you and your family legal advice from an attorney, including creating your will or trust and support for real estate transactions, IRS audits, divorce, adoption, contracts or civil suits.

Your Career Growth and Development

From tuition assistance and scholarships to ongoing education, leadership training, mentoring and promotion opportunities, we provide resources to help you achieve your career goals. Annually, MaineHealth hosts and trains nearly 5,000 learners, students and residents — with the help of our local/regional educational partners.

Education Assistance Program

Tuition reimbursement (\$2,000 annually) and Public Service Loan Forgiveness Program

[Tuition.io](#), a platform that enables education assistance benefits, is available to all care team members and their families. To be eligible for tuition assistance, you must be continuously employed for at least six months and be in a benefit-eligible position. If you have federal student loans, you also have access to student loan management tools, repayment assistance and Public Service Loan Forgiveness tools, which makes filing a breeze!

Educational Opportunities: Training and Professional Growth

With a focus on continuing education and training, MaineHealth is helping care team members grow their careers to become the best version of themselves. Our Workforce Development department is committed to ensuring a robust pipeline of health care professionals into the organization and furthering MaineHealth's workplace culture of support and belonging.

Some of the programs include:

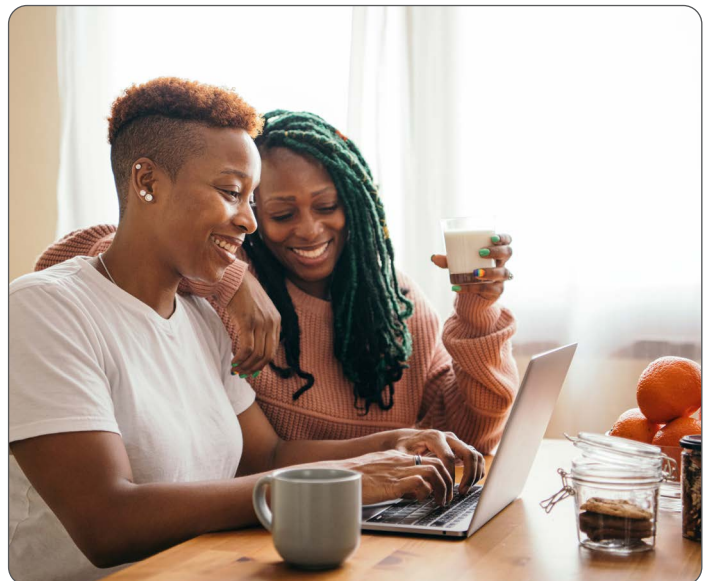
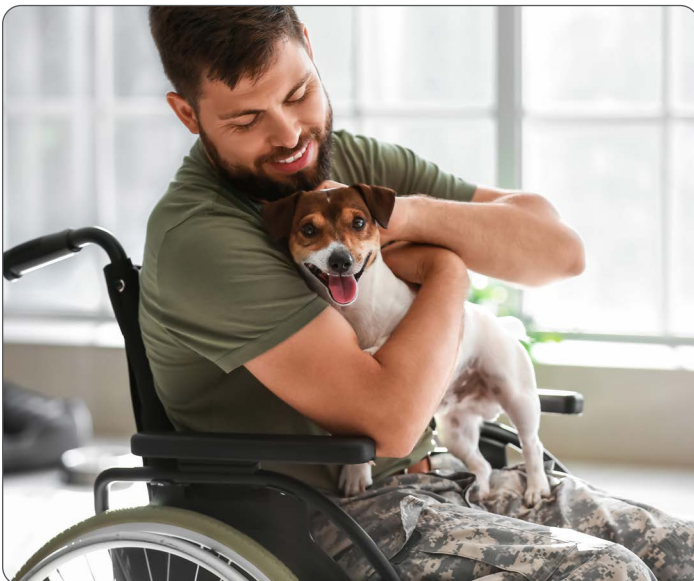
- Paid training programs, including Certified Nursing Assistant Training, Medical Assistant Program, School of Surgical Technology, Phlebotomy School and Clinical Healthcare Career Awareness Pre-Apprenticeship.
- Partnerships with businesses, universities, agencies, internal and external community members, and schools. These include reduced tuition with two- and four-year programs in higher education institutions and local school districts through public, technical/vocational and adult education programs.
- Career navigation
- New mentoring and job shadowing programs
- Career exploration and internships

Leadership Development

You can enroll in programs that support the development of strong leadership skills and align with the specific needs of our organization. MaineHealth offers a range of tools, training and course offerings that support the development of strong leadership skills for our care team members.

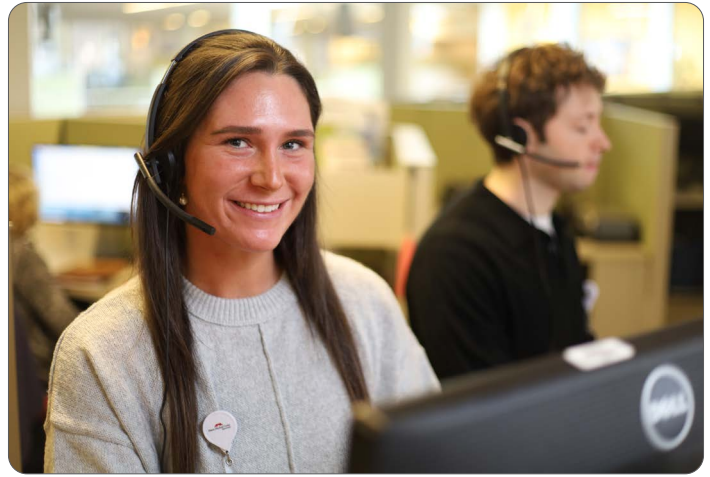
Care Team Member Networks

Our Care Team Member Networks consist of care team members from across MaineHealth, connected by factors such as race and ethnicity, gender identity, sexual orientation, culture or a common interest or goal. Our Black, Indigenous and People of Color (BIPOC), Lesbian, Gay, Bisexual, Transgender, Queer, Questioning and others (LGBTQ+), Leadership Connections, Disability and Veteran networks host in-person and virtual events for their members.



A Team To Support Your Open Enrollment Questions

Our Support Center delivers a seamless, single-entry point and simplified navigation for all care team members. Our team leverages the latest technology solutions to simplify processes, break down barriers and offer you support and direct communication. The Support Center will assist you with all your HR needs, including questions about health plans and other benefits, well-being programs and resources, leaves of absence, tuition assistance, learning and training opportunities, where to find forms and policies, and tools to support your well-being in and outside of work.



Call 207-661-4000 between 8 a.m. and 4 p.m., Monday through Friday

Legal Notices

This information provides highlights of the core benefits program provided by MaineHealth and is not intended to be a complete plan description. This information does not supersede or change any of the terms and conditions of any plan document, insurance policy, contract, or other legal agreement; the wording in the official documents will govern. Benefits enrollment is for benefit-eligible care team members scheduled 20 or more hours per week.

[Women's Health and Cancer Rights Act](#)

[CHIP Notice](#)

[Health Insurance Marketplace Notice](#)

[Notice of Privacy](#)

Care team members whose compensation is set or governed by separate programs, such as physicians, APPs, executives (AVP and above), residents, and union-represented employees should review those programs for additional information about compensation.

MaineHealth 2025 Benefit Highlights

All Care Team Members



Welcome To MaineHealth

As one of the largest health care organizations in Maine and a leading health care provider serving northern New Hampshire, MaineHealth is recognized as one of the nation's top integrated health care delivery networks.

Caring Together. At MaineHealth, we value our care team members as an essential community dedicated to building a better, healthier future. In pursuit of our vision of working together so our communities are the healthiest in America, we continuously strive to provide a variety of benefits and other rewards that support you.

Caring for You. MaineHealth's Total Rewards is a comprehensive package that includes financial, health and well-being, lifestyle and education benefits that enable our care teams to excel in both the work environment and their personal lives. Our Total Rewards package is more than benefits; it provides valuable support for you and your family. You can tailor your rewards to fit your needs.

PLEASE NOTE: Care team members regularly scheduled to work 20 or more hours per week are benefit eligible. Per diem and temporary care team members are not eligible for benefits.

Health Plan Offerings

MaineHealth offers two comprehensive health plans that provide access to high-quality, extensive medical coverage through a broad network of health care providers. The plans are administered through Aetna, 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.

- Effective: First of the month following benefit eligibility
- Cost: Employer/employee cost-share — employee contributions are pre-tax

Option 1: Healthy Saver Plan

The Healthy Saver Plan is a high-deductible health plan combined with a tax-advantaged health savings account (HSA), which includes a MaineHealth contribution. The plan covers Preferred, Participating and Out-of-Network services, subject to a plan deductible of \$1,750/\$3,500*.

Prescription drugs are subject to your annual deductible with the exception of certain preventive maintenance medications which have a copay. After the deductible is met, the plan pays 90% for most covered services in the Preferred Network and 70% for Participating Network or Out-Of-Network services until the annual calendar year out-of-pocket maximum of \$3,500/\$7,000* is met. Prescription drug copays are paid until the plan's annual out-of-pocket maximum is met.

Option 2: Healthy Select Plan

The Healthy Select Plan is a low-deductible health plan with access to a tax-advantaged health care Flexible Spending Account (FSA). You must select a primary care physician. Services received from the Preferred Network have lower copays and coinsurance than the Participating Network. The plan covers Preferred and Participating network services, subject to a plan deductible of \$600/\$1,200.* Most covered services are paid at 80% for preferred providers and 65 % for participating providers, once the plan deductible is met. The out-of-pocket maximum for this plan in the Preferred Network is \$3,000/\$6,000* and \$4,900/\$9,800* in the Participating Network. The out-of-pocket maximums cross accumulate between the Networks. Prescription drug copays are capped at a separate prescription out-of-pocket maximum of \$2,250/\$4,500.

* Single/Employee and dependents coverage.

Please see the Benefits Addendum for Health Plan Rates.

Vision Plan

Aetna Vision Plan provides benefits for eye examinations, lenses and frames, and contact lenses. Maximum benefits are achieved when using Aetna Vision providers. Out-of-Network services are reimbursed with maximum dollar limits.

- Effective: First of the month following benefit eligibility
- Cost: Employee paid pre-tax contributions

Dental Insurance

Delta Dental provides plan benefits based on four tiers of coverage: 100% preventive and diagnostic, 80% basic restorative, 50% major restorative and 50% orthodontic. Maximum annual benefit is \$2,000 per covered family member. (Orthodontic lifetime maximum of \$2,000 per covered family member.)

- Effective: First of the month following benefit eligibility
- Cost: Employer/employee cost-share — employee contributions are pre-tax

Life Insurance

Care team members receive a life insurance benefit equal to their annual earnings (refer to the summary plan description for definition of “earnings”) up to a maximum of \$500,000.

- Effective: First of the month following benefit eligibility
- Cost: Employer paid

Flexible Spending Accounts (FSA)

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

- Effective: First of the month following benefit eligibility
- Cost: Employee paid pre-tax contributions

Short-Term Disability

Eligible care team members will receive 60% of weekly earnings, after a 14-day elimination period, for up to 24 weeks as defined in the plan.

- Effective: First of the month on or after three months of active employment in a benefits-eligible position
- Cost: Employer paid

Long-Term Disability

Eligible care team members will receive 60% of monthly earnings after a 26-week elimination period up to a \$15,000 monthly maximum benefit as defined in the plan.

- Effective: First of the month on or after three months of active employment in a benefits-eligible position
- Cost: Employer paid

Paid Parental Leave

The paid Parental Leave benefit provides new parents with four weeks of 100% paid leave to provide support and bonding time following the arrival of a child. The benefit applies to birth parents, non-birth parents and adoptive parents within 16 weeks of the birth or adoption.

- Effective: First of the month following three months of active employment in a benefits-eligible position.

Paid Time Off (PTO)

MaineHealth offers time off from work for holidays and illness, or to relax and recharge. **Please see the Benefits Addendum for PTO information.**

Education Assistance Program

Eligible care team members may receive up to \$2,000 annually to pay for educational opportunities that would enhance their job knowledge and skills. Public Service Loan Forgiveness tools are also available to assist with federal loan management.

- Effective: Following six months of active employment in a benefits-eligible position
- Cost: Employer paid

Retirement Program

MaineHealth is committed to supporting care team members in building savings to provide income during retirement. **Please see the Benefits Addendum for Retirement Program information.**

Health and Well-Being Programs

MaineHealth is dedicated to maximizing the health, quality of life and wellbeing of our care team members and their families. Whether it is physical, emotional, financial or community, our Works on Wellness programs provide you and your family with an array of tools, programs, and offerings when you need it most. For more information, visit mainehealth.org/employees/wellness.

Employee Assistance Program

The Employee Assistance Program (EAP), provides counseling, online screening tools, self-help tools and information on a wide range of issues. This confidential counseling can help you and your family members deal with life's challenges. Individuals receive up to 12 free counseling sessions per issue, in-person or by phone, with a licensed counselor.

- Effective: First of the month following benefit eligibility
- Cost: Employer paid

Adoption Assistance

Benefits-eligible care team members who complete an adoption are eligible to receive financial assistance to help cover adoption expenses. MaineHealth will reimburse care team members for qualified adoption expenses up to \$3,000 per finalized adoption, not to exceed a lifetime benefit of \$3,000 per family.

- Effective: Following six months of active employment in a benefits-eligible position
- Cost: Employer paid

Lifestyle 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:

- Voluntary Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Insurance
- LegalShield/Identity Theft Protection
- Nationwide Pet Insurance Discount Program
- 529 College Savings Plan
- Discounted Home and Auto Insurance
- Amplifon Hearing Health Care

**The Human Resources (HR) Support Center at MaineHealth
is a confidential resource for care team members.**

For more information contact the HR Support Center at 207-661-4000.

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