

MaineHealth 2025 Benefit Addendum

Residents



Vacation and Sick Time

Your accrued vacation and sick time is intended to cover the following:

- Each Resident Physician may take up to 21 working days of vacation. Residents may roll over up to 3 days into the next academic year; all other unused days are forfeited. Weekend days and holidays, which are not scheduled Workdays, are not included within the 21-day allotment.
- All Residents have 10 days (80 hours) of sick time based on a 40 hour week. If a Resident is hired for less than 40 hours per week, their vacation and sick time will be pro-rated. At the third post-graduate year and each year thereafter, Residents accrue an additional 5 days per year, to a maximum of 35 days.
- Residents are eligible for a leave of absence for absences in excess of two weeks. A combination of both vacation and sick time may be used towards the leave.
- Allowed days away from a program may vary depending on the RRC requirements.

MaineHealth 403(b) Retirement Plan

An employer sponsored retirement plan which allows participants to contribute a portion of their salary on a pre-tax or post-tax (Roth) basis.

Years Of Service	Employer Core	Employer Match	Grand Total
0-4 years	2%	2%	4%
5-9 years	3%	2%	5%
10-14 years	4%	2%	6%
15-19 years	5%	2%	7%
20+ years	6%	2%	8%

Employer Core and Matching Contributions

- Eligible upon hire
- Employer will contribute 2% of pay* to the plan, increasing by 1% for each five years of service, to a maximum of 6% with 20 or more years of service for Core contribution
- Employer will match 50% on the dollar on the first 4% of pay

Employee Contribution

- Employees are automatically enrolled in the plan at 4% and have the opportunity to contribute a percent of pay* to the plan.

*Up to the IRS maximum

Health Plan Bi-weekly Payroll Deduction Rates

Rates are based on your annual salary and 26 payroll deductions per year.

Full Time (32-40 Hours) – Employee Payroll Deduction – Bi-weekly					
Healthy Saver HDHP*	Under \$45,000**	\$45,000 - \$74,999	\$75,000 - \$124,999	\$125,000 - \$249,999	\$250,000 and Over
Employee Only	\$49.27	\$60.89	\$67.68	\$101.00	\$138.60
Employee + Child(ren)	\$95.21	\$119.65	\$138.92	\$190.36	\$236.76
Employee + Spouse	\$149.77	\$188.20	\$220.65	\$299.84	\$372.40
Employee + Family	\$149.77	\$188.20	\$220.65	\$299.84	\$372.40
Healthy Select*	Under \$45,000**	\$45,000 - \$74,999	\$75,000 - \$124,999	\$125,000 - \$249,999	\$250,000 and Over
Employee Only	\$65.09	\$94.09	\$106.36	\$144.46	\$178.29
Employee + Child(ren)	\$133.77	\$160.94	\$192.81	\$247.03	\$288.41
Employee + Spouse	\$214.04	\$257.52	\$308.50	\$395.26	\$461.46
Employee + Family	\$214.04	\$257.52	\$308.50	\$395.26	\$461.46

Part Time (20-31.99 Hours) – Employee Payroll Deduction – Bi-weekly					
Healthy Saver HDHP*	Under \$45,000**	\$45,000 - \$74,999	\$75,000 - \$124,999	\$125,000 - \$249,999	\$250,000 and Over
Employee Only	\$71.38	\$75.73	\$97.91	\$117.46	\$162.14
Employee + Child(ren)	\$146.67	\$154.77	\$154.77	\$226.47	\$274.27
Employee + Spouse	\$233.38	\$246.16	\$265.74	\$383.50	\$431.40
Employee + Family	\$233.38	\$246.16	\$265.74	\$383.50	\$431.40
Healthy Select*	Under \$45,000**	\$45,000 - \$74,999	\$75,000 - \$124,999	\$125,000 - \$249,999	\$250,000 and Over
Employee Only	\$103.56	\$112.54	\$126.54	\$165.45	\$182.98
Employee + Child(ren)	\$189.77	\$199.61	\$228.23	\$271.07	\$290.30
Employee + Spouse	\$303.63	\$327.91	\$365.18	\$433.72	\$464.48
Employee + Family	\$303.63	\$327.91	\$365.18	\$433.72	\$464.48

* If you attest to using tobacco (use of tobacco includes the use of cigarettes, cigars, e-cigarettes, vapor cigarettes, smokeless tobacco, chewing tobacco, snuff, or pipe tobacco, three or more times per week) in the last 6 months, or prefer not to answer, a \$46.16 bi-weekly tobacco fee will be applied.

** Employees earning less than \$30,000 and currently enrolled in a health plan may have access to a Maine Department of Health and Human Services offering called the Premium Health Insurance Payment (PHIP) program. 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.

PLEASE NOTE: J-1 Visa holders will receive \$100 in an Health Reimbursement Account (HRA) if they enroll in the Healthy Select Plan.