CARING TOGETHER

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WHICH MEDICAL PLAN IS RIGHT FOR YOU?

OPEN ENROLLMENT

MaineHealth

How Medical Plans Compare in Different Scenarios

Review deductibles, copayments and coinsurance under the plan. (See health care plan definitions for additional information.) Compare the portion of costs paid under different health plans. For more information about Open Enrollment resources, visit the MaineHealth Intranet.

Note: Preventive care is covered under both medical plans. These scenarios are not cost estimates, and the treatments shown are examples of how the medical plans might cover medical care in realistic situations. Your costs will be different depending on the actual care you receive and the prices your providers charge, along with other factors. These examples assumed all providers were in the Preferred Network and that care team members used a MaineHealth Pharmacy.

ILLUSTRATION ONLY — Example #1 Meet Peg and her family: Peg, a care team member with an annual salary of $76,000, is enrolled in family coverage. Her family only sees their physicians for annual checkups and preventive lab work. Since preventive services are covered 100% under both medical plans, there is no cost to Peg and her family for these services. However, the cost of health care includes bi-weekly payroll deductions.

Peg's Payroll Deductions	Healthy Saver Plan	Healthy Select Plan
Bi-Weekly Premiums	$220.65	$308.50
Annual Cost of Payroll Deductions	**$5,736.90**	**$8,021.00**

Medical Scenario: Peg is expecting a baby this year. With her family coverage, she will have nine months of Preferred Network pre-natal care and a hospital delivery.

	Healthy Saver Plan	Healthy Select Plan
Amount Owed to Provider*	$7,540.00	$7,540.00
Plan Pays	$3,652.50	$5,097.50
Peg Pays (deductible and coinsurance)	**$3,887.50**	**$2,442.50**

Service provided	*Sample care costs
Hospital Charges	$2,700.00
Routine Obstetric Care	$2,100.00
Hospital Charges (baby)	$900.00
Anesthesia	$900.00
Laboratory Tests	$500.00
Prescriptions (1 Tier 30-day supply) from a MaineHealth Pharmacy	$200.00
Radiology	$200.00
Vaccines, other preventive	$40.00
Total	**$7,540.00**

Annual Summary	Healthy Saver Plan	Healthy Select Plan
Peg's Payroll Deductions	$5,736.90	$8,021.00
Peg's Out-of-Pocket Costs	$3,887.50	$2,442.50
Peg's Total Costs	**$9,624.40**	**$10,463.50**

In this scenario above, Peg had to pay more out-of-pocket expenses at the time of service, but the Healthy Saver Plan was the most cost-effective plan for Peg and her family's medical needs this year.

ILLUSTRATION ONLY — Example #2 Meet Joe: Joe, a care team member with an annual salary of $45,000, is enrolled in single coverage.

Joe's Payroll Deductions	Healthy Saver Plan	Healthy Select Plan
Bi-Weekly Premiums	$49.27	$65.09
Annual Cost of Payroll Deductions	**$1,281.02**	**$1,692.34**

Medical Scenario: Joe went to the hospital due to an accident and required follow-up care.

	Healthy Saver Plan	Healthy Select Plan
Amount Owed to Provider*	$3,560.00	$3,560.00
Plan Pays	$1,629.00	$2,278.00
Joe Pays (deductible, coinsurance/copay)	**$1,931.00**	**$1,282.00**

Service provided	*Sample care costs
Hospital visit	$2,000.00
X-Rays	$660.00
Laboratory Tests	$100.00
Follow up visits to Specialist	$800.00
Total	**$3,560.00**

Annual Summary	Healthy Saver Plan	Healthy Select Plan
Joe's Payroll Deductions	$1,281.02	$1,692.34
Joe's Out-of-Pocket Costs	$1,931.00	$1,282.00
Joe's Total Costs	**$3,212.02**	**$2,974.34**

In this scenario above, Joe had to pay less out-of-pocket expenses at the time of service, and the Healthy Select Plan was the most cost-effective plan for Joe's medical needs this year.

MaineHealth 2025 Health Plan Biweekly Payroll Deduction Rates

Rates are based on 26 payroll deductions per year.

FULL TIME (32 - 40 hours) — Employee Biweekly Payroll Deduction

Healthy Saver CDHP Nonsmoker*	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/DP	$149.77	$188.20	$220.65	$299.84	$372.40
Employee + Family	$149.77	$188.20	$220.65	$299.84	$372.40

Healthy Select Nonsmoker*	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/DP	$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 Biweekly Payroll Deduction

Healthy Saver CDHP Nonsmoker*	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/DP	$233.38	$246.16	$265.74	$383.50	$431.40
Employee + Family	$233.38	$246.16	$265.74	$383.50	$431.40

Healthy Select Nonsmoker*	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/DP	$303.63	$327.91	$365.18	$433.72	$464.48
Employee + Family	$303.63	$327.91	$365.18	$433.72	$464.48

*$46.16 will be added as a Tobacco Fee for employees enrolled in a health plan who affirmatively attest to tobacco use.

**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 Private Health Insurance Premium (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.