

Memo to: All CMH Employees
From: Jerry Marstaller, Human Resources
RE: PPACA Notice
Date: August 2012

On June 28, 2012, the U.S. Supreme Court issued its decision on the Patient Protection and Affordable Care Act (often referred to as the "Affordable Care Act" or "health care reform law"). The Court upheld all provisions of the Affordable Care Act directly affecting group health plans such as the health plans offered by Central Maine Healthcare.

Central Maine Healthcare remains committed to providing high-quality, affordable health coverage for eligible employees and to complying with the Affordable Care Act. For the 2013 plan year, Central Maine Healthcare intends to maintain its current health plan offerings and will implement the following plan features and other requirements for 2013:

- Coverage of recommended preventive services for women (such as mammograms, screenings for cervical cancer, prenatal care, contraceptive care and other services) will be covered at 100% (without a co-pay).
- Distribution of the summary of benefits and coverage which includes information about covered benefits, exclusions, etc. This will be provided in addition to the Summary Plan Description (SPD) that Central Maine Healthcare already provides
- \$2500 limit on health care FSA elections
- Reporting the value of employer-based health coverage on IRS Form W-2. This will not impact the taxes that you pay. All that is reported is the total contributions that both you and Central Maine Healthcare pay toward the cost of your health care coverage

As in prior years, Central Maine Healthcare will continue to evaluate its health plan offerings and adjust those offerings to the needs of Central Maine Healthcare and its employees, in accordance with the Affordable Care Act and other applicable laws. If you would like more information about your health coverage, please refer to your summary plan description or contact me in Human Resources at (207) 795-2391 or by email at marstall@cmhc.org