



Voluntary Benefits

Available through EBM @ 1-888-269-2744.

As an employee of Central Maine Healthcare, you have the opportunity to purchase short-term disability, accident and vision insurance through payroll deduction.

Short Term Disability Insurance

- Guaranteed acceptance, regardless of health (Pre-existing conditions are not covered until you have been covered for at least 12 consecutive months)
- Benefits do NOT automatically increase or decrease due to changes in pay or scheduled hours. Contact EBM’s enrollment center to confirm coverage if you have had changes in 2010.
- 13-week benefit period
- Benefits begin on the 15th day of disability for off-the-job accidents and sickness
- Covers up to 70% of your income (\$3,000/week maximum benefit)
- Extended Sick Bank time may be used to supplement short-term-disability benefits (not to exceed 100% of pre-disability income)
- Maternity is covered as an illness

Accident Insurance

- Pays benefits directly to you for off-the-job accidents
- Pays in addition to any other insurance you have
- Portable upon termination of employment at the same premium rate

Vision Insurance

- \$20 Co-pay for eye exam and lenses in-network (VSP Signature)
- \$150 allowance for frames in-network, and \$10 co-pay (every 24 months)
- \$150 allowance for contact lenses and no co-pay (every 24 months)

<u>Vision coverage</u>	<u>Bi-weekly rate</u>
– Employee Only	\$ 5.95
– Employee/Spouse	\$ 9.45
– Employee/Children	\$ 9.66
– Employee/Family	\$ 15.55

Voluntary Benefits - Eligibility

New hires are eligible to participate in the voluntary benefits listed on this page on the first of the month following one month of employment.

New hires must call EBM’s Enrollment Center within 31 days of hire.

**Voluntary Benefits –
Information & Enrollment
EBM’s Enrollment Center
1-888-269-2744**