

## **BENEFIT SUMMARY (LEWISTON CAMPUS'S)**

You can find additional information at our Healthy Decisions website, [www.cmmfhealthydecisions.com](http://www.cmmfhealthydecisions.com)

**PAID TIME OFF** - Hours for time off accrue weekly for full-time (FT) and regular part-time employees (RPT – 20 hours or more). The time accrues from the first day of FT and RPT employment on a pro-rated basis determined by the actual number of hours paid. Accrued hours are available to use after completion of the initial 90-day review period. The accruals are based on the following time-off policies:

1. **CHOICE TIME** – Hourly employees accrue at a rate of 200 hours/year (prorated for less than 40 hours/week) during the first 4 years of employment, 240 hours/year after 4 years and 280 hours/year after 14 years. Salaried employees accrue at a rate of 240 hours/year (prorated) during the first 4 years of employment, 280 hours/year after 4 years. This time is available for vacations, holidays, sick days (the first 16 consecutive hours of an illness, prorated for RPT employees), etc.
2. **EXTENDED SICK BANK (ESB)** - Hours accrue at a rate of 48 hours/year (prorated for less than 40 hours/week) to a maximum balance of 600 hours. These hours are for extended illnesses and are available after using 60 consecutive hours of Choice Time (prorated) and ESB hours paid at 60% value.

**FLEXIBLE BENEFITS** – Central Maine Healthcare provides assistance for employees to participate in the Flexible Benefits program. Employees that have a FT or RPT status are able to participate in the benefits program. Benefits included are:

- **Health Insurance:** Four different levels of insurance for all employees. Family and/or life partner coverage is available.
- **Dental Insurance:** Preventive work fully covered and partial payment for most other services. Family and/or life partner coverage is available. Orthodontic services with no age limits are covered by this plan.
- **Life Insurance:** From one times to five times annual salary life insurance is available. Accidental Death & Accidental Dismemberment is included. Premiums (for the employee paid portion) are determined by age and salary. There is an overall \$650,000 limit on life insurance available.
- **Dependent Life Insurance** on spouse, partner, and/or children is available.
- **Long Term Disability:** After a 90 day waiting period, LTD pays benefits until recovery, age 65, or death. CMMF provides 50% salary protection and employees are able to purchase an additional 10% rider. There is a maximum receipt of \$15,000/month. Premiums are determined by age and salary. Eligibility for certain other benefits (such as Social Security disability) will offset the monthly LTD benefit.
- **Healthcare and Dependent Care Spending Accounts** allow you to pay for your family's non-covered health services and qualified day care expenses with pre-tax dollars. Employees may receive up to a 25% subsidy for using the Dependent Care Spending Account. A comprehensive list of IRS recognized expenses is available in the

**OTHER VOLUNTARY BENEFITS** –NextGen College Savings 529 Plan, MetLife, Northeast Bank and Trust, Liberty Mutual, Long Term Care Insurance, Short Term Disability, Accident Insurance, and Vision Insurance

**RETIREMENT PLANS** – Central Maine Healthcare offers two different options for employees to help prepare for retirement. Your age, earnings, and other income are factors that will help you decide which ones are best for you.

- **Defined Contribution Plans** – Opportunity to save for retirement and maximize savings. Contribution limits apply, call HR for more information.
  - 403B – For employees of non-profit organizations (CMH, CMMC, CMCH).
  - Roth IRA – For all employees

**BEREAVEMENT LEAVE** - In the event of death in an employee’s immediate family (i.e. parent, sibling, guardian, spouse/spousal equivalent or child), employees are allowed up to five days paid leave. In the event of the death of a stepparent, stepchild, parent-in-law, grandparent, or grandchild, up to three days will be available. In the event of the death of an aunt or uncle, one day will be available.

**EMPLOYEE HEALTH SERVICES** - In addition to a pre-employment screening, Central Maine Healthcare provides annual TB tests to employees at no cost.

**HEALTH & WELLNESS CENTER** - The Health & Wellness Center (located in the lower level of the 12 High St building) is much more than the usual health club. Our focus is on wellness rather than fitness. Membership fee is \$15.00/month (for employees) and can be payroll deducted.

**HEALTH & WELLNESS – SENIOR SERVICES** – CMMC offers many services to the community. Health & Wellness – Senior Services (located in the lower level of the 12 High Street building) is one of the many ways to announce and publicize these commitments. Senior Services events are organized by the Health & Wellness Center.

**TUITION REIMBURSEMENT** - Employees who wish to continue their studies may receive reimbursement of up to 50% tuition and registration fees with an academic year cap of \$5,000 total upon satisfactory completion of each course. Application for funds must be made prior to course enrollment through your Department Manager. Central Maine Healthcare will also reimburse employees for the cost of National Certification Exams. These exams are **not** licensing exams to meet minimum job requirements; rather, they are nationally recognized exams in specialty areas of study and are above and beyond job requirements.

**EMPLOYEE SPECIAL EVENTS COMMITTEE** - Coordinated by employees, this group sponsors numerous social and recreational events for Central Maine Healthcare employees and family members.

**SOCIAL SECURITY/MEDICARE** – Central Maine Healthcare contributes to each employee’s Social Security/Medicare account, matching the amount you contribute. The withholding rate is determined by the Federal Government.

**U.S. BONDS** - Employees are able to purchase U.S. Savings Bonds through payroll deduction. More information is available by calling Payroll @ 795-2273.