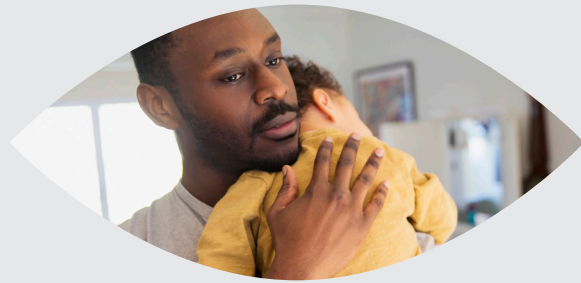


2020

# Benefits Guide



## Your commitment to exceptional patient care deserves an exceptional benefits package. Ours is designed to:

- Support and improve your health
- Provide financial security
- Help you balance your work and personal life

### Introduction to Your Benefits

Benefits for Your Health	Benefits for Your Financial Security	Benefits for Balancing Your Work and Life
<p><b>Dental</b></p> <ul style="list-style-type: none"> <li>• Northern Light Employee Dental Plan</li> </ul> <p><b>Medical</b></p> <ul style="list-style-type: none"> <li>• Northern Light Employee Health Plan</li> </ul> <p><b>Wellness Programs</b></p> <ul style="list-style-type: none"> <li>• Northern Light Total Health</li> <li>• Virgin Pulse</li> </ul> <p><b>Vision Plan</b></p>	<p><b>Accidental Death and Dismemberment</b></p> <p><b>Flexible Spending Accounts</b></p> <ul style="list-style-type: none"> <li>• Healthcare FSA</li> <li>• Dependent Care FSA</li> </ul> <p><b>Life Insurance for you and your dependents</b></p> <p><b>Long-term Disability</b></p> <p><b>Short-term Disability</b></p> <p><b>Retirement Savings</b></p>	<p><b>Employee Assistance Program</b></p> <p><b>Paid Time Off</b></p>

Our benefits are designed with our employees in mind. This guide has the important information you need including eligibility and enrollment information and a description of your benefit options. If you have questions after you review our guide, please call your HR Service Center, or check out our Benefits Portal (on the Northern Light Health intranet: [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org)) to find information and download important documents and forms.

#### Northern Light Health Human Resources Service Center

Phone: 207-973-4000 or 1-855-660-0202

Fax: 207-973-7865

Email: [hrservicecenter@northernlight.org](mailto:hrservicecenter@northernlight.org)

Benefits portal: [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org) (on the Northern Light Health intranet)

HR portal: [hr.northernlighthealth.org](https://hr.northernlighthealth.org) (on the Northern Light Health intranet)

*Please note: Collective bargaining agreements may contain provisions that either supersede or are supplemental to the information provided in this guide.*

Health Plan		
<b>Northern Light Beacon Health and Beacon Direct</b> <ul style="list-style-type: none"> <li>Covered Services</li> <li>Behavioral Health</li> <li>Preferred and In-Network Providers</li> </ul>	1-855-429-1023	<a href="http://employeehealthplan.northernlighthealth.org">employeehealthplan.northernlighthealth.org</a>
<b>Connect Your Care</b> <ul style="list-style-type: none"> <li>Health Reimbursement Account (HRA)</li> </ul>	1-833-799-1781	<a href="http://www.connectyourcare.com">www.connectyourcare.com</a>
<b>Geisinger</b> <ul style="list-style-type: none"> <li>Prescription drug benefits</li> </ul>	1-800-988-4861	<a href="http://www.geisinger.org/northernlighthealth">www.geisinger.org/northernlighthealth</a>
<b>Northern Light Pharmacy</b>	1-800-639-8801	<a href="http://www.northernlighthealth.org/pharmacy">www.northernlighthealth.org/pharmacy</a>
Dental Plan		
<b>Northeast Delta Dental</b>	1-800-832-5700	<a href="http://www.nedelta.com">www.nedelta.com</a> Group Number 6532
Wellness		
<b>Northern Light Total Health</b>	207-973-4000 or 1-855-660-0202	<a href="http://totalhealth.northernlighthealth.org">totalhealth.northernlighthealth.org</a> (on the Northern Light Health intranet)
<b>Virgin Pulse</b>	1-888-671-9395	<a href="http://member.virginpulse.com">member.virginpulse.com</a>
Short-term Disability		
<b>Lincoln Financial</b>	Report a claim 1-888-408-7300	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> Company Code EMHS006
Long-term Disability		
<b>Lincoln Financial</b>	1-800-713-7384 Claims Questions: 1-800-210-0268	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> Company Code EMHS006
Life Insurance		
<b>Lincoln Financial</b>	Life Claims 1-888-787-2129 Life Waiver Questions 1-888-787-2129 Evidence of Insurability 1-888-287-8494	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> Company Code EMHS006
Vision Care		
<b>VSP</b>	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Accounts (FSA)		
<b>Benefit Strategies</b>	1-888-401-3539	<a href="http://www.benstrat.com">www.benstrat.com</a>
COBRA Administrator		
<b>Benefit Strategies</b>	1-888-401-3539	<a href="http://www.benstrat.com">www.benstrat.com</a>
Employee Assistance Program		
<b>Affiliated/Northern Light Work Force</b>	1-800-769-9819	<a href="http://www.affiliatedeap.com">www.affiliatedeap.com</a>
Retirement Plan		
<b>Fidelity Investments</b>	1-800-343-0860	<a href="http://netbenefits.com/northernlighthealth">netbenefits.com/northernlighthealth</a>

## Table of Contents

Benefits Eligibility .....	4
Eligible Dependents.....	4
Verification Documents.....	5
How and When to Enroll .....	6
Making Changes/Qualifying Events .....	7
Excellent Care with You at the Center.....	8-9
Total Health .....	10-11
Health Plan Benefits–Northern Light Employee Health Plan .....	12-14
Health Reimbursement Account.....	16-17
Prescription Drug Coverage.....	18-20
Dental Benefits–Northern Light Employee Dental Plan.....	21
Vision Plan.....	22
Benefits for Your Financial Security .....	23
Flexible Spending Accounts .....	23
Healthcare FSA.....	23
Dependent Care FSA .....	24
Life Insurance .....	25
Accidental Death & Dismemberment (AD&D) Coverage .....	25
Short-term Disability.....	26
Long-term Disability .....	26
Retirement Savings Plan–Northern Light Health Retirement Partnership	
403(b) and Affiliated 401(k) Plan .....	27
529 College Savings Plan.....	27
Benefits for Balancing Your Work and Life* .....	28
Employee Assistance Program .....	28
Leaves of Absence.....	28
Paid Time Off.....	29

\*For information about other benefits for balancing your work and life, such as paid time off, holidays, jury and witness duty, tuition reimbursement, etc., please contact the Northern Light Health HR Service Center or visit the Northern Light Health Policy Gateway ([emhs.ellucid.com](http://emhs.ellucid.com)).



Welcome to our 2020 Northern Light Health Benefits Guide! If our guide isn't clear and concise, tell us. Your feedback makes us better.

## Benefits Eligibility

Our benefits are designed with you in mind. All full-time and part-time employees are eligible to participate.

Temporary long-term, full-time and part-time employees are generally eligible (positions lasting longer than 60 days); please call our Northern Light Health Human Resources Service Center at 207-973-4000 or 1-855-660-0202 if you have any questions.

## Eligible Dependents

We are pleased to extend coverage to your eligible dependents, as outlined in this guide.

For most benefits, your eligible dependents include:

- Your spouse;
- Your dependent children up to the end of the month they turn the age of 26; and
- Your disabled children of any age, if disabled before the age of 26.

Your spouse is eligible for coverage under our health benefits as well as other benefits.

## Proof of Dependent Eligibility

If you just joined Northern Light Health, you have 31 days (from your date of hire – always a Sunday) to provide proof of dependent eligibility.

- Shared residency can be confirmed with a mortgage, rental agreement, utility bill, etc., and must be dated within six months prior to the start of your benefits coverage.
- Submit a federal tax return, please provide the first page only and black out the first five digits of your social security number (SSN) and all financial information. The return must be from the tax year prior to the year you are adding benefits.
- Please, send copies, not originals. You will not get these documents back; we shred them once they're reviewed.

Dependent Relationship Definition	Required Verification Documents (Acceptable copies include photocopy, picture, scan, or fax)
<p><b>Spouse</b> The participant's legal spouse</p>	<p>A copy of state or county issued marriage certificate <u>AND</u> proof of shared residence within six months prior to the start of coverage <b>or</b> a copy of the first page of your jointly filed federal tax return (through line 6 of Form 1040)*</p>
<p><b>Child under age 26</b></p> <ul style="list-style-type: none"> <li>▪ Your natural child, legally adopted child, or child in the process of being adopted</li> <li>▪ Stepchild</li> <li>▪ A child whom you have legal guardianship of</li> <li>▪ A child who is the subject of a Qualified Medical Child Support Order (QMCSO) issued to you</li> </ul>	<p>A copy of the following documents (varies by the relationship of the child to the employee):</p> <ul style="list-style-type: none"> <li>▪ <b>Natural child or legally adopted child:</b> State or county issued birth certificate or signed court order showing employee's name</li> <li>▪ <b>Stepchild:</b> State or county issued birth certificate showing parents' names, copy of your Marriage Certificate, and proof of shared residence**</li> <li><b>or</b></li> <li>▪ State or county issued birth certificate showing parents' names and copy of the first page of your joint federal tax return*</li> <li>▪ <b>Child whom you have legal guardianship:</b> Signed court order dated within the past year</li> <li><b>or</b></li> <li>▪ Signed court order and proof of shared residence**</li> <li><b>or</b></li> <li>▪ Signed court order and tax return claiming the child as a dependent</li> <li>▪ <b>Child who is the subject of a Qualified Medical Child Support Order:</b> Signed court order</li> </ul>
<p><b>Dependent Child with a Disability (age 26 or older)</b> A child who has attained age 26, but is incapable of self-sustaining employment because of a documented mental or physical handicap that began before the child reached age 26</p>	<p>A copy of state or county issued birth certificate and proof of shared residence**</p> <p><b>or</b></p> <p>A copy of state or county issued birth certificate and a copy of the first page of your federal tax return* claiming the child</p> <p><b>Please note:</b></p> <ul style="list-style-type: none"> <li>▪ Beacon Health determines the disability status of the child</li> <li>▪ You must submit documentation of the child's disability no later than 31 days after your child turns age 26</li> </ul>

\*Black out the first five digits of SSN, and any financial information.

\*\*Proof of residency must be dated within six months prior to the start of benefits coverage.

## How and When to Enroll

If you want to have coverage in the following core benefits, **you will need to enroll within 31 days of the date you first become eligible for benefits coverage** (such as the date you are first hired, or the date you become a benefit eligible full-time or part-time employee). Your benefits will start on the first of the month following your date of hire or change in benefits eligibility. For example, if your date of hire is June 11, your elected benefits will start on July 1. **Your date of hire is always a Sunday.** Remember that if you do not enroll in benefits prior to your first paycheck following your benefit effective date, you may miss your first benefit deductions and any missed deductions will be automatically collected from your next paycheck (or two paychecks, if two are missed).

You must actively enroll to have the following benefits coverage:

- Medical/Prescription Drug
- Dental
- Vision
- Supplemental Life Insurance
- Flexible Spending Accounts

You are automatically enrolled in Short-term Disability, Long-term Disability, the Employee Assistance Program, and basic life insurance because Northern Light Health pays the full cost of those benefits.

If your spouse is employed by a Northern Light Health member, double coverage is not available for the following employee paid benefits: medical, spousal life insurance, and dependent life insurance.

## Benefit Enrollment Instructions

- Benefit enrollment can be accessed two ways via Infor Cloudsuite:
  - Go directly to [https://mingle-portal.inforcloudsuite.com/EMH\\_PRD](https://mingle-portal.inforcloudsuite.com/EMH_PRD) from a work or home computer
  - OR,
  - From your organization's intranet homepage, type "Infor" in the search bar directly on top of your Quick Links and then select "Infor Cloudsuite"
- In most cases, accessing Infor Cloudsuite requires the same username and password you use to log in to your work computer. If you do not have this information or are having trouble logging in, please contact the Northern Light Health IS Help Desk at 207-973-7728 or toll free at 1-888-827-7728.
- Instructions for enrolling in your benefits are located on the benefits portal ([benefits.northernlighthealth.org](https://benefits.northernlighthealth.org)).
- **IMPORTANT:** Once you make your benefit elections, click the blue "submit" button and then click "OK" to confirm submission. You can then click on the red pdf box to print or save a copy of your Enrollment Statement.

## Retirement Enrollment

You may enroll in or change your election in your Northern Light Health organization's retirement savings plan at any time during the year by contacting Fidelity Investments by phone at 1-800-343-0860 or online at [netbenefits.com/northernlighthealth](https://netbenefits.com/northernlighthealth).

If you want benefits, you must enroll within 31 days of your eligibility date. The only exception is if you experience a qualifying event. (See below for more information about Making Changes/ Qualifying Events.) Your next opportunity to enroll in coverage will be during our next open enrollment period.

## Making Changes/Qualifying Life Events

When you enroll, choose your benefits carefully, because they will stay in effect for the entire plan year—from January 1 through December 31. You may only change your benefits during the plan year if you experience a qualifying life event. When you make a change due to a qualifying life event, you may only make an adjustment to your benefits that is consistent with the change in life event. Be aware that special rules apply to Flexible Spending Accounts (FSAs). Contact the HR Service Center to determine what qualifying life events permit you to make changes to your FSA contributions.

### **Qualified status changes take into account some of our more common life events and include the following:**

- Marriage
- Birth, legal adoption, legal guardianship, or placement of foster or stepchildren
- A judgment, decree, or order in a domestic relations proceeding, including a Qualified Medical Child Support Order requiring coverage be provided to an eligible child
- Death of you, your spouse, or dependent child
- Legal separation, divorce, or annulment
- A change in your job status (from a non-benefit eligible position to a benefit eligible position) that triggers eligibility
- Loss of coverage or receipt of new coverage under another employer's plan (including open enrollment)
- Change in your dependent's eligibility (e.g., due to being over the age limit)
- A significant change in your required premium (a significant change means a change of 10 percent or more)
- Commencement of or return from a qualified leave of absence (FMLA) or unprotected leave of absence
- Receipt of or loss of Medicare/Medicaid (you may change the current election for the eligible person only)

**If you need some guidance, contact the HR Service Center to confirm a qualifying event. All qualifying events require specific documentation. Call us if you have questions.**

**Important:** If you need to make a change to your benefits due to a qualifying life event, contact our Northern Light Health HR Service Center as soon as possible (207-973-4000 or 1-855-660-0202).

**All changes must be made within 31 days of the event. Changes go into effect the first of the month following the change and submission of paperwork.**

**The only exception is newborns and adoptions -- you have a 90 day window to enroll in our Northern Light Employee Health Plan, with coverage retroactive to the date of birth/date of adoption.**





The Northern Light Employee Health Plan is a self-funded plan. This means the funds available to pay claims come from the premiums we pay as employees and the contributions Northern Light Health makes as the employer.

The performance of our plan (and our premiums) largely depends on how well we take care of ourselves and where we seek care.

## Excellent care with you at the center

### **Our health plan is administered by Beacon Health**

Beacon administers our health plan and is here to help us maintain and improve our health and well-being. Beacon has a high quality, well-organized network of healthcare providers, care coordination services, care managers, and wellness interventions, all committed to supporting proactive care that encourages us to lead healthy, productive, and highly satisfying lives. By using our resources at Beacon, we developed a cohesive strategy that works for all of us. It's about connecting executive leadership, Total Health, and Human Resources to design and implement population health strategies – the focus is always on what's best for us; what we need to be healthy. Beacon supports care teams actively engaging with us in our health so we can live fuller lives and if we do get sick we have better outcomes! By partnering with our frontline care teams, they help us accelerate best practices quickly across our system. This gives providers more time to focus on caring for us.

Beacon offers innovative programs to help us make better lifestyle choices and live a healthier life while managing a chronic condition or receiving a new diagnosis. Their expertise is matched by their commitment to our good health with programs developed specifically for us, offering one-on-one interventions such as specialized nurse care management, health and disease management, and a variety of wellness programs including biometric screenings. Your relationship with Beacon's care providers is confidential and your health information is protected.

### **Nurse Care Management Program**

Personalized nurse care management helps you get everything you need to stay on top of a chronic condition or get back to your life after a visit to the emergency department or a hospital stay. Provider-led teams coordinate a comprehensive treatment plan that includes clinical care supported by outreach with a specialized nurse just for you, health education, and support tools so you can achieve the best outcome. Our nurse care managers work right alongside your primary care team and help you get the care and support you need when you need it.

**When you invest in your health, you build a healthier future. Take advantage of Beacon's programs. They are free and part of our benefits package.**

### **Beacon Health Diabetes Prevention Program (DPP)**

It's about healthy balance. Are the signs all pointing to diabetes in your future? Beacon can help you get your health back on track. We offer a certified program designed to improve blood glucose levels and reduces your risk of developing diabetes. In the program you will share stories, try new things, and build a new healthy way to live – all while lowering your risk of type 2 diabetes and living your healthiest life.

## **Beacon Health Wellness Coaching is all about you**

How about personalized support and encouragement to take charge of your health? Wellness Coaching is all about what's important to you. Our program offers individual support so you can achieve your goals. Coaches help you overcome challenges and work with you to develop a plan that is tailored to your unique circumstances and capabilities.

## **Beacon Health Kicking Butts -- when you're ready to quit for good**

Kicking Butts is a comprehensive tobacco cessation program that follows best practices and incorporates the latest evidence-based research. Our program includes individual support from a wellness coach who helps you develop a quit plan and provides one-on-one education incorporating the latest approaches and resources for tobacco cessation. In addition, coaches regularly reach out to help you manage your triggers and stay tobacco-free.

## **Beacon Health Weight Solutions**

When accountability, direction, and support is important, this program is a must. Coaches help you improve your health and wellbeing through healthy weight loss. Following best practices, Beacon combines one-on-one partnerships and a group component. Program graduates are proof change is possible. Visit [beaconhealth.me](https://beaconhealth.me) for more information about Beacon wellness programs.

## **Beacon Health Wellness Network**

Are you ready to take your health to the next level? Looking for new ways to stay active and save money at the same time? Take a look at our statewide network of preferred wellness services for all employees and family members on our health plan. Our Wellness Network includes fitness centers, personal trainers, massage therapists, yoga studios, and more\*, all at a discounted cost. A complete listing of services, searchable by location or service, is available at [beaconhealth.me](https://beaconhealth.me) under Wellness Services/Wellness Services Network.

\*Some services may not be available in all locations.



## Northern Light Total Health programs

### Total Health

Available to all employees

- Programs, challenges, events, lunch and learns, tools and resources, newsletters, and education

### Virgin Pulse

Available to benefit eligible employees and their spouses

- Cash reward, holistic wellness program on the Virgin Pulse interactive platform with special focus on physical activity tracking.
- The same cash rewards are available to employees, and spouses, up to \$400 per year!

### Programs for members of our Northern Light Employee Health Plan

Available to covered employees and spouses on the Northern Light Employee Health Plan.

All associated incentives are available equally to employees and their spouses.

- Beacon Health Biometric Screening Program. The biometric values collected are body mass index (height and weight ratio), blood cholesterol, blood glucose, and blood pressure
- Beacon Health Kicking Butts tobacco cessation program
- Beacon Health Diabetes Prevention Program
- Beacon Health Weight Solutions
- Beacon Health Wellness Coaching
- Weight Watchers reimbursement program for community and at-work programs

## Virgin Pulse

All benefit eligible employees and their spouses have the opportunity to improve or maintain their health by taking part in fun and innovative activities and tools through Virgin Pulse, an online platform. Virgin Pulse designs technology that helps cultivate healthy lifestyle habits.

The heart of the program is a physical activity tracking system, given physical activity's profound impact on every aspect of our health. To gain the highest level of points for physical activity in the program, employees must have a tracking device compatible with the Virgin Pulse platform. Participants can earn a Virgin Pulse activity tracking device or \$28.99 by registering for the site and uploading a profile picture for the first time. A complete list of devices can be found on the Virgin Pulse store on the Virgin Pulse platform.

Points are also earned through educational cards and activities specific to a participant's interests on a range of topics, including nutrition, weight, sleep, physical activity, personal fulfillment, stress, finance, outlook, and professional and personal growth.

As our employee wellness platform, participants can also easily keep track of their health status through a personalized dashboard. Our information is stored confidentially in accordance with HIPAA guidelines.

## Health assessment

The health assessment is located on the Virgin Pulse website. Employees and spouses can complete the assessment at any point over the course of the year. Virgin Pulse participants can earn 1,000 points annually for completing the health assessment, in addition to being provided education specific to their health status and learning their relative risk levels for each category.

## Biometric screenings (\$75 incentive for employees on the Northern Light Employee Health Plan; \$150 if you have a spouse on the Health Plan)

Biometric screenings take place between September 1 and November 30 for employees and spouses on the Northern Light Employee Health Plan whose blood cholesterol, blood glucose, blood pressure and body mass index (BMI) was not picked up on the Northern Light Health electronic medical record from a visit to their primary care's office at some point during the calendar year. Information about this incentive program is sent to eligible employees in August and is available at [employeehealthplan.northernlighthealth.org](http://employeehealthplan.northernlighthealth.org). If you are hired after December 1 you will be eligible for this program the following fall.



## Health Reimbursement Account (HRA) contributions (Health Plan enrollees)

As an additional component of the fall biometric screening, all employees and spouses who have a BMI under 29 receive a \$100 contribution into their HRA accounts, up to the maximum HRA balance allowed per our Employee Health Plan Summary Plan Document. If you have a BMI of 29 or over you can still qualify for the HRA contribution. You just need to actively work toward meeting that standard by participating in a qualifying program. Additionally, those who use tobacco, are pre-diabetic or diabetic or who otherwise wish to improve their health can also earn a range of HRA contribution incentives by participating in a qualified engagement program or programs. Details about these programs are available at [employeehealthplan.northernlighthealth.org](http://employeehealthplan.northernlighthealth.org).

## Weight Watchers Reimbursement (Health Plan enrollees)

Employees and spouses can receive a taxable reimbursement of \$72.50 any time ten Weight Watchers meetings in a consecutive 12-week period are attended. This benefit is available for community Weight Watchers meetings and Weight Watchers at Work (if available). Please visit [totalhealth.northernlighthealth.org](http://totalhealth.northernlighthealth.org) for details and to access reimbursement affidavits.

## Northern Light Online Care

Northern Light Online Care is a convenient way to access routine and non-urgent medical care every day (except Thanksgiving and Christmas), from 8 am to 8 pm for yourself and anyone in your family over the age of 16 who are covered on our health plan. You must be physically located in Maine when you use this service. Online Care is an online video visit that allows audio and visual real-time communication with a provider from within our system who can assess or give you treatment options for a variety of conditions.

Visit [onlinecare.northernlighthealth.org](http://onlinecare.northernlighthealth.org) to learn more or register before you need care.

## Health Plan Benefits—Northern Light Employee Health Plan

If you enroll in Plan benefits, you may choose from the following coverage levels:

- Employee only
- Employee and Spouse
- Employee and Child(ren)
- Full Family

You may elect different coverage levels for health, dental, and the voluntary vision benefits.

For example, you may elect full family for health, employee and child(ren) for dental, and employee-only for voluntary vision. You choose the benefits and the level of coverage that you and your family need.

### Beacon Health

Beacon Health is the administrator of the Northern Light Employee Health Plan. The same providers who work on quality performance, patient engagement, and healthcare utilization through Beacon Health also support the administration of our Health Plan.

These advancements and investments mean we can customize our Plan design to meet the needs of our Northern Light Employee Health Plan population. By designing and administering our Plan, we can be more effective across the broad demographics, style, and culture of our system and geography. Our goal is to partner with employees to share the responsibility and work required to offer a meaningful and affordable health plan benefit successfully.

Beacon Health contracts with other companies to process our claims and manage a few select components of our Health Plan. Your Health Plan and your ID cards will read: Northern Light Employee Health Plan.

### Coverage Levels

	Preferred	In-Network	Out-of-Network
<b>Coverage Level</b>	Highest level of benefits	Middle level of benefits	Lowest level of benefits
<b>Where you receive care</b>	Services that are rendered and billed by any facility or provider listed in the online provider directory as preferred, which includes Northern Light Health members and select partners	Services that are rendered and billed by any facility or provider that participates at the in-network level as listed in the provider directory	Services that are rendered and billed by any facility or provider that is not in the preferred or in-network provider directory
<b>Special Features</b>	Out-of-pocket costs based on negotiated rates	Out-of-pocket costs based on negotiated rates	Out-of-pocket costs based on reasonable and customary charges
<b>Claims</b>	No claims to file	No claims to file	You may be required to file claims
<b>Pre-authorization</b>	Provider's responsibility	Provider's responsibility	Your responsibility

The preferred level of coverage is an enhanced benefit; services will not always be available.

Visit [employeehealthplan.northernlighthealth.org](http://employeehealthplan.northernlighthealth.org) to search the provider directory for preferred and in-network providers.

## Out-of-Network Coverage

Services not provided by a preferred or in-network provider will be covered at the out-of-network level, which means a higher deductible, higher coinsurance, higher out-of-pocket maximum, and the potential for balance billing. Examples include:

- Receiving routine, non-emergency, or non-urgent care out of area. For example, traveling outside of the Northern Light Health service area and going to a dermatologist for a non-urgent condition.
- Receiving non-routine care outside of the service area without a prior authorization. For example, having an operation, treatment, or getting a second opinion in Boston without your provider working with Beacon Health care coordinators and receiving advance authorization.

**Important Reminder:** Members who receive services from an out-of-network provider are responsible for obtaining prior authorization for specific services in order to have coverage (see prior authorization section below).

Call Beacon Health Customer Service at 1-855-429-1023 with questions.

## Prior Authorizations

It is the responsibility of your preferred or in-network provider or the facility in which you will be receiving care to ensure prior authorization for services on the prior authorization list at [northernlightemployeehealthplan.org](http://northernlightemployeehealthplan.org).

If you seek services from an out-of-network provider on your own, you are responsible for obtaining prior authorization.

The prior authorization list includes, but is not limited to the following:

- Inpatient hospital stays;
- Inpatient services;
- Residential treatment;
- Intensive outpatient programs including certain outpatient surgeries;
- Non-emergency ambulance
- Durable Medical Equipment
- Medical pharmacy (such as injectable drugs for chemotherapy or rheumatoid arthritis)

Providers that are contracted with Beacon Health have online access to a complete list of services requiring prior authorization.

---

**IMPORTANT Receiving services from an out-of-network provider:** If you receive services from an out-of-network provider or facility that require prior authorization, you are financially responsible when you receive these services if a prior authorization is not obtained. You'll be responsible for 100 percent of the cost without co-insurance and without the cost going towards your deductible or out-of-pocket maximum if:

(a) A prior authorization has been requested by a provider or facility and been denied,

or

(b) You obtain services out-of-network without going through the prior authorization process,

or

c) If a service is on the prior authorization list, but is reviewed by Medical Management and is determined to be not medically necessary

A complete listing of services requiring prior authorization can be found at [employeehealthplan.northernlighthealth.org](http://employeehealthplan.northernlighthealth.org). Should you have any questions as to whether you have received prior authorization, please contact Beacon Health's Customer Service via the phone number on the back of your health plan identification card.



## Provider Network

The provider directory at [employeehealthplan.northernlighthouse.org](http://employeehealthplan.northernlighthouse.org) will only include preferred and in-network providers within the Northern Light Health service area. To obtain services outside the Northern Light Health service area, you must work with your primary care provider (PCP) and Beacon Health to obtain a prior authorization.

## If you or your covered dependent(s) live outside the Northern Light Health service area

If you or your dependents live outside the state of Maine, there will be access to a national provider network through Multiplan/PHCS. Services provided by a Multiplan/PHCS provider will be covered at the in-network level of coverage.

- If your home address is outside of Maine, you and your covered dependents will automatically have access to this network.
- If only your covered dependent(s) lives outside the Northern Light Health service area, you must complete the Out of State Network Authorization form and submit it to Beacon Health.

The Out of State Network Authorization form is on the benefits portal at [benefits.northernlighthouse.org](http://benefits.northernlighthouse.org) (Forms >Medical) and at [employeehealthplan.northernlighthouse.org](http://employeehealthplan.northernlighthouse.org). It must be submitted **annually**.

We encourage you to use Northern Light Health facilities for your healthcare needs. All facility, professional, and other services will be covered at the preferred level. However, keep in mind that you will still be required to pay applicable copays, coinsurance, and deductibles for your care.

## Understanding the Health Plan

<b>Premiums</b>	You pay for your health plan coverage through bi-weekly deductions from your paycheck. Your bi-weekly premiums can be found on your rate sheet.
<b>Routine Preventive Care</b>	100 percent paid if through a preferred or in-network PCP or facility; includes routine physical exams, well child care, and immunizations.
<b>Health Reimbursement Account (HRA)</b>	Northern Light Health will fund an account to help you meet the plan deductibles. Once your account is depleted, you'll be responsible for the remaining deductible. Your HRA can be used to cover PCP office copays, but not prescription drug copays. Please see next page for further information.
<b>Deductibles</b>	There are separate deductibles for the three coverage tiers and for the Base and Buy-up Plan. If you cover dependents, there are individual and family deductibles. An individual will never accumulate more than the individual maximum. Deductibles accumulate across the three coverage tiers.
<b>Co-insurance</b>	Once you have met your deductible, you will be responsible for a portion of your medical bill(s) until you meet the out-of-pocket maximum: 20 percent for preferred, 30 percent in-network and 50 percent out-of-network.
<b>Out-of-Pocket Maximums (OOPM)</b>	There are separate OOPM amounts for the three coverage tiers and for the Base and Buy-up Plan. Out-of-pocket prescription plan costs apply to the preferred OOPM. Like deductibles, OOPMs accumulate across the three coverage tiers and an individual will never accumulate more than the individual maximum.

## Your Health Reimbursement Account (HRA) (See HRA overview chart, page 17)

Beacon Health partners with Connect Your Care to administer the HRA—one of the distinguishing features of our health plan. The HRA is funded by Northern Light Health and helps you meet plan deductibles. Any remaining balance in your health reimbursement account will roll over to the following year to a maximum of \$5,500 for individual coverage or \$11,000 if you cover dependents. If you have questions about your HRA balance or a payment(s) to a provider, you can log in to your account at [connectyourcare.com](https://connectyourcare.com) or call 1-833-799-1781.

**Foundational HRA Contribution:** This automatic employer contribution will be added to your HRA each January 1 (or the first day of your medical coverage if different than Jan 1) and no employee action is required.

**HRA Supplement Contribution:** Full-time and part-time employees making \$15.01 an hour (\$31,125 annualized) or less will receive an additional foundational amount annually of \$600 for individual coverage or \$1,200 if you cover dependents, through a supplemental HRA benefit. This pay threshold is set to 250 percent of the Federal Poverty Level for an individual, a key amount used by the government to establish subsidies under the Affordable Care Act. For those that meet requirements, you don't have to do anything to receive the HRA Supplement and it will be added to your HRA each January 1 (or the first day of your medical coverage if different than January 1).

**Preferred PCP Contribution:** *Employees and spouses* covered by the Northern Light Employee Health Plan can obtain an additional Preferred Primary Care Provider (PCP) HRA contribution when they attest to being established with or having scheduled a new patient appointment with a Preferred PCP. Preferred PCPs are part of Northern Light Health hospitals (Northern Light Blue Hill Hospital, Northern Light CA Dean Hospital, Northern Light Eastern Maine Medical Center, Northern Light Inland Hospital, Northern Light Maine Coast Hospital, Northern Light Mercy Hospital, Northern Light Sebecook Valley Hospital, and Northern Light AR Gould Hospital) and additional select primary care partners. Although the Preferred PCP contribution is provided based on the establishment of preferred primary care for employees and their spouses, HRA dollars are first-come-first-served, so those contributions can also be utilized for the covered services of dependent children.

There are four annual opportunities to attain the Preferred PCP HRA contribution by completing the attestation via an online survey link: April 15, July 15, October 15, and during the annual fall open enrollment timeframe. You may submit your attestation at any time, but attestations will be reviewed and audited on the dates above and the applicable \$500/\$1,000 Preferred PCP HRA Contribution(s) will be loaded into your HRA around the first of May, August, November, and January. Important: Prior claims will not be reprocessed to include newly added dollars.

### Some exceptions apply

If you or your spouse falls into one of the exception categories below, you must complete the online attestation and make the appropriate exception election to receive the Preferred PCP HRA contribution:

- Primary residence is outside of Maine,
- There is not a Preferred Primary Care team within 30 miles of primary address as indicated in your employee record, or
- There is a Preferred Primary Care team within 30 miles of primary address but they are not accepting new patients

### Notes:

- Pediatrician/PCP choices for dependent children of any age are not part of this plan design
- An OB/GYN, although an important part of a woman's healthcare, is not a PCP and is not part of this initiative

Visit the Northern Light Health Benefits Portal at [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org) on the Northern Light Health intranet for a complete list of Preferred PCPs and the link to submit your online attestation.



## Northern Light Employee Health Plan—2020 Plan

	Base Plan			Buy-up Plan		
	Preferred	In-Network	Out-of-Network	Preferred	In-Network	Out-of-Network
Annual Employer Funded Health Reimbursement Account. Please see page 17 for more information. This account helps you meet your deductible/out-of-pocket maximum.						
Annual Deductible <sup>2</sup>	\$2,500 Ind \$5,000 Fam	\$3,000 Ind \$6,000 Fam	\$4,000 Ind \$8,000 Fam	\$1,500 Ind \$3,000 Fam	\$2,000 Ind \$4,000 Fam	\$3,000 Ind \$6,000 Fam
Annual Out-of-Pocket Maximum <sup>3</sup>	\$4,000 Ind \$8,000 Fam	\$4,500 Ind \$9,000 Fam	\$5,500 Ind \$11,000 Fam	\$3,000 Ind \$6,000 Fam	\$3,500 Ind \$7,000 Fam	\$4,500 Ind \$9,000 Fam
Preventive Care	100% Paid		50% <sup>5</sup> after deductible <sup>4</sup>	100% Paid		50% <sup>5</sup> after deductible <sup>4</sup>
Primary Care Provider (PCP) Office Visit	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>
Outpatient Mental Health and Substance Use Disorder	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>
Outpatient Tele-Mental Health services (Acadia Hospital/ Restorative Health only)	\$25 copay (Acadia/RH)	Not covered	Not covered	\$25 copay (Acadia)	Not covered	Not covered
OB/GYN Specialist Office Visit	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>	\$25 copay	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>
Urgent Care Services	20% <sup>5</sup> after deductible			20% <sup>5</sup> after deductible		
Emergency Care Services	30% <sup>5</sup> after deductible			30% <sup>5</sup> after deductible		
Other Services: –Specialist Office Visit –Inpatient and Outpatient Services (i.e., inpatient hospital services; laboratory; x-ray; MRI; PET and CAT scans, maternity services, and durable medical equipment)	20% <sup>5</sup> after deductible	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>	20% <sup>5</sup> after deductible	30% <sup>5</sup> after deductible	50% <sup>5</sup> after deductible <sup>4</sup>
Prescription Benefits						
1 to 30 day supply copay	\$0/\$10/ \$30/\$50	\$0/\$20/ \$40/\$60	Not covered	\$0/\$10/ \$30/\$50	\$0/\$20/ \$40/\$60	Not covered
Maintenance drugs and mail order copay (Northern Light Pharmacy; 90 day supply) <sup>6</sup>	\$0/\$20/ \$60/\$100	Not covered <sup>7</sup>	Not covered	\$0/\$20/ \$60/\$100	Not covered <sup>7</sup>	Not covered

### Important Notes (notes continued, bottom of page 17):

1. The health reimbursement accounts applies toward the deductible and out-of-pocket maximum.
2. Preferred, in-network, and out-of-pocket annual deductibles cross accumulate (the amount is applied to all three networks).
3. Out-of-pocket prescription plan costs will apply to the preferred maximum out-of-pocket cost.
4. Out-of-network services are paid based on reasonable and customary—charges above reasonable and customary are your responsibility and do not count toward the deductible and out-of-pocket maximum.

### Health Reimbursement Account (HRA) Contribution 2020

	Total Foundational HRA Contribution (automatic)	Total with Preferred PCP Contribution Additional \$500/\$1000 (action required)
<b>Employee Only</b>	\$500	\$1,000
<b>Employee &amp; Spouse or Full Family</b>	\$1,000	\$1,500 (employee OR spouse attests)
		\$2,000 (BOTH employee AND spouse attest)
<b>Employee &amp; Children</b>	\$1,500	\$2,000 (employee attests)
HRA Supplement Program for employees earning \$15.01 or less per hour		
	Total Foundational HRA Contribution (automatic)	Total with Preferred PCP Contribution Additional \$500/\$1000 (action required)
<b>Employee Only</b>	\$1,100	\$1,600
<b>Employee &amp; Spouse or Full Family</b>	\$2,200	\$2,700 (employee OR spouse attests)
		\$3,200 (BOTH employee AND spouse attest)
<b>Employee &amp; Children</b>	\$2,700	\$3,200 (employee attests)

### Which medical plan option is for you?

Both plans have exactly the same rules, copays and coinsurance. Where they differ is their cost structure. The Buy-up Plan has higher premiums, but lower deductibles and lower out-of-pocket maximums, which will cause less unpredictability to your family's cash flow if you anticipate high medical expenses. Your maximum financial exposure from reaching your out-of-pocket maximums is also lower with the Buy-up Plan. If you do not anticipate high medical expenses in the coming year, the Base Plan may be right for you.

### Prescription Drug Coverage

If you are covered by the medical plan, Northern Light Health provides prescription drug coverage to you and your family. Coverage is administered by Geisinger Health Options in conjunction with MedImpact and offers a wide network of participating pharmacies. You will receive a separate prescription ID card.

Your prescriptions have two levels of coverage with the lower copays being through Northern Light Pharmacy. Preferred coverage for 30-day or less prescriptions is also available through a select group of contracted pharmacies located outside of the Bangor and Portland area, including Walgreens. Prescriptions for a 30-day supply or less are available at the higher in-network copays at Geisinger/MedImpact participating pharmacies throughout the country. See next page for details about maintenance, mail order, and specialty drugs.

If you have questions about the pharmacy benefit, you can log in to the Geisinger website ([geisinger.org/northernlighthealth](https://geisinger.org/northernlighthealth)) or call 1-800-988-4861 for assistance.

5. Percentages indicate employee share of charges.
6. Maintenance controlled substances are not required to be filled through mail order.
7. Exceptions available if living outside of Maine.

**Note:** Prescription Drug Zero Copay program covers specific drugs for coronary artery disease, depression, diabetes and hypertension. (Refer to [geisinger.org/northernlighthealth](https://geisinger.org/northernlighthealth) for a complete listing.)

**Refer to the Northern Light Employee Health Plan Document and Summary Plan Description for coverage details. This document is available under Required Notices on the Northern Light Health benefits portal — [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org)**



Northern Light Pharmacy Brewer mail order distribution center:

Central Mail Distribution Center, 207-275-3300 or 800-639-8801.

## Northern Light Pharmacy

Northern Light Pharmacy is the preferred retail pharmacy operating at five locations in the Bangor and Portland areas. Our mail order distribution center is located in Brewer. Additional services provided to Northern Light Health plan participants by Northern Light Pharmacy's professional staff include a resource for all medication needs, tobacco cessation and healthy heart programs, immunizations, medication reviews, and durable medical equipment services. You will receive preferred pricing and your mail order maintenance, and specialty drugs will be mailed to you at no charge. You also have a dedicated webpage on [northernlighthealth.org/pharmacy](http://northernlighthealth.org/pharmacy). You can visit a Northern Light Pharmacy pharmacy at the following locations:

**Riverside** (Northern Light Eastern Maine Medical Center main campus)  
417 State Street, Bangor  
207-973-8888 or (888)-277-4007

**Westgate** (Northern Light Health Center, Union Street)  
915 Union Street, Bangor  
207-973-6788

**Fore River**  
195 River Parkway, Suite 170, Portland  
207-535-1600

**State Street**  
210 State Street, Bangor  
207-947-8369

**Whiting Hill** (Lafayette building on the Northern Light Health campus)  
33 Whiting Hill Road, Brewer  
207-973-9444

Geisinger manages the formulary (list of available drugs), and changes are made periodically. You can visit the Geisinger website at [geisinger.org/northernlighthealth](http://geisinger.org/northernlighthealth) to review the current formulary and locate participating pharmacies.

Prescription copays are not reimbursed through the HRA or applied to your deductible but are included in your out-of-pocket maximum.

## Zero Copay Program (Tier 0)

By waiving copays for chronic conditions and providing 100 percent coverage of critical medical supplies (brands are predetermined), such as diabetes test strips and glucose monitors, Northern Light Health is removing cost barriers to ensure participants can access necessary care. Chronic conditions in this program include:

- Coronary Artery Disease (high cholesterol)
- Depression
- Diabetes
- Hypertension (high blood pressure)

For a complete and current list of drugs and medical supplies covered under the Zero Copay program, refer to [geisinger.org/northernlighthealth](http://geisinger.org/northernlighthealth).

## Maintenance, Mail Order and Specialty Drugs

**Maintenance Drugs:** Maintenance drugs are taken routinely, often for a chronic condition. You may fill up to two 30-day supplies of a maintenance drug at your participating preferred or in-network pharmacy. *All following prescriptions must be filled through Northern Light Pharmacy, either by mail order or by visiting one of the Bangor or Portland area locations.* The “Covered Drugs” search tool can be found on the Geisinger landing page and is also available to registered members of the Geisinger website, [geisinger.org/northernlighthealth](https://www.geisinger.org/northernlighthealth). You can search for a drug to see if it is considered a maintenance medication. Members who live outside of Maine may obtain 30-day or 90-day supplies of maintenance drugs at MedImpact network pharmacies, to be paid at the preferred level. To locate a MedImpact pharmacy near you, please visit [geisinger.org/northernlighthealth](https://www.geisinger.org/northernlighthealth).

**Important:** Maintenance medications must be filled at Northern Light Pharmacy after filling up to two 30-day supplies at a preferred or in-network pharmacy. Exceptions are available for maintenance controlled substances.

**Mail Order:** Northern Light Pharmacy provides mail service without additional charge to those living in the state of Maine, as well as select other states. Prescriptions that qualify for mail order can also be picked up at any Northern Light Pharmacy location.

**Specialty Drugs:** Specialty drugs are often injectable drugs, but also include high-cost drugs for cancer and other high-risk conditions. These drugs are managed by Northern Light Pharmacy in conjunction with Geisinger and Beacon Health. If Northern Light Pharmacy is not able to provide a specific specialty drug, they will locate an alternative distributor. If necessary, an exception will be provided for those drugs Northern Light Pharmacy is unable to obtain.

## Prescription Prior Authorization Process

Prescription coverage is one of the fastest growing areas of cost in healthcare. Geisinger manages what is called a closed formulary, which means that not all drugs are available to plan participants without a review process. Care is taken to ensure that appropriate, medically necessary drugs are available. In some instances, the plan will require that your provider try alternative medications and other approaches before filling a requested prescription drug. Your provider may complete a Geisinger Pharmacy Prior Authorization form, available on the Northern Light Health benefits portal at [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org) (Forms > Medical) and through [geisinger.org/northernlighthealth](https://www.geisinger.org/northernlighthealth).

## Filling Prescriptions Outside of Maine

If you are traveling or have a dependent living outside of Maine, Northern Light Pharmacy can have your prescriptions sent to certain states. Please phone or visit any Northern Light Pharmacy to have your information updated accordingly. You also have the option to fill your prescriptions outside of Maine through Walgreens (preferred outside of the Bangor, Portland, and South Portland areas) or at any of the Geisinger nationally contracted pharmacies through MedImpact. To locate a contracted pharmacy, the “Pharmacy Search” tool can be found on Geisinger’s Northern Light Health landing page, [geisinger.org/northernlighthealth](https://www.geisinger.org/northernlighthealth), and is available to registered members of the Geisinger website.

If necessary, you have the option of paying for your prescription and then requesting reimbursement. Reimbursement claim forms should be sent to Geisinger and are located both at [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org) (Forms > Medical) and [geisinger.org/northernlighthealth](https://www.geisinger.org/northernlighthealth).

## Prescription Coverage Highlights

	Preferred	In-Network (Geisinger/MedImpact)
<b>Coverage Level</b>	Highest level of benefits	Lower level of benefits
<b>30 day supply copays</b>	\$ 0–Tier 0–Zero Copay Program \$10–Tier 1–Generic \$30–Tier 2–Brand Formulary \$50–Tier 3–Brand Non-Formulary	\$ 0–Tier 0–Zero Copay Program \$20–Tier 1–Generic \$40–Tier 2–Brand Formulary \$60–Tier 3–Brand Non-Formulary
<b>Participating pharmacies</b>	Northern Light Pharmacy, Walgreens (nationwide except in Bangor, Brewer, Hampden, Portland and South Portland), Harris Drug (Greenville), Community Pharmacies (for full list, visit <a href="https://geisinger.org/northernlighthealth">geisinger.org/northernlighthealth</a> )	Most pharmacies in Maine, most national pharmacy chains, Walgreens in Bangor, Brewer, Hampden, Portland and South Portland
<b>90 day supply maintenance Rx and mail order copays**</b> (available only through Northern Light Pharmacy)	\$ 0–Tier 0–Zero Copay Program \$20–Tier 1–Generic \$60–Tier 2–Brand Formulary \$100–Tier 3–Brand Non-Formulary	Not covered*

\*Exception available if living outside of Maine.

\*\*Exclusions apply to maintenance controlled substances, which do not need to be acquired by mail order.



## Dental Benefits—Northern Light Employee Dental Plan

Northern Light Health offers two dental plan options through the Northern Light Employee Dental Plan administered by Northeast Delta Dental: Core and Plus. The dental plans provide benefits to help cover the cost of dental services and supplies. By using a contracted provider there is no balance billing, and they will file claims for you. If you use a non-contracted provider you may have to submit claims and be balance billed for charges over the reasonable and customary amounts. You can search for a contracted provider on [nedelta.com](https://nedelta.com), as well as view your benefit and claims information and view/print plan ID numbers/temporary cards.

If you choose to enroll in dental benefits, you may choose from the following coverage levels:

- Employee only
- Employee and Spouse
- Employee and Child (ren)
- Full Family

You do not have to elect the same coverage level for dental coverage that you choose for medical and/or vision coverage.

**HOW Program:** Additional preventive benefits are available for members at a greater risk for oral diseases through Delta Dental’s HOW (Health through Oral Wellness) program. HOW is designed to help you achieve and maintain better oral wellness. Once you have taken a short online oral risk assessment and reviewed it with your dentist, you may be eligible for additional no-cost preventive benefits based on your risk.

Visit the dental page on [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org)

## Dental Highlights\*

	Core	Plus
<b>Annual Maximum Benefit</b>	\$1,000/individual	\$2,000/individual
<b>Annual Deductible</b>	\$25/individual \$75/family	\$50/individual \$150/family
<b>Diagnostic and Preventive Benefits</b> <ul style="list-style-type: none"> <li>• Cleaning and oral evaluations 2x per calendar year</li> <li>• Bitewing films (x-rays) 1x in 12 months</li> <li>• Fluoride 1x in 12 consecutive months through age 18</li> <li>• Sealants 1x per tooth per lifetime through age 14</li> </ul>	100% (no deductible)	
<b>Basic Benefits</b> <ul style="list-style-type: none"> <li>• Fillings (white and silver)</li> <li>• Root canals</li> <li>• Extractions</li> <li>• Repair of complete and partial dentures (bridges)</li> </ul>	40% employee share (after deductible)	20% employee share (after deductible)
<b>Major Benefits</b> <ul style="list-style-type: none"> <li>• Crowns and onlays</li> <li>• Removable and fixed partial dentures (bridges)</li> <li>• Complete dentures</li> <li>• Implants (covered under Plus only)</li> </ul>	50% employee share (after deductible)	50% employee share (after deductible)
<b>Orthodontic Benefits</b> <ul style="list-style-type: none"> <li>• Correction of malposed (crooked) teeth</li> <li>• \$100 lifetime orthodontic deductible per individual</li> <li>• \$2,000 lifetime maximum benefit per individual</li> </ul>	Not covered	50% employee share (after deductible)

\*Refer to the Dental Plan Summary Plan Document for limits, exclusions, and complete coverage. This document is available under Required Notices on the Northern Light Health benefits portal—[benefits.northernlighthouse.org](https://benefits.northernlighthouse.org).

**Please note:** If you visit a provider that does not participate with Northeast Delta Dental, you may be balance billed for charges over the allowable amount.

## Vision Plan

Northern Light Health offers a vision plan through VSP. You pay for the cost of this voluntary benefit in full, but will likely benefit from lower group rates than if you were to purchase the coverage on your own.

You may choose to visit a provider that is part of the VSP network or that is out-of-network. However, the plan will pay higher benefits when you see a provider that is in-network. If you choose to enroll in vision benefits, you may choose from the following coverage levels:

- Employee only
- Employee and Spouse
- Employee and Child(ren)
- Full Family

You do not have to elect the same coverage level for vision coverage that you choose for medical and/or dental coverage.

Vision Plan Highlights\* **VSP Choice Plan**

Benefit	Description	Copay	Frequency
Coverage with VSP and Affiliate Providers**			
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10 for exam	Every calendar year
<b>Prescription Glasses/Contacts</b>			
Frame	<ul style="list-style-type: none"> <li>\$200 allowance for a wide selection of frames</li> <li>\$150 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> </ul>	Combined with exam	Every other calendar year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Combined with exam	Every calendar year
Lens Enhancement	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$55 \$95–\$105 \$150–\$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>Contact lens exam (fitting and evaluation)</li> <li>\$175 allowance for contacts; copay does not apply</li> </ul>	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> <li>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP provider for details.</li> </ul>	\$20	As needed
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your latest WellVision Exam</li> </ul>		
	Laser Vision Correction <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		

\*Refer to the Vision Plan Summary Plan Document for limits, exclusions, and complete coverage. This document is available under Required Notices on the Northern Light Health benefits portal—[benefits.northernlighthealth.org](https://benefits.northernlighthealth.org).

\*\*Coverage with a retail chain affiliate may be different. Once your benefit is effective, visit [vsp.com](https://vsp.com) for details.

### Coverage with other providers

Visit [vsp.com](https://vsp.com) for details if you plan to see a provider other than a VSP provider.

## Benefits for Your Financial Security

Financial security is more than just planning for retirement or investing in the stock market— it is also planning for the unexpected things that can happen in life, and making sure that you and your family are as protected as you can be. That’s why Northern Light Health offers several benefit options to help our employees build financial security.

### Flexible Spending Accounts (FSA)

Northern Light Health offers two Flexible Spending Accounts (FSAs) through Benefit Strategies—the healthcare FSA and dependent care FSA. These accounts are designed to help you save on taxes by allowing you to set aside money, up to certain limits, on a pre-tax basis to pay for eligible healthcare or dependent care expenses. You may not transfer money from one account to another.

You decide how much to contribute each year (up to certain limits), and your contributions are automatically deducted from your paycheck each pay period before certain taxes are taken out. Please note that the Internal Revenue Service (IRS) places several restrictions on FSA use.

You may only use your FSA to pay for goods and services that are considered by the IRS to be eligible expenses. Refer to [irs.gov](https://www.irs.gov) or [benstrat.com](https://www.benstrat.com) for more information. When you have an eligible expense, you can either use your FSA debit card or submit claims manually with a receipt and claim form (available at [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org) or [benstrat.com](https://www.benstrat.com)). You must keep your itemized receipts for all debit card transactions—it is an IRS requirement and Benefit Strategies can request them at any time.

You may only change your FSA contribution(s) during the year if you experience a qualifying event. Special rules apply to FSAs—contact the Northern Light Health HR Service Center (1-855-660-0202 or [hrservicecenter@northernlight.org](mailto:hrservicecenter@northernlight.org)) to determine what qualifying events permit you to make changes to your FSA contributions. You are encouraged to visit [benstrat.com](https://www.benstrat.com) where you can access your personal account information, find more details on the advantages of flexible spending accounts, review a detailed list of eligible healthcare expenses, utilize a tax savings calculator, find claim forms, and access many more useful tools.

Healthcare FSA	
<b>Pre-tax Deductions</b>	Minimum \$260–Maximum \$2,700 per year
<b>Funds Availability</b>	Your annual FSA balance is available as of the first day of eligibility
<b>Eligible Expenses</b>	Include, but are not limited to, prescription copays, medical expenses (after HRA is exhausted), dental expenses, glasses, contacts, and over-the-counter medications and drugs <i>with a prescription</i> (except insulin)
<b>Carryover Rule</b>	At the end of a year when you’ve been enrolled in the plan, if you enroll in the plan again you are able to carry over up to \$500 to the following year; unused money over the \$500 is forfeited. If you do not enroll in the plan for the following year, you must have a minimum balance of \$100 to carry over funds; unused money over the \$500 is forfeited
<b>Claims Submission</b>	March 31, for eligible expenses incurred on or before December 31 of the previous calendar year
Dependent Care FSA	
<b>Pre-tax Deductions</b>	Minimum \$260–Maximum \$5,000 per year (maximum is a family maximum) *
<b>Funds Availability</b>	Your funds are only available as you pay into your account
<b>Eligible Expenses</b>	Include, but are not limited to, eligible daycare expenses for your children under age 13, or your dependents of any age who are physically or mentally unable to care for themselves and for whom you contribute more than half of their financial support. Provider must be 19 years old or older and must claim earnings through the IRS. You must provide your dependent care provider’s tax ID number or Social Security number to be eligible for reimbursement.
<b>Carryover Rule (grace period)</b>	The unused balance of your dependent care FSA may be used for eligible expenses that you incur during the first 2½ months of the following year; unused money is forfeited (use it or lose it!)
<b>Claims Submission</b>	March 31, for eligible expenses incurred on or before the end of the 2½ month grace period





It is important to periodically review your life insurance beneficiaries. You can review and update your beneficiaries at any time during the year through Employee Space.

### A Note About the Dependent Care Flex Annual Maximum:

\*Northern Light Health is required by the Internal Revenue Service (IRS) to pass a series of annual non-discrimination tests in order to retain tax-favored status (i.e., pre-tax premiums) for all flex plan participants. Occasionally it is necessary to make adjustments for highly compensated employees (per IRS regulation, an employee who earns an annual salary of \$120,000 a year or more) in order to bring the plans into compliance. For the 2020 plan year it is necessary to make an adjustment for highly compensated employees and the annual maximum contribution to Dependent Care FSA will be limited to \$2,000.

## Life Insurance

Northern Light Health provides a comprehensive term life insurance program administered by Lincoln Financial with three components:

- Basic Life Insurance for yourself (this is an automatic benefit paid for by Northern Light Health). **Please note:** Northern Light Health-paid life insurance premiums for coverage of more than \$50,000 are considered imputed income and are taxable.
- Supplemental Life Insurance for yourself.
- Dependent Life Insurance for your spouse and/or child(ren). Eligibility for children is up to the age of 26. Evidence of Insurability (EOI) is never required for child life insurance.

If you are newly enrolling in employee supplemental, spousal and/or child(ren) life insurance coverage, you must make your election via Employee Space.

### For Current Eligible Employees

If you had previously declined supplemental coverage for yourself or your spouse and would like to elect coverage, or if you want to increase your coverage level during open enrollment, you will need to complete an Evidence of Insurability (EOI) form which will be subject to approval.

### For New Hires or Newly Benefits Eligible Employees

New hires/newly benefits eligible are not required to submit an Evidence of Insurability (EOI) form unless employer-paid and/or supplemental life insurance exceeds \$500,000. For new hires/newly benefits eligible enrolling in spousal supplemental life insurance, EOI is not required unless the supplemental insurance amount is greater than \$75,000.

**Please note:** Spousal life insurance cannot exceed employee's total life insurance (basic and supplemental). Double coverage is not allowed for employed spouses.

If you are required to complete an Evidence of Insurability (EOI) form for yourself or your spouse, you will need to submit the form directly to Lincoln Financial by mail or secure fax (information is on the form) or online at [mylibertyconnection.com](https://mylibertyconnection.com). If you are accessing the Lincoln Financial website for the first time, you will need to click on the "new user" link to register. You will be required to provide our company code **EMHS006** in order to register. The EOI form and instructions for completing EOI online can be found on the benefits portal at [benefits.northernlighthealth.org](https://benefits.northernlighthealth.org).

Lincoln Financial will review your EOI application and will notify you by mail indicating whether or not your request for new or additional life insurance has been approved. Please note that your request for coverage is not effective until the EOI is approved. Coverage will be in effect as of the first of the month following the approval.

## Life Insurance Highlights

Basic Life (paid for by Northern Light Health)	
<b>Coverage</b>	1½ times your base annual salary (minimum \$25,000)
<b>Maximum coverage without approved EOI*</b>	\$500,000; coverage is rounded up to a multiple of \$1,000
<b>Maximum coverage with approved EOI*</b>	\$1,000,000
Employee Supplemental Life	
<b>Coverage</b>	1, 2, 3, 4 or 5 times your base annual salary (minimum \$25,000)
<b>Maximum coverage without approved EOI*</b>	\$500,000; coverage is rounded up to a multiple of \$1,000
<b>Maximum coverage with approved EOI*</b>	\$1,000,000 (maximum when added to basic life insurance is \$2,000,000)
Dependent Life for your Spouse	
<b>Coverage</b>	\$5,000 to \$100,000 in increments of \$5,000 (amount cannot exceed total combined basic and supplemental employee life)
<b>Maximum coverage without approved EOI*</b>	\$75,000
<b>Maximum coverage with approved EOI*</b>	\$100,000
Dependent Life for your Child(ren)	
<b>Coverage</b>	\$5,000 or \$10,000 (available until child has attained age 26)

\*EOI information in this chart is applicable to new hires or newly benefit eligible employees. Current employees are subject to EOI when newly enrolling in or increasing coverage during open enrollment.

### Evidence of Insurability (EOI)

EOI is a form that the insurance carrier may require you to complete. On this form, you will need to provide personal information and then answer medical questions. Once you submit the form, the insurance carrier may require you to provide even more medical information through a physical exam, paramedical exam, or an attending physician report. You will be notified by the insurance carrier if this applies to you.

## Accidental Death and Dismemberment (AD&D)

AD&D covers death by accidental means (rather than natural causes) and dismemberment, which includes loss of the use of certain body parts (such as limbs or eyesight). Northern Light Health provides all regular full-time and regular part-time employees with basic AD&D coverage that matches the basic life insurance benefit. For example, a full-time employee with a base annual pay of \$50,000 would be eligible for a life insurance benefit of \$75,000, plus \$75,000 AD&D coverage for a total benefit of \$150,000.

## Short-term Disability (STD) Coverage

NOTE: Collective Bargaining Agreements may contain provisions that either supersede or are supplemental to the information regarding short-term and long-term disability. Directors, associate vice presidents, vice presidents, executives, and certain providers are communicated to directly about their short-term disability coverage.

Northern Light Health provides Short-term Disability (STD) coverage to all benefit eligible employees through Lincoln Financial at no cost for non-work related injury or disability. If you are unable to work due to an illness or injury, short-term disability may provide you with a portion of your income while you are out. STD benefits will not be paid if you are receiving Workers' Compensation benefits. Recovering from childbirth can be considered a disability.

Your enrollment in this benefit is automatic, so you do not need to sign up.

## Short-term Disability Highlights

	Managers and Staff
<b>Benefit Coverage</b>	60% of your base weekly wage*
<b>Maximum Benefit</b>	\$2,500 per week
<b>Paid Leave Supplement</b>	You may choose to use available accrued paid time off (PTO) to supplement up to 100% of your pre-disability base salary by contacting the HR Service Center and opting in to supplement your STD with PTO
<b>Benefits Begin</b>	Fifteenth calendar day of disability (paid leave benefits must be used for the first 14 calendar days of your disability)
<b>Benefits Duration</b>	Up to 24 weeks
<b>Evidence of Insurability (EOI)</b>	EOI and pre-existing conditions do not apply

\*Base weekly wage excludes differentials, and other additional income.

## Long-term Disability Highlights

<b>Benefits Begin</b>	180 days after disability begins (lines up with maximum duration of an STD claim)
<b>Benefits Payable</b>	60% of monthly basic weekly earnings up to age 65
<b>Maximum Benefit</b>	\$10,000 per month for all except Executives. The maximum benefit for an Executive is \$20,000 per month.

Please be aware that your long-term disability benefits will be reduced by any income you are eligible to receive while receiving LTD benefits, including Social Security.



## Northern Light Health Retirement Plans

At Northern Light Health, we are committed to your financial well-being in helping you prepare for your retirement. We offer all employees the opportunity to participate in a retirement savings plan, managed by Fidelity Investments.

The member organization you are employed by determines whether you will be eligible to participate in the 403(b) or the 401(k) plan. The plans offer the same plan features and investment options.

Fidelity Investments will mail an enrollment guide to your home a few weeks after your hire date. The guide includes an overview of the Plan, information on the investment options, and instructions for setting up online access to your account.

The Plan has an automatic enrollment feature. This means you will be automatically enrolled with a contribution rate of three percent of your eligible earnings. Unless you make an alternate contribution election, your contributions will be in an age appropriate Target Date Fund.

The Plan provides the option to make Roth (after-tax) contributions to your account. For more information about the Roth option, call Fidelity at 1-800-343-0860.

Once you have met the eligibility requirements, the company will make matching and/or discretionary contributions to your retirement account. Company contributions are vested once you have attained three years of service as defined under the Plan.

If you have retirement savings in a former employer plan, you can rollover these accounts at any time. Please contact Fidelity at 1-800-343-0860 for help with rollovers.

## 529 College Savings Plan

A 529 College Savings Plan is designed to help you save for future college costs. Savings can be used for tuition, books, and other qualified education-related expenses. For more information on opening a 529 Plan please visit [www.nextgenforme.com](http://www.nextgenforme.com).

The Harold Alfond Foundation provides grants for Maine residents. There is a \$500 grant provided for every baby born a Maine resident. There are matching grants and other financial incentives for contributing to a 529 Account through NextGen.

## Non-Qualified Deferred Compensation Plans

Northern Light Health offers certain senior clinical, management, and executive employees additional retirement savings opportunities through 457(b) and 409(a) deferred compensation plans. You will be notified if you are eligible to participate in one of these plans. Please contact the HR Service Center at (207) 973-4000 with any questions regarding these plans.



## Benefits for Balancing Your Work and Life

Juggling the demands of your professional life and personal life can be difficult. Northern Light Health provides our employees with several programs and services to help you better balance those demands.

### Employee Assistance Program (EAP)

Your mental and emotional wellness is as important as your physical well-being, which is why Northern Light Health has Work Force Employee Assistance Program (EAP) to provide high-quality services for you and your family. Work Force offers confidential resources including face-to-face and web-based confidential assessment and referral services for benefit eligible employees and their household members to help you with challenges you may be facing. Problems are a part of everyday life, but when they become a distraction, it may be time to talk with a Work Force counselor. They can help identify and address private issues or difficulties, and can help an employee or household member plan strategies for managing them. Your first visit and up to two follow-up visits will be paid as appropriate for the same or related problem.

Your EAP is available 24 hours a day, seven days a week by calling 1-800-769-9819 or visiting [affiliatedeap.com](http://affiliatedeap.com). In addition to face-to-face counseling, enhanced online education resources are available with registration using your member organization's company code.

Company codes can be located in the EAP section of the Northern Light Health benefits portal ([benefits.northernlighthouse.org](http://benefits.northernlighthouse.org)).

### Leaves of Absence

Approved leaves of absence from work come in various forms. All leaves are administered through the Human Resources (HR) Service Center. Statutory leaves (those mandated by federal and state law) are approved through the HR Service Center and non-statutory leaves are approved by your department head in conjunction with your local HR office.

Information about statutory leaves is posted on the employee required notice bulletin board located at all Northern Light Health locations. Information on the different types of leaves, including the application process and employee responsibilities, can be found on the applicable system HR policies located on the Northern Light Health Policy Gateway ([emhs.ellucid.com](http://emhs.ellucid.com)) and by visiting the Northern Light Health benefits portal ([benefits.northernlighthouse.org](http://benefits.northernlighthouse.org)) and selecting Leaves of Absence > Documents.

## Paid Time Off Program (PTO)

We all work hard and need our time off to relax, refresh, and sometimes recover from illness. Northern Light Health offers market-based Paid Time Off (PTO) plans that are standard across our system and are inclusive of paid vacation, holidays and sick leave. Employees budgeted to work 16 hours a week or more are eligible to receive PTO benefits and PTO is accrued on a biweekly 80 hour pay cycle basis (prorated for part-timers).

### Staff and Managers PTO Benefit (based on one Full Time Employee)

		PTO Accruals		
Benefit Service Years	Benefit Service Pay Cycles	Hours Per Year	8 Hour Annual Days	Maximum Accrued Hours
<b>PTO 1: Clerical, Service, and Technical Employees</b>				
0 > 5	0-129	200	25	400
5 > 10	130-259	216	27	400
10 > 15	260-389	232	29	400
15 > 20	390-519	248	31	400
20+	520+	264	33	400
<b>PTO 2: Exempt and Non-Exempt Professionals and Supervisors</b>				
0 > 5	0-129	216	27	400
5 > 10	130-259	232	29	400
10 > 15	260-389	248	31	400
15 > 20	390-519	264	33	400
20+	520+	280	35	400
<b>PTO 3: Managers Below Directors and Senior Professionals</b> (typically requiring a Doctorate)				
0 > 5	0-129	232	29	400
5 > 10	130-259	248	31	400
10 > 15	260-389	264	33	400
15 > 20	390-519	280	35	400
20+	520+	296	37	400

### Providers

Many providers (Physicians, Nurse Practitioners, Physician Assistants, Certified Nurse Midwives and Certified Registered Nurse Anesthetists) participate in an allotment (“use it or lose it”) PTO program that is inclusive of Continuing Medical Education (CMEs) days. The annual benefit allotment is refreshed on the first Sunday of the calendar year. PTO not used by the end of the year or when employment ends is forfeited.

### Directors and Executives

Leaders at the Director level and above participate in an allotment (“use it or lose it”) plan. The annual benefit allotment is replaced on the first Sunday of the calendar year. PTO not used by the end of the year or when employment ends is forfeited.

### Other Benefits

For information about other benefits such as tuition reimbursement, jury and witness duty, etc., please visit the Northern Light Health Policy Gateway ([emhs.ellucid.com](https://emhs.ellucid.com)) or contact the HR Service Center.\*

\*Not all benefits are available at all Northern Light Health locations.

**The information contained in this document is for illustrative purposes only and is not intended to change the Summary Plan Descriptions (SPD). While care has been used in preparing this information, all data is governed by the provisions of the applicable SPD. In the event of a conflict between the language in this document and the SPD, the SPD will control.**

## **Northern Light Health**

Acadia Hospital

AR Gould Hospital

Beacon Health

Blue Hill Hospital

CA Dean Hospital

Eastern Maine Medical Center

Home Care & Hospice

Inland Hospital

Maine Coast Hospital

Mercy Hospital

Northern Light Health Foundation

Northern Light Laboratory

Northern Light Medical Transport & Emergency Care

Northern Light Pharmacy

Sebasticook Valley Hospital

Work Force

Work Health