



What's possible with MMTA and Acadia Benefits?

- Employees that understand their benefits
- Risk management tools
- Competitive negotiated rates with the region's top carriers
- Concierge support when there's a problem
- Compliance resources
- Understanding how your plan compares to other employers

MMTA leverages its member purchasing power to offer competitive rates with the most respected carriers in Maine.

The sole purpose of this program is to benefit MMTA members and the more participation we have, the better the rates we can collectively negotiate.

The 2023 MMTA Employee Benefits Program includes:



Dental Insurance



DELTA DENTAL®



Vision Insurance

DeltaVision®



Life/AD&D Insurance

unum™



Short-Term Disability

unum™

For additional details, please visit

www.MMTA.com/employee-benefits-program



Acadia
BENEFITS

Acadia Benefits

**Do you currently offer benefits and
want to compare prices/value?**

**Are you considering offering benefits
but think it's too expensive?**

**Overwhelmed by employee benefits
and need help getting started?**

**Please contact our MMTA partners at Acadia Benefits
for additional information including ways to
better manage your employee benefits expenses.**

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**For additional details, please visit
www.MMTA.com/employee-benefits-program**

2023 Dental Insurance

Single coverage as low as \$30.83*



DELTA DENTAL										2023 DENTAL Insurance ~ Single coverage as low as \$30.83									
6 Dental plans available				3 CONTRIBUTORY PLANS				3 VOLUNTARY PLANS											
All 6 plans offer				75% Participation Required				Minimum participation of 1 employee											
Coverage Category		Covered Services		Contributory Plan 1		Contributory Plan 2		Contributory Plan 3		Voluntary Option 1		Voluntary Option 2		Voluntary Option 3					
Coverage A:		Diagnostic & Preventive Evaluations, X-rays, Oral cancer screenings, Routine cleanings, Fluoride treatments, Space maintainers, Sealants		100%		100%		100%		100%		100%		100%					
Coverage B:		Basic Restorative COMPOSITE FILLINGS Anterior & Posterior, Surgical and routine extractions, Root canals, Periodontal Cleanings, Treatment of gum disease, Denture repair, Emergency palliative treatment		80%		50%		70%		80% After a 6 month waiting period**		60% After a 6 month waiting period**		70% After a 6 month waiting period**					
Coverage C:		Major Restorative Bridges, Onlays, Dentures, Implants, Crowns		50% After a 6 month waiting period*		50% After a 6 month waiting period*		50% After a 6 month waiting period*		50% After a 12 month waiting period**		50% After a 12 month waiting period**		50% After a 12 month waiting period**					
Coverage B and C combined deductible per person / family:				\$50/\$150 Annually		\$50/\$150 Annually		\$25/\$75 Annually		\$100/\$300 LIFETIME		\$75/\$225 LIFETIME		\$75/\$225 LIFETIME					
Coverage A-B-C combined maximum per person/ calendar year:				\$1,500		\$1,500		\$2,000		\$1,000		\$1,500		\$2,000					
Coverage D: Orthodontics		Orthodontics Correction of Malposed (crooked) teeth for Adults & Children to age 19		NOT COVERED		NOT COVERED		NOT COVERED		50% up to a Lifetime Maximum of \$1,000 per person After a 24 month waiting period**		NOT COVERED		50% up to a Lifetime Maximum of \$1,500 per person After a 24 month waiting period**					
NETWORK OPTIONS				PPO+Premier		PPO+Premier		PPO+Premier		PPO+Premier		PPO+Premier		PPO+Premier					
DoubleUp Maximum – allows accumulation of up to \$250 in additional annual benefits for use in future coverage periods				INCLUDED		INCLUDED		INCLUDED		INCLUDED		INCLUDED		INCLUDED					
Monthly Rates ***		Single Two Person More Than 2		Contributory *** Plan 1		Contributory*** Plan 2		Contributory*** Plan 3		Voluntary*** Option 1		Voluntary*** Option 2		Voluntary*** Option 3					
***Include MWTA EBP Admin Fee \$1.20 Single \$2.40 Someone				\$40.65		\$30.83		\$37.98		\$45.97		\$40.01		\$44.68					
,*: Waiting Period Waived for New Groups with similar Prior Group Dental Coverage				\$101.12		\$75.91		\$93.61		\$78.33		\$67.17		\$76.17					
				\$101.12		\$75.91		\$93.61		\$131.57		\$105.42		\$127.50					

2023 Life/AD&D and Short-Term Disability Insurance

Different plans to meet a variety of needs



Choose from 2 Life/AD&D Plans

- Plan 1: Flat \$10,000 .435¢/\$1000 of benefit; or
 Plan 2: Flat \$25,000 .435¢/\$1000 of benefit

Dependent Life Insurance: \$0.85 per family unit/month

Life plans require 75% participation & 25% Employer Contribution
 Monthly Administrative Fee Applies

Choose from 3 STD Plans

60% of the basic weekly salary up to a maximum of
 Plan 1: \$150 per week or Plan2: \$300 per week or Plan 3: \$500 per week
 \$1.12/\$10 of benefit

Benefits begin 1 day Accident / 8 day Sickness – max 26 weeks
 STD Plans required 100% participation & 100% Employer Contribution
 Monthly Administrative Fee Applies if Life/AD&D Not Elected

2023 DeltaVision Full Benefit Plans

Includes Eye Exam

	ER PAID \$150 PLAN		ER PAID \$130 PLAN		VOLUNTARY \$150		VOLUNTARY \$130	
Frame Allowance (Materials)	\$150		\$130		\$150		\$130	
Contact Lenses Allowance (Materials)	\$150		\$130		\$150		\$130	
Copay Amount Exam and Lenses	\$20/\$20		\$20/\$20		\$20/\$20		\$20/\$20	
	Network Benefit	Non-Network	Network Benefit	Non-Network	Network Benefit	Non-Network	Network Benefit	Non-Network
Exam with Dilation as Necessary	Member pays \$20, plan pays balance	\$35	Member pays \$20, plan pays balance	\$35	Member pays \$20, plan pays balance	\$35	Member pays \$20, plan pays balance	\$35
Contact Lens Fit and Follow-up								
Standard - Includes spherical clear contact lenses in conventional wear and planned replacement (Examples include but not limited to disposable, frequent replacement, etc.)	Member pays up to \$55.00	None	Member pays up to \$55.00	None	Member pays up to \$55.00	None	Member pays up to \$55.00	None
Premium - Includes all lens designs, materials and specialty fittings other than Standard Contact Lenses (Examples include toric, multifocal, etc.)	10% discount off retail	None	10% discount off retail	None	10% discount off retail	None	10% discount off retail	None
Frames Any available frame at provider location	\$150 Allowance, then 20% off balance	\$75	\$130 Allowance, then 20% off balance	\$65	\$150 Allowance, then 20% off balance	\$75	\$130 Allowance, then 20% off balance	\$65
Standard Plastic Lenses								
Single vision / Bifocal / Trifocal	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55
Lens Options								
UV coating / Tint / Standard scratch resistance	Member co-pay \$15 each	None	Member co-pay \$15 each	None	Member co-pay \$15 each	None	Member co-pay \$15 each	None
Standard polycarbonate	Member co-pay \$40	None	Member co-pay \$40	None	Member co-pay \$40	None	Member co-pay \$40	None
Standard anti-reflective coating	Member co-pay \$45	None	Member co-pay \$45	None	Member co-pay \$45	None	Member co-pay \$45	None
Standard progressive	Member co-pay \$85	None	Member co-pay \$85	None	Member co-pay \$85	None	Member co-pay \$85	None
Premium progressive	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None
Other add-ons and services	20% off retail price	None	20% off retail price	None	20% off retail price	None	20% off retail price	None
Contact Lenses - Contact lens allowance covers materials only								
Conventional	\$150 allowance, then 15% off balance	\$120	\$130 allowance, then 15% off balance	\$104	\$150 allowance, then 15% off balance	\$120	\$130 allowance, then 15% off balance	\$104
Disposable	\$150 allowance, member pays balance	\$120	\$130 allowance, member pays balance	\$104	\$150 allowance, member pays balance	\$120	\$130 allowance, member pays balance	\$104
Medically necessary	Paid In Full	\$200	Paid In Full	\$200	Paid In Full	\$200	Paid In Full	\$200
Laser Vision Correction - Lasik or PRK	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None
Frequency - Exams/Lenses or Contact Lenses/Frames	12 / 12 / 24 Months		12 / 12 / 24 Months		12 / 12 / 24 Months		12 / 12 / 24 Months	
MONTHLY RATES:	100% Participation		100% Participation		2 or more Enrolled		2 or more Enrolled	
EMPLOYEE	\$4.67		\$3.61		\$6.49		\$5.59	
EMPLOYEE + SPOUSE	\$9.12		\$7.05		\$12.69		\$10.91	
EMPLOYEE + CHILD(REN)	\$8.85		\$6.84		\$12.30		\$10.57	
FAMILY	\$13.81		\$10.69		\$19.22		\$16.54	

- > Rates DO NOT include MMTA EBT Monthly Admin Fee If Applicable \$1.20/Single-\$2.40/Family.
- > If an employee is NOT enrolled in a MMTA Dental Plan, the employee will be charged the monthly Admin Fee when enrolling in the Vision Plan.
- > Members receive a 20% discount on items not covered by the plan at network providers, which may not be combined with any other discounts or promotional offers. The discount does not apply to EyeMed provider's professional services or to contact lenses. Retail prices may vary by location.
- > Members also receive a 40% discount off complete eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.
- > After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.eyemedvisioncare.com. The contact lens benefit allowance is not applicable to this service.
- > Discounts do not apply for benefits provided by other group benefit plans.

New Lower Rates

2023 DeltaVision Hardware Only Benefit Plans

	ER PAID \$150 PLAN		ER PAID \$130 PLAN		VOLUNTARY \$150		VOLUNTARY \$130	
Frame Allowance (Materials)	\$150		\$130		\$150		\$130	
Contact Lenses Allowance (Materials)	\$150		\$130		\$150		\$130	
Copay Amount Lenses	\$20/\$20		\$20/\$20		\$20/\$20		\$20/\$20	
	Network Benefit	Non-Network	Network Benefit	Non-Network	Network Benefit	Non-Network	Network Benefit	Non-Network
Frames <i>Any available frame at provider location</i>	\$150 Allowance, then 20% off balance	\$75	\$130 Allowance, then 20% off balance	\$65	\$150 Allowance, then 20% off balance	\$75	\$130 Allowance, then 20% off balance	\$65
Standard Plastic Lenses								
Single vision / Bifocal / Trifocal	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55	Member pays \$20, plan pays balance	\$25/\$40/\$55
Lens Options								
UV coating / Tint / Standard scratch resistance	Member co-pay \$15 each	None	Member co-pay \$15 each	None	Member co-pay \$15 each	None	Member co-pay \$15 each	None
Standard polycarbonate	Member co-pay \$40	None	Member co-pay \$40	None	Member co-pay \$40	None	Member co-pay \$40	None
Standard anti-reflective coating	Member co-pay \$45	None	Member co-pay \$45	None	Member co-pay \$45	None	Member co-pay \$45	None
Standard progressive	Member co-pay \$85	None	Member co-pay \$85	None	Member co-pay \$85	None	Member co-pay \$85	None
Premium progressive	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None	\$85 co-pay, 80% of charge less \$120 allowance	None
Other add-ons and services	20% off retail price	None	20% off retail price	None	20% off retail price	None	20% off retail price	None
Contact Lenses - Contact lens allowance covers materials only								
Conventional	\$150 allowance, then 15% off balance	\$120	\$130 allowance, then 15% off balance	\$104	\$150 allowance, then 15% off balance	\$120	\$130 allowance, then 15% off balance	\$104
Disposable	\$150 allowance, member pays balance	\$120	\$130 allowance, member pays balance	\$104	\$150 allowance, member pays balance	\$120	\$130 allowance, member pays balance	\$104
Medically necessary	Paid In Full	\$200	Paid In Full	\$200	Paid In Full	\$200	Paid In Full	\$200
Laser Vision Correction - Lasik or PRK	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None	15% off retail price or 5% off promotional price	None
Frequency - Exams/Lenses or Contact Lenses/Frames	12 / 24 Months		12 / 24 Months		12 / 24 Months		12 / 24 Months	
MONTHLY RATES:	100% Participation		100% Participation		2 or more Enrolled		2 or more Enrolled	
EMPLOYEE	\$4.14		\$3.02		\$5.29		\$4.37	
EMPLOYEE + ONE	\$7.10		\$5.18		\$9.08		\$7.49	
FAMILY	\$12.71		\$9.26		\$16.24		\$13.41	

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New Lower Rates