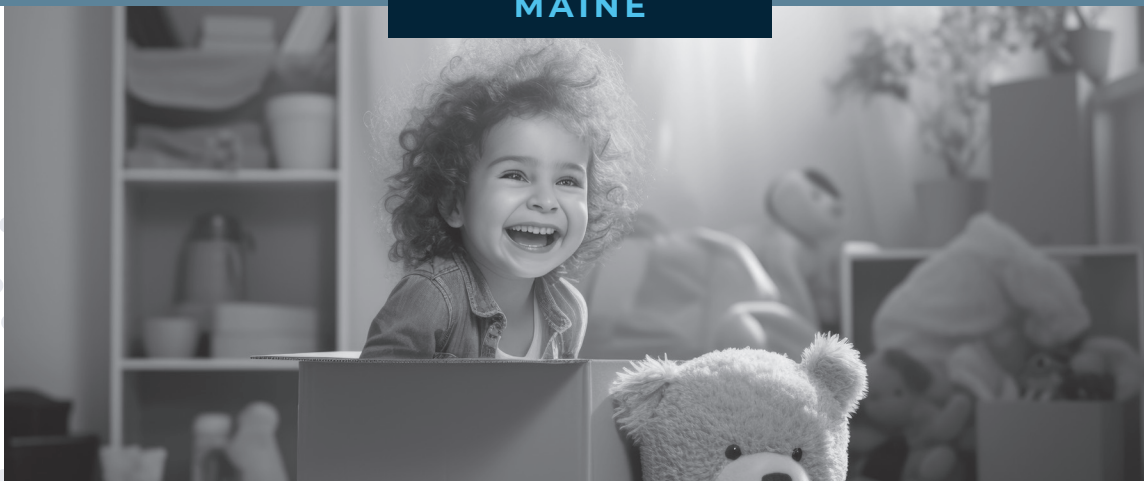


**UBA**Shared Wisdom.
Powerful Results.®**2024**

UBA EMPLOYEE BENEFITS BENCHMARKING

STATE TRENDS REPORT**MAINE**

THIS STATE REPORT highlights key employee benefits benchmarks to help employers strategically manage plan renewal decisions.

United Benefit Advisors® (UBA) has years of experience surveying thousands of employers nationwide regarding their group health plan offerings. Since 2005, UBA Partner Firms have studied plan design and cost trends among employers on a state, regional, and national basis. Data in the 2024 UBA Employee Benefits Benchmarking Trends and State Reports are based on responses from 7,800 employers representing approximately one million employees nationwide—and more than \$13.2 billion in healthcare dollars spent. In Maine, the survey includes employee benefits plans offered by 97 employers covering more than 23,000 employees to provide valuable benchmark data.

Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.

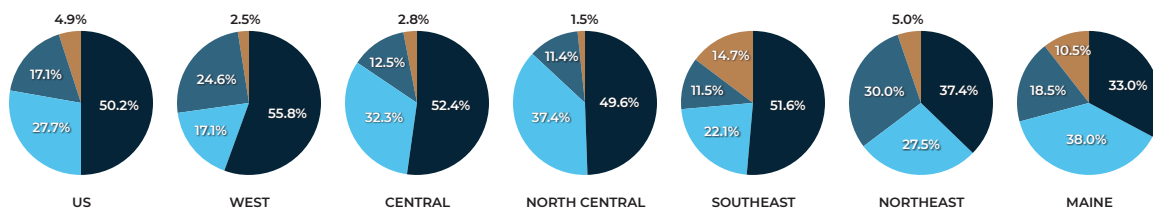
For Maine employers interested in making the most informed employee benefits decisions possible, it's crucial to compare your plans and costs to national benchmarks and peers in your state and region.

TOP PLANS IN MAINE

PREFERRED provider organization (PPO) plans dominate most of the nation; however, Maine employers more equally offer both PPO plans and high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans.

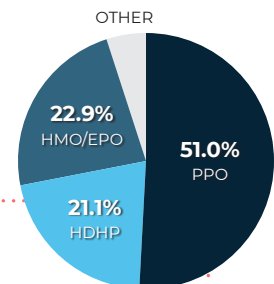
PLAN PREVALENCE IN MAINE

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	MAINE
PPO	50.2%	55.8%	52.4%	49.6%	51.6%	37.4%	33.0%
HDHP	27.7%	17.1%	32.3%	37.4%	22.1%	27.5%	38.0%
HMO/EPO	17.1%	24.6%	12.5%	11.4%	11.5%	30.0%	18.5%
POS	4.9%	2.5%	2.8%	1.5%	14.7%	5.0%	10.5%



PREVALENCE VS. ENROLLMENT

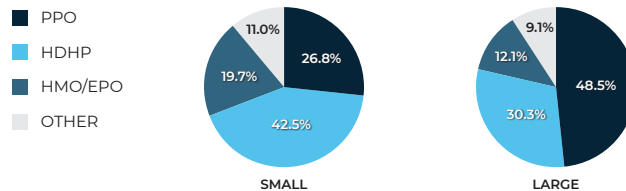
IN MAINE, 51.0% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 21.1% OF EMPLOYEES CHOOSE AN HDHP AND 22.9% OF EMPLOYEES SELECT AN HMO/EPO PLAN.



MAINE'S small businesses largely prefer HDHPs; however, large groups have more interest in PPO plans.

PLAN PREVALENCE BY GROUP SIZE

GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	26.8%	42.5%	19.7%
LARGE (101+ EMPLOYEES)	48.5%	30.3%	12.1%



COST COMPARISONS

HDHP COSTS in Maine are below national and regional averages while PPO plans in the state are higher than both benchmarks. HMO/EPO plans in Maine are above the national average but are in line with the regional average for these plans.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

PPO



HDHP



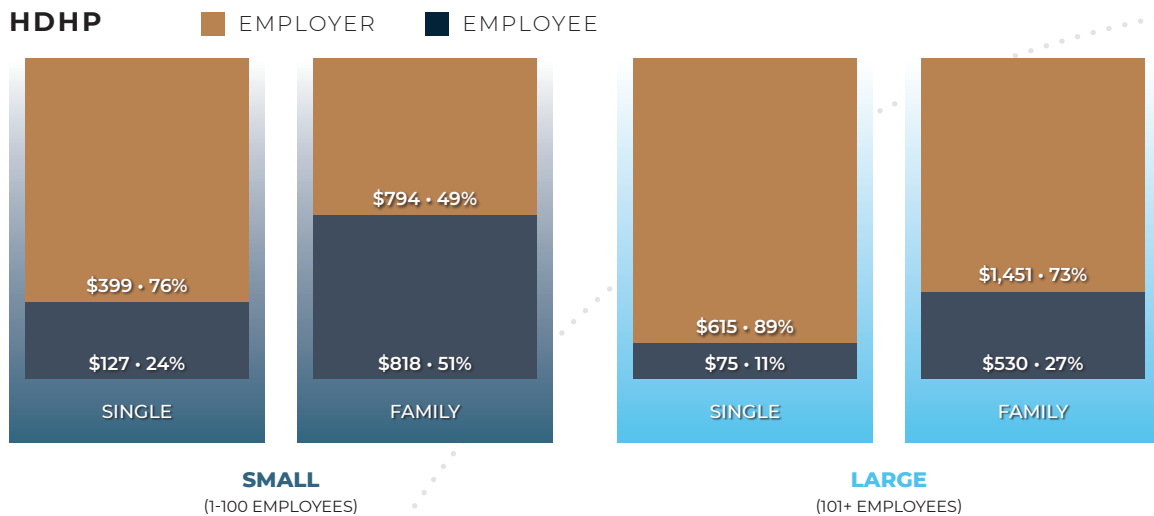
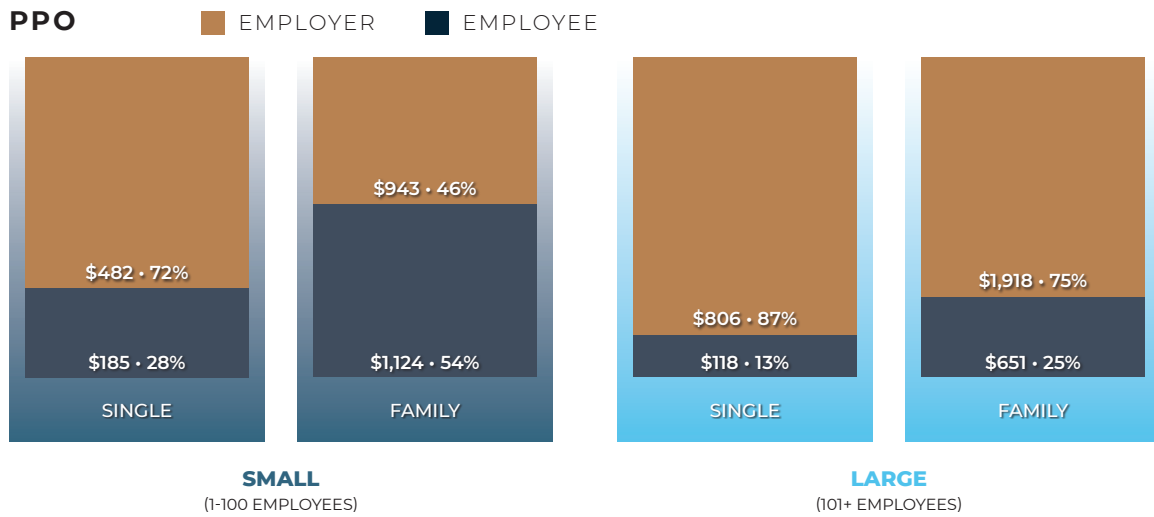
HMO/EPO



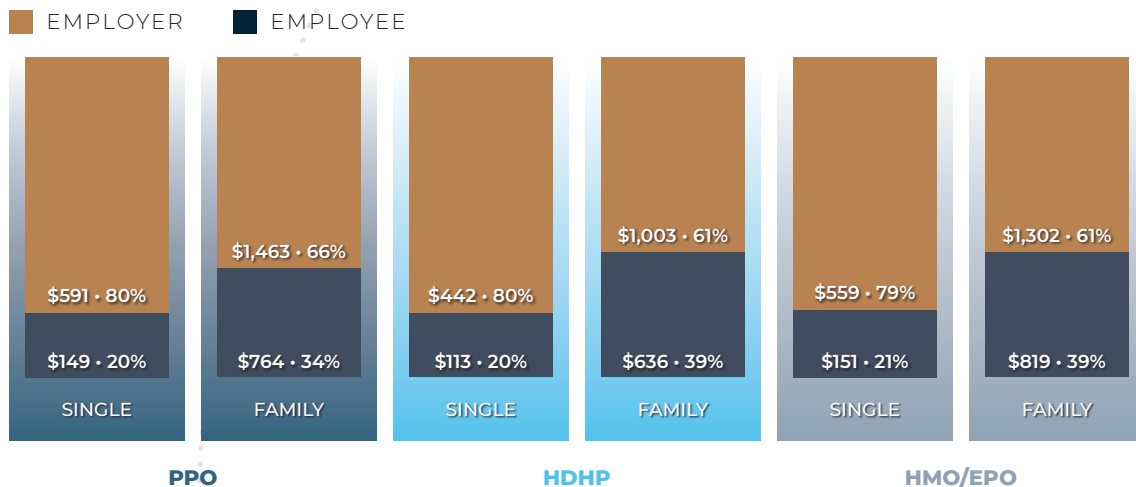
SETTING MONTHLY CONTRIBUTIONS FOR EMPLOYEES

- Maine businesses offering PPO plans pay 80% of single and 66% of family premiums, compared to the national 76/53 single/family employer contributions for these plans.
- Groups offering HDHPs typically pick up 80% of premiums for singles and 61% of family premiums, compared to the national 82/63 single/family employer contributions for these plans.
- Employers in the state offering HMO/EPO plans cover 79% of single and 61% of family premiums, compared to the national 77/55 single/family employer contributions for these plans.
- Large employers in Maine contribute a significantly higher percentage of monthly health plan premiums for singles and families compared to their smaller counterparts.

AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY GROUP SIZE



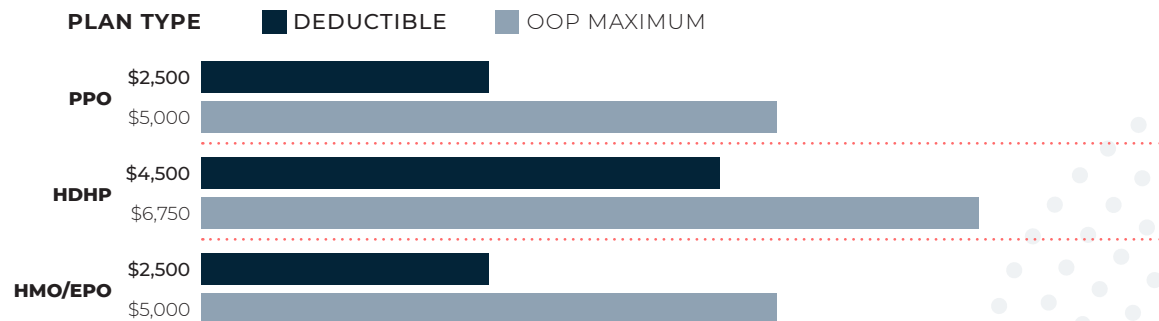
AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY PLAN TYPE



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Maine's median in-network PPO plan deductible for singles is \$2,500, compared to \$2,000 nationally and \$1,500 regionally for these plans. The median in-network deductible for singles on HDHPs in Maine is \$4,500, compared to \$3,475 nationally and \$3,000 in the Northeastern U.S. The median in-network HMO/EPO plan deductible for singles is \$2,500, compared to \$1,500 nationally and \$1,900 regionally for these plans. Large groups in Maine have lower health plan deductibles and out-of-pocket maximums compared to their smaller counterparts.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



MAINE HDHPs FOR SINGLES TYPICALLY INCLUDE AN \$825
EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS
(HSAs) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs)
TO HELP DEFRAID OUT-OF-POCKET COSTS.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS BY GROUP SIZE

GROUP SIZE	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$2,500	\$6,550	\$4,750	\$7,000
LARGE (101+ EMPLOYEES)	\$2,125	\$5,000	\$3,500	\$6,075





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