



# University of Maine System Employee Benefits Overview For Police Unit Members

## OUR COMMITMENT TO YOU | Comprehensive, Quality Programs

The University of Maine System is proud to offer a comprehensive and competitive benefits program. Benefits are an important part of your total rewards, so we continually strive to ensure that the benefits program is meaningful and continues to attract and retain the qualified faculty and staff needed to serve our students and our state.

We encourage you to review the programs outlined in this guide before making your final benefits choices. Share it with your spouse or partner who may be eligible for some of our plans. You may find additional information on our website and MyUMS employee portal, and ask questions of the Employee Benefits Center before you enroll. Once enrolled, stay engaged and informed by reviewing benefits information sent to your @maine.edu email account throughout the year.

| UMS Employee Benefits Center |  |
|------------------------------|--|
| Website                      | <a href="http://www.maine.edu/benefits">www.maine.edu/benefits</a>     |
| MyUMS Portal                 | <a href="http://myums.maine.edu/benefits">myums.maine.edu/benefits</a> |
| Email                        | <a href="mailto:benefits@maine.edu">benefits@maine.edu</a>             |
| Toll-Free                    | 1-866-269-9635   |
| Local                        | 207-973-3373   |
| Secure Fax                   | 207-561-3454   |

### Eligibility & Benefits Status

You are eligible for benefits on your date of hire (or date of status change that makes you eligible for benefits). You must enroll within 31 days of your eligibility date. Eligible employees include:

- Full-time and part-time regular employees who work at least 50% of full-time
- Part-time temporary faculty who meet eligibility and current workload criteria

Depending on your classification and your bargaining unit, you may be eligible for some or all of the benefit programs described in this guide. If you have questions about your benefits eligibility status or eligibility for a specific program, please contact the Employee Benefits Center.

Once you become eligible for benefits, your \*certified spouse/domestic partner and children up to age 26 are also eligible for some benefits, including:

- Medical, Dental, & Vision Insurance
- Life Insurance
- Health Savings Account
- Flexible Spending Accounts

**\*For all dependents enrolled in Medical, Dental & Vision, the Employee Benefit Center (EBC) must receive supporting documentation proving relationship.**

## ENROLLMENT | Enter Your Elections in MaineStreet

### MaineStreet Employee Self-Service

<https://mainestreet.maine.edu>



MaineStreet provides a two-way communication between UMS and employees. Self-Service features provide:

- **Benefits Enrollment:** Update your benefit elections for qualifying status changes.
- **View Benefits Summary:** View current, future or past enrollment information.
- **Life Insurance Beneficiaries:** Designate life insurance beneficiaries.
- **Dependent/Beneficiary Info:** Update your dependents' personal information.
- **Personal Information:** Update your personal information (home address, phone number, emergency contact information, etc.).

For each benefit election, be sure to indicate whether coverage is for you and/or for your spouse/domestic partner and children. **For all dependents enrolled in Medical, Dental & Vision, the EBC must receive supporting documentation proving relationship.** Domestic partners need to submit a "Certification of Domestic Partnership" and are taxed on the value of partner benefits in accordance with IRS regulations.

If you have questions about your benefit options or need to request paper enrollment forms, call the Employee Benefits Center toll-free at 1-866-296-9635 or send an email to [benefits@maine.edu](mailto:benefits@maine.edu). If you need help with your MaineStreet User ID and password, call the IT User Services Help Line, **1-800-696-4357**.

### Qualifying Family or Employment Status Changes

Your benefits elections will remain until the end of the calendar year. You can only make changes to your benefits mid-year if you have a Qualifying Event. These events are defined by the IRS and include changes in status, such as:

- marriage or divorce
- birth or adoption of a child
- death of a dependent
- change in your own (or a spouse's) employment status
- dependent meets or ceases to meet eligibility requirements

In addition, there are other special events that may qualify you or a dependent to enroll or make changes mid-year. These events include:

- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree, or court order
- Entitlement to Medicare or Medicaid

## YOUR BENEFITS | Programs to Protect Your Health & Well-Being

You have the opportunity to build your own benefits program that meets your needs and the needs of your family. The University of Maine System is committed to providing both a range of basic benefits and a variety of additional benefits from which you can select:

|  |  |
|--|--|
| Medical Insurance  | 403(b) & 457(b) Retirement Plans         |
| Dental Insurance   | Employee Assistance Program (EAP)        |
| Vision Insurance   | Paid Time Off                            |
| Flexible Spending Accounts (FSAs)                                      | Short and Long Term Disability Insurance |
| Health Savings Account (HSA)   | Unum Supplemental Insurance              |
| Group Auto & Homeowners Program  | Tuition Waivers                          |
| Basic & Supplemental Life Insurance                                    | Spouse/ Partner/Child Life Insurance     |
| Basic & Supplemental Accidental Death & Dismemberment (AD&D) Insurance |  |

### BASIC BENEFITS

Upon meeting the eligibility requirements, you will automatically be enrolled in:

**Basic Life Insurance:** Coverage equal to your annual base salary is paid by the University. Coverage is reduced to 65% of salary at age 65.

**Basic AD&D Insurance:** This benefit provides additional financial protection in the event of an accidental death and protection against life-changing injuries such as loss of limb, sight, or paralysis. Coverage equal to your annual base salary is paid by the University.

**Long Term Disability Insurance:** In the event of an approved disability, this benefit replaces up to 60% of your base salary, to a maximum of \$13,000/month. Benefits commence after a six (6) month waiting period. Coverage is paid by the University.

**Retirement Savings:** University retirement plans provide employees with the opportunity to set aside funds for retirement. Participation in the Basic Retirement Plan is mandatory effective the first of the month following eligibility. Employee mandatory contributions, University matching contributions, and the vesting schedule for University contributions are based on length of service and collective bargaining unit.

Employees have the option to defer federal and state taxes on their basic contribution by the electing the Before-tax option. Employees may also tax shelter additional voluntary contributions. Contributions will be sent to an account in your name at TIAA.

**These programs have benefits that may be due to your loved ones, so please make sure that your MaineStreet beneficiary information is accurate and up-to-date.** *Retirement Plan beneficiaries are designated directly with TIAA.*

*You also will be eligible to use the Employee Assistance Program (EAP) and accrue annual (vacation) and disability (sick) leave.*

## MEDICAL BENEFITS | Choice of Two Quality Plans

Perhaps the most important benefit choice you make is your healthcare coverage. UMS offers two excellent Cigna medical plans that are cost effective, easy to use, and valuable to you.

The **Copay Plan** provides that you pay a nominal copayment for in-network office and hospital visits with no annual deductible or out-of-pocket maximum for in network services. Enrollment requires you and your covered family members to select a Primary Care Physician (PCP).

The **Choice Plan** - our newest plan is a high deductible health plan, with a Health Savings Account (HSA) that has the same covered services offered in our other plans. It also offers a lower employee premium and UMS contributions to HSA in your name.

| BENEFIT                                      | Copay<br>(Cigna Network) | Copay<br>(Out of Network)    | Choice HSA<br>(Cigna Network) | Choice HSA<br>(Out of Network) |
|--|--------------------------|------------------------------|-------------------------------|--------------------------------|
| Annual Deductible                            |                          |                              |                               |                                |
| Single                                       | None                     | \$250                        | \$1,500                       | \$2,500                        |
| Family                                       | None                     | \$500                        | \$3,000                       | \$5,000                        |
| Out-of-Pocket Max <sup>1</sup>               |                          |                              |                               |                                |
| Single                                       | \$1,500                  | \$2,500                      | \$2,500                       | \$2,500                        |
| Family                                       | \$3,000                  | \$5,000                      | \$5,000                       | \$5,000                        |
| Preventive Care                              | No charge                | 20% <sup>2</sup>             | No charge                     | 30% <sup>2</sup>               |
| Office Visit                                 | \$20<br>\$25 Specialist  | 20% <sup>2</sup>             | 10% <sup>2</sup>              | 30% <sup>2</sup>               |
| Emergency Services                           |                          |                              |                               |                                |
| Ambulance                                    | No charge                | No charge                    |                               |                                |
| Emergency Room                               | \$100                    | \$100                        | 10% <sup>2</sup>              | 10% <sup>2</sup>               |
| Urgent Care                                  | \$25                     | \$25                         |                               |                                |
| Hospital Inpatient                           | \$100                    | \$200                        | 10% <sup>2</sup>              | 30% <sup>2</sup>               |
| Hospital Outpatient<br>Surgery               | \$100                    | \$100, then 20% <sup>2</sup> | 10% <sup>2</sup>              | 30% <sup>2</sup>               |
| High-Cost Imaging                            | \$50                     | 20% <sup>2</sup>             | 10% <sup>2</sup>              | 30% <sup>2</sup>               |
| Retail (30-day supply)                       |                          |                              |                               |                                |
| Preventive Generic                           | \$10                     | Not Covered                  |                               |                                |
| Non-Prev Generic                             | \$15                     | Not Covered                  |                               |                                |
| Preferred Brand                              | \$25                     | Not Covered                  |                               |                                |
| Non-Pref Brand                               | \$40                     | Not Covered                  |                               |                                |
| Mail Order (90-days)                         |                          |                              | 10% <sup>2</sup>              |                                |
| Preventive Generic                           | \$20                     | Not Covered                  |                               | Not Covered                    |
| Non-Prev Generic                             | \$30                     | Not Covered                  |                               |                                |
| Preferred Brand                              | \$50                     | Not Covered                  |                               |                                |
| Non-Pref Brand                               | \$80                     | Not Covered                  |                               |                                |
| Out-of-Pocket Max <sup>3</sup>               |                          |                              |                               |                                |
| Single                                       | \$1,300                  | Not Covered                  | None                          |                                |
| Family                                       | \$1,950                  | Not Covered                  | None                          |                                |
| Telemedicine -<br>MDLIVE or<br>American Well | \$10                     | Not Covered                  | \$42                          | Not Covered                    |

<sup>1</sup>deductible and copays apply towards the out-of-pocket max

<sup>2</sup>after you pay the deductible

<sup>3</sup>prescription copays only

## MEDICAL BENEFITS | Getting the Most Value

### Health Savings Account (HSA)

HSA's are available only if enrolled in Choice Plan with HSA. Employees enrolled in the Choice Plan, an IRS-Qualified High Deductible Health Plan (HDHP), will be provided an HSA. An HSA is an employee-owned bank account where employees may set aside tax-free money for qualified healthcare expenses.

**In addition to any contributions you make, the University System will contribute \$1000 annually for employees with single coverage and \$2,000 annually for employees with two-person or family coverage to each eligible employee's HSA to help with the annual deductible and copays. UMS contributions are subject to change in the future based on plan participation and available University financial resources.**

| Coverage Level     | UMS Biweekly Contribution | UMS Monthly Contribution |
|--------------------|---------------------------|--------------------------|
| Employee Only      | \$38.46                   | \$83.33                  |
| 2-Person or Family | \$76.92                   | \$166.66                 |

The HSA may be used for medical plan expenses, as well as long-term care, COBRA, and Medicare premium payments. A complete list of eligible expenses may be found on the employee portal [myums.maine.edu](http://myums.maine.edu).

| Annual Limit       | Under Age 55 | Age 55 and older |
|--------------------|--------------|------------------|
| Employee Only      | \$3,450      | \$4,450          |
| 2-Person or Family | \$6,900      | \$7,900          |

### Unum Supplemental Insurance

UNUM Supplemental Insurance is a voluntary supplemental plan which covers some out-of-pocket healthcare costs. Available options include supplemental hospitalization and accident coverage to help offset the out-of-pocket cost of deductibles, coinsurances, and/or copays or to help cover any increases in copayments under your current health plan.

Unum Supplemental Insurance provides discounted group rates and payroll deduction.

## MEDICAL BENEFITS | Getting the Most Value

### Take These Steps to Get the Most Value from Your Health Plan

- Schedule your annual physical with your PCP. Remember, there is no cost to you for this annual preventive care visit - the copayment or co-insurance is waived.
- Whenever possible, see your PCP or use a walk-in or urgent care facility in your community instead of going to a hospital Emergency Room. **Under Co-Pay plan, Emergency Room visits have a \$100 copayment** (unless you are admitted to the hospital).

### Cigna Telehealth Connection

Cigna Telehealth now provides access to both **MDLIVE\*** and **American Well\***. This program lets you get the care you need – including most prescriptions – for a wide range of minor acute conditions 24 hour per day, seven days a week. For additional information or to register for services with one or both of these providers, please visit [AmWellforCigna.com](http://AmWellforCigna.com) (1-855-667-9722) and [MDLIVEforCigna.com](http://MDLIVEforCigna.com) (1-888-726-3171). \* Registration is required. Telehealth services should only be used for non-life-threatening conditions.

### Complete Level 1 of the UMS RiseUP Wellness Incentive Program:

For information about Level 1 and Level 2 requirements, please visit [riseup.provantone.com/](http://riseup.provantone.com/) or call Provant at 1-855-RISEUP (1-855-274-7387).

- Within 90 days of your effective date of enrollment in the health plan (and **generally** by **March 31** of each year thereafter), complete Level 1 to qualify for reduced *health insurance premiums* and **to avoid an increase in premiums**.
- You and your covered spouse/domestic partner must both participate.
- Your health insurance contributions, which default to the *incentive* rate for the first 90 days, will remain at this level if you and your covered spouse/partner both qualify for Level 1. If either or both of you do not qualify, employee contributions will increase to the non-incentive premium rate.

*Please wait up to three weeks after enrolling in the health plan before attempting to register for the RiseUP program. Go to [riseup.provantone.com/](http://riseup.provantone.com/) & click “Ready. Set. Sign In.” to access (or create) your member account & complete these requirements within 90 days of enrollment:*

1. **Complete health coaching session with TrestleTree.** (Coaching is available by appointment only and can be scheduled by calling 1-855-580-2797).

**OR**

2. **Visit your physician to complete an annual preventive care exam AND log onto the RiseUP Provant portal to participate in an activity and earn 10 Health Points.**

### Complete Level 2 of the UMS RiseUP Wellness Incentive Program:

Before November 30, complete Level 2 and receive a \$100 taxable incentive payment (or \$200 if you and your covered spouse/domestic partner both participate).

*Confidentiality of your medical information is a high priority for the University and it is protected by law. All protected health information you provide to Provant is secure and never available to UMS or Cigna; the information is only available to Provant, the administrator of the UMS wellness program.*





## DENTAL & VISION BENEFITS | Overall Health

Good dental and eye care is essential to maintaining good health. That's why the University offers dental and vision plans that cover routine check-ups and additional services for your health.

### Dental Benefits

The University pays for the cost of individual dental coverage for all eligible employees. Employees can purchase coverage for their dependents on a before-tax basis. The Dental plan has a preferred provider network that allows employees to maximize their dental benefits -- members using network providers have claims submitted for them, benefit from protection against "balance billing" and benefit from negotiated discounts.

Because there is a connection between physical health and oral health, the program has a "Wellness Plus" component that increases your annual maximum for each year that you obtain preventive care.

Whether you use network or non-network providers, the Dental plan covers four main types of expenses:

| BENEFIT                                | In or Out of Network               |
|--|------------------------------------|
| Type I – Preventive & Diagnostic Care  | 100%                               |
| Type II – Basic Restorative Treatment  | 80%                                |
| Type III – Major Restorative Treatment | 50%                                |
| Type IV – Orthodontia                  | 50%                                |
| Annual Deductible                      | None                               |
| Annual Maximum Benefit                 | \$1,000 per person (up to \$1,300) |
| Lifetime Orthodontia Maximum           | \$1,000 per person                 |

### Vision Benefits – EYEMED

Employees can elect vision coverage for themselves and their family. The cost of coverage is deducted on a before-tax basis. The Vision plan utilizes a network of retail and private practice optometrists; benefits are higher when network providers are utilized.

| CALENDAR YEAR BENEFIT   | In Network   | Out of Network   |
|---|--|--|
| Exams   | \$20   | \$80 Allowance   |
| Eye OR Contact Lenses<br>(Members may not receive contact lenses and eyeglasses in the same year) | No Charge for Lenses<br>\$150 Allowance for Contacts | \$50 Allowance (Single Vision)<br>\$75 Allowance (Bifocal or Trifocal)<br>\$100 Allowance (Lenticular)<br>\$150 Allowance (Contacts) |
| Frames  | \$150 Allowance                                      | \$90 Allowance   |

These charts show how much you pay or are allowed for certain products and services. Keep in mind that if you see an out-of-network doctor who charges more than the "reasonable and customary" charge, you may be required to pay the extra amount.



## LIFE & FINANCIAL BENEFITS | Providing Peace of Mind

### Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

UMS provides you with Basic Life and AD&D Insurance equal to your annual salary, with coverage paid by the University. Depending on your needs, you may want to purchase additional protection for yourself and your family. Premiums are deducted on an after-tax basis and benefits paid are not subject to taxation.

| BENEFIT  | AVAILABLE COVERAGE   |
|--|--|
| Supplemental (Optional) Life Insurance for you | Additional 1, 2, 3, 4 or 5 times your annual salary to a maximum (combined with Basic Life) of \$1,000,000<br>3 times salary Guaranteed Issue when first eligible<br>Evidence of Insurability (EOI) required to increase by more than one multiple of your salary thereafter |
| Supplemental AD&D (individual or family)       | \$10,000 increments to a maximum of \$350,000 not to exceed 10 times your annual salary. If you elect family coverage, your spouse's / domestic partner's coverage is 60% of your election and each child is 20% to a maximum of \$50,000.                                   |
| Spousal / Domestic Partner Life Insurance      | \$10,000 increments up to \$50,000 not to exceed 50% of your combined Basic and Supplemental amount.<br>EOI required to increase amount by more than one increment   |
| Child Life Insurance                           | \$5,000 or \$10,000 flat benefit; Covers children up to age 26   |

### Flexible Spending Accounts (FSA) – Not eligible if enrolling into the Choice HSA Plan

FSAs work like a savings account - each pay period a before-tax payroll deduction is deposited to your Healthcare and/or Dependent Day Care FSA. Once enrolled, you will be issued a FSA Debit Card that can be used to make eligible purchases or payments. Or you may complete a claim form and provide detailed bills and receipts to get reimbursed. You must make a new election each year that you want to enroll in a FSA. Up to \$500 of unused healthcare funds will be carried over to the next year. All remaining healthcare funds over \$500 will be forfeited, and federal law requires you to use all of the money in the Daycare account each year, so plan carefully.

| ACCOUNT    | ELIGIBLE EXPENSES   | PLEDGE   |
|------------|---|--|
| Healthcare | Medical, dental, and vision care expenses (co-payments, deductibles, eyeglasses, and Over-the-Counter prescription medications) | \$200 annual minimum<br>\$2,650 annual maximum           |
| Day Care   | Dependent daycare, after-school programs, or elder care programs  | \$200 annual minimum<br>\$5,000 annual household maximum |

### Disability Insurance

The goal of disability coverage is to protect your income in the event of an illness or injury that prevents you from working. Both short-term and long-term disability programs are insured by Liberty Mutual, which reviews and approves all claims.

**Short Term Disability (not available to part-time faculty):** Employees purchase coverage on an after-tax basis. Benefits commence after a 14 calendar day waiting period and replace 60% of your base salary, up to a maximum weekly benefit of \$1,000. Benefits can last up to 26 weeks.

**Long Term Disability:** Provided by the University to eligible employees, coverage provides 60% of base salary up to a maximum monthly benefit of \$13,000 after a six month waiting period.

The University embraces an active rehabilitation and back-to-work program, and partners with our employees to assist you during this period of time.

## OTHER BENEFITS | Completing Your Benefits Program

### Employee Assistance Program (EAP)

The University values our faculty and employees and recognizes that from time to time personal problems can affect our ability to perform at our jobs. The Cigna EAP helps employees and families cope with challenging times. Just visit [www.cignabehaviorial.com](http://www.cignabehaviorial.com) and enter Employer ID: "ums".

The EAP is a free, voluntary, and CONFIDENTIAL service that provides assessments, consulting, referrals, and other resources for addressing:

- Financial Concerns
- Emotional Concerns
- Legal Concerns
- Child and Eldercare Concerns
- Relationship Problems
- Alcohol and substance abuse concerns
- Stress, depression, and other work/life issues
- Workplace conflicts

### Tuition Waiver

UMS encourages the full participation of all of its members in its educational mission by offering a tuition waiver program for eligible employees and their dependents:

- **Employees:** Eligible full-time employees are allowed a maximum of two tuition-free courses per semester or summer session, not to exceed a total of eight credit hours. Eligible part-time employees are allowed a maximum of one tuition-free course per semester or summer session, not to exceed a total of four credit hours.
- **Spouse, domestic partner, or dependent children:** Eligible for a 50% tuition waiver provided the spouse, domestic partner, or dependent children are attending the University of Maine System as a full-time or part-time matriculated student.

### Group Homeowners & Automobile Insurance Discounts

UMS provides special group discounts on MetLife automobile and home owners' insurance policies. Premiums may be automatically deducted from paychecks. Enroll any time by calling 1 800 GET MET8 (1-800-438-6388) or log on to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

### Paid Time Off

UMS offers employees various types of paid time off programs including disability (sick) leave, vacation (annual) leave, holidays, and other types of leave. Please refer to University Policy and Collective Bargaining Agreements for details.

### Domestic Partner Coverage

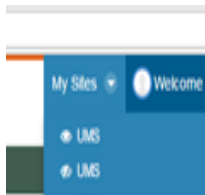
If you enroll an eligible unmarried Domestic Partner (or children of a Domestic Partner) who is not your tax qualified dependent under IRS Code Section 152, federal regulations require that you are taxed on the value of the group medical coverage as though you received it as income. All unmarried Domestic Partner contributions must be deducted on an after tax basis. Due to the imputed income it could cost approximately \$300 to \$400 per month depending on health plan election and coverage level.

## Helpful Resources

### UMS Employee Benefits Center

The **UMS Employee Benefits Center** is your centralized, one-stop resource for benefits information and enrollment. Prompt, knowledgeable assistance is available 8am to 5pm, Monday through Friday.

| UMS Employee Benefits Center |                          |
|------------------------------|--------------------------|
| Website                      | www.maine.edu/benefits   |
| MyUMS Portal                 | myums.maine.edu/benefits |
| Email                        | benefits@maine.edu       |
| Toll-Free                    | 1-866-269-9635           |
| Local                        | 207-973-3373             |
| Fax                          | 207-561-3454             |



### MyUMS Employee Portal

Detailed information about benefits, eligibility, costs and enrollment is available to employees on the MyUMS Portal (myums.maine.edu). Log in using your MaineStreet user ID and password. To navigate to the UMS portal from a University portal, click the My Sites dropdown and click UMS. For benefits information, select Human Resources > Employee Information > Benefits.

### MaineStreet Employee Self-Service: <https://mainestreet.maine.edu>

MaineStreet provides a two-way communication between UMS and employees. If you need help with your MaineStreet User ID and password, call the IT User Services Help Line, **1-800-696-4357**.



| PLAN  | ADMINISTRATOR  | WEBSITE                     | PHONE NUMBER                     |
|---|----------------|-----------------------------|----------------------------------|
| Medical Plans   | Cigna          | mycigna.com                 | 1-800-244-6224                   |
| Health Savings Account                                    | Cigna          | mycigna.com                 | 1-800-401-4041                   |
| RiseUP Wellness Program                                   | Provant        | www.riseup.provantone.com/  | 1-855-274-7387                   |
| RiseUp Health Coaching                                    | TrestleTree    | N/A                         | 1-855-580-2797                   |
| Retirement  | TIAA           | www.tiaa.org/public/tcm/ums | 1-800-842-2776                   |
| Dental  | Cigna          | mycigna.com                 | 1-800-244-6224                   |
| Vision  | Eye/Med        | www.eyemed.com              | 1-866-723-0596                   |
| Life and AD&D Insurance                                   | Liberty Mutual | N/A                         | 1-888-787-2129                   |
| Short-Term Disability                                     | Liberty Mutual | www.mylibertyconnection.com | 1-800-713-7384                   |
| Long-Term Disability                                      | Liberty Mutual | www.mylibertyconnection.com | 1-800-713-7384                   |
| Flexible Spending Accounts                                | EBPA           | www.ebpa.com                | 1-888-678-3457                   |
| Employee Assistance Plan                                  | Cigna          | www.cignabehavioral.com     | 1-877-622-4327                   |
| Homeowners & Auto Insurance                               | MetLife        | www.metlife.com/mybenefits  | 1 800 GET MET8                   |
| Unum Supplemental Insurance Enrollment Policy Information | Unum           | mainestreet.maine.edu       | 1-877-702-3604<br>1-800-635-5597 |

## ABOUT THIS GUIDE

This guide summarizes the benefit plans available to employees of the University of Maine System. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) that are issued by the plan administrators / insurers after you enroll. If there is a conflict between the information in this guide and the formal language of the Plan documents, the formal Plan documents will govern. The benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of the University of Maine System.