



University of Maine System Employee Benefits Overview For AFUM

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	www.maine.edu/benefits
MyUMS Portal	myums.maine.edu/benefits
Email	benefits@maine.edu
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
- Flexible Spending Accounts

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

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 1-866-269-9635 or send an email to 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
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.

Roth 403(b)/457(b) additional voluntary employee options were added effective September 1, 2018. With the Roth contribution option, your contribution is taken out of your paycheck after your income is taxed, which does not lower your current taxable income. However, your contributions, and the earnings on them, are **tax-free upon withdrawal** in retirement provided certain conditions are met. Internal Revenue Service (IRS) regulations require that amounts set aside in the Roth count toward your overall IRS limits for calendar 2019.

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 Fund Plan with Health Savings Account**- 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 (Cigna Network)	Copay (Out of Network)	Choice HSA (Cigna Network)	Choice HSA (Out of Network)
Annual Deductible				
Single	None	\$250	\$1,500	\$2,500
Family	None	\$500	\$3,000	\$5,000
Out-of-Pocket Max ¹				
Single	\$1,500	\$2,500	\$2,500	\$2,500
Family	\$3,000	\$5,000	\$5,000	\$5,000
Preventive Care	No charge	20% ²	No charge	30% ²
Office Visit	\$15 \$35 Specialist	20% ²	10% ²	30% ²
Emergency Services				
Ambulance	No charge	No charge	10% ²	10% ²
Emergency Room	\$100	\$100		
Urgent Care	\$25	\$25		
Hospital Inpatient	\$100	\$200	10% ²	30% ²
Hospital Outpatient Surgery	\$100	\$100, then 20% ²	10% ²	30% ²
High-Cost Imaging	No charge	20% ²	10% ²	30% ²
Retail (30-day supply)				
Preventative Generic	\$5	Not Covered		
Non-Prev. Generic	\$10	Not Covered		
Preferred Brand	\$25	Not Covered		
Non-Pref. Brand	\$40	Not Covered		
Mail Order (90-day supply)			10% ²	Not Covered
Preventative Generic	\$10	Not Covered		
Non-Prev. Generic	\$20	Not Covered		
Preferred Brand	\$50	Not Covered		
Non-Pref. Brand	\$80	Not Covered		
Out-of-Pocket Max ³				
Single	\$1,300	Not Covered	None	
Family	\$1,950	Not Covered	None	
Telemedicine - MDLIVE or American Well (AmWell)	\$10	Not Covered	AmWell: \$49 MDLIVE: \$45	Not Covered

¹deductible and copays apply toward the out-of-pocket max ²after you pay the deductible ³includes prescription copays

MEDICAL BENEFITS | Getting the Most Value from Your Health Plan

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	UMS Total Annual Contribution
Employee Only	\$38.46	\$83.33	\$1,000
2-Person or Family	\$76.92	\$166.66	\$2,000

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.

Annual Limit	Under Age 55	Age 55 and older
Employee Only	\$3,500	\$4,500
2-Person or Family	\$7,000	\$8,000

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.

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. **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 (1-855-667-9722) and 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 Wellness Incentive Program:

For information about Level 1 and Level 2 requirements, please review your 2019 Wellness Guide available in early December for more information.

- 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 UMS Wellness program. Look for more information in your 2019 Wellness Guide available in early December.

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.**

Complete Level 2 of the UMS 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).

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 (Members may not receive contact lenses and eyeglasses in the same year)	No Charge for Lenses \$150 Allowance for Contacts	\$50 Allowance (Single Vision) \$75 Allowance (Bifocal or Trifocal) \$100 Allowance (Lenticular) \$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.

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 3 times salary Guaranteed Issue when first eligible 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. 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 Fund 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 \$2,700 annual maximum
Day Care	Dependent daycare, after-school programs, or elder care programs	\$200 annual minimum \$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.

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.

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

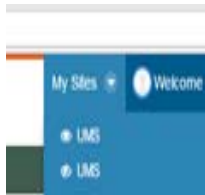
If you enroll an eligible unmarried Domestic Partner (or children of a Domestic Partner) who is not your tax qualified dependent under IRS Code Section 152, federal regulations require that you are taxed on the value of the group medical coverage as though you received it as income. All unmarried Domestic 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
UMS Wellness Program	Cigna	mycigna.com	1-800-244-6224
Wellness 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/Lincoln Financial	N/A	1-888-787-2129
Short-Term Disability	Liberty Mutual/Lincoln Financial	www.mylincolnportal.com	1-800-713-7384
Long-Term Disability	Liberty Mutual/Lincoln Financial	www.mylincolnportal.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 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.