

2005 ENROLLMENT KIT



- Open enrollment is from November 15, 2004 – December 10, 2004.
- All forms must be received by December 10, 2004.
- Your elections will be effective January 1, 2005.

The University of Maine System is pleased to offer the UMS Select Employee Benefits Program for 2005. This enrollment kit outlines the benefits and choices offered to you and your family for the new year. Please take the time to review the materials so that you are familiar with the programs available.

**Employees must take the following steps
to ensure their benefit elections for 2005 are recorded correctly:**

- | | |
|---------|--|
| Step 1: | Review the enrollment materials. |
| Step 2: | If you want to enroll for the Health Care or Dependent Care Flexible Spending Accounts (Advantage Accounts), please complete and sign the Flexible Spending Account (FSA) portion of the Personal Enrollment Form previously sent to your home under separate cover. <u>You must re-enroll for 2005 Advantage Accounts even if you are currently participating in 2004.</u> |
| Step 3: | If you do not want to enroll in the 2005 Advantage Accounts or change other current benefit program elections, you do not have to complete the Personal Enrollment Form previously sent to your home under separate cover.

If, however, you want to enroll in any benefit for the first time or want to make a change in your medical or dental election, Optional Life, Spousal Life, Dependent Life, Optional Accidental Death and Dismemberment, Short-Term Disability, or change life insurance beneficiaries, you must complete the Personal Enrollment Form and return it to your Campus Benefits Office, subject to Evidence of Insurability (where appropriate). |
| Step 4: | During this open enrollment, it is essential that you review the dependent information on your Personal Enrollment Form to make sure it includes all of your dependents, even if they are not currently enrolled in a University benefit. |
| Step 5: | All enrollment forms and/or updated dependent information must be received by <u>December 10, 2004</u> in your Campus Benefits Office (see Page 15 for addresses). |

In this enrollment kit, you will find the following:

- Summary of all UMS Select Benefit Programs and Options.
- Detailed summary of Anthem Blue Cross and Blue Shield Medical Plans available.
 - COMP-CARE Comprehensive Group Health Plan.
 - HMO CHOICE Point of Service (POS) Plan.
- Detailed summary of Delta Dental Plans.
- UMS Notice of Privacy Practices

If you have any questions regarding the enrollment kit, your eligibility for these programs, the benefits available, or how to obtain or complete enrollment forms, please contact the Human Resources/Benefits Office at your campus (see Page 15) or visit www.maine.edu/bene.html.