

Summary of Benefits for Part-Time Regular Employees and Faculty

Eligibility for employee benefits and the level of benefits provided to part-time employees varies depending on job status, length of employment, and collective bargaining unit.

Benefit eligibility described in this summary refers to: basic life, supplemental term life, spousal/domestic partner life, child life, basic accidental death and dismemberment (AD&D), supplemental AD&D, short term disability, long term disability, dental coverage, vision coverage, basic retirement plans, voluntary tax-deferred annuities, and Flexible Spending Accounts.

Following is a brief description of the benefits available to part-time employees. Detailed benefit brochures are available at www.maine.edu/system/hr/bene.php, from campus human resource offices, or from the System Office of Human Resources.

Regular Employees - Work in positions that are expected to continue for at least one year. A year is defined as the normal number of months (at least seven) for the position.

Temporary Employees – Are all those who are not regular employees. Although temporary employees are generally not eligible for benefits, they are eligible for Flexible Spending Accounts, provided they work at least 20 hours per week, travel insurance, and voluntary tax-deferred annuities. Certain part-time temporary faculty are eligible for other designated benefits, as described below (see Part-Time Temporary Faculty).

Full-Time Regular – Hourly employees have a regularly scheduled work week of 40 hours. Full-time work for professional employees and for faculty is defined by the normal work week for the position. Employee benefits are described in the summaries of benefits on the System web site www.maine.edu/system/hr/bene.php

Part-Time Regular (excluding faculty) – Work is anything less than full-time. To be eligible for benefits, employees must have a minimum regularly scheduled work week of 20 hours (50% of full-time). Part-time regular employees are eligible for the same benefits available to full-time regular employees, except Long Term Disability coverage and participation in the defined contribution basic retirement plan with TIAA-CREF. Benefit premiums paid by the employee, except for health and dental insurance, are the same as for full-time regular employees, with benefit levels based on actual salary. For health insurance, employees whose job status is 50-74% full-time equivalent pay 50% of the applicable total monthly premium for whatever level of coverage is elected. Employees whose job status is 75-99% full-time equivalent pay 40% of the applicable total monthly premium for whatever level of coverage is elected. For dental insurance, employees pay 50% of the single coverage premium and 100% of the dependent portion of the premium.

Part-Time Regular Faculty with an appointment of at least 50% or more of full-time are eligible for the same benefits available to full-time regular employees, except short or long term disability coverage and participation in the defined contribution basic retirement plan with TIAA-CREF, except as noted below. Benefit premiums paid by the employee, except for health and dental insurance are the same as for full-time regular employees, with benefit levels based on

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actual salary. For health insurance, employees whose job status is 50-74% full-time equivalent pay 50% of the applicable total monthly premium for whatever level of coverage is elected (except as noted below). Employees whose job status is 75-99% full-time equivalent pay 40% of the applicable total monthly premium for whatever level of coverage is elected (except as noted below). For dental insurance, employees pay 50% of the single coverage premium and 100% of the dependent portion of the premium.

Part-time regular faculty who have at least five years of continuous, regular, full-time equivalent University service are eligible to participate in the defined contribution Basic Retirement Plan for Faculty and Professional Employees with TIAA-CREF, with contributions based on actual salary. In addition, they are eligible to participate in the University's group health plan by paying the same health premium as full-time faculty.

Part-Time Temporary Faculty who have at least 6 service credits and teach 2 or more courses per semester are eligible for group health and dental coverage and are also eligible for \$5,000 of basic life insurance. For health insurance, employees pay 40% of the applicable total monthly premium for whatever level of coverage is elected. For dental insurance, employees pay 40% of the single coverage premium and 100% of the dependent portion of the premium. Part-time temporary faculty with 25 or more service credits may also participate in the defined contribution Basic Retirement Plan for Faculty and Professional Employees with TIAA-CREF on the same basis as full-time regular faculty, with contributions based on actual salary. Part-time temporary faculty are not eligible for supplemental term life, spousal/domestic partner life, child life, basic accidental death and dismemberment (AD&D), supplemental AD&D coverage, short or long term disability coverage.

Benefits Regular – Refers to part-time regular employees (other than faculty) who have at least five years of continuous, regular, full-time equivalent University service. This includes employees who were full-time but through mutual agreement, have reduced to part-time status under the Voluntary Schedule Reduction policy. It also includes employees who have always worked in a part-time regular capacity or whose positions are reduced to part-time for budget or program reasons. To be eligible for benefits, an employee must have a minimum regularly scheduled work week of 20 hours (50% of full-time). Employees are eligible for the same benefits and premiums available to full-time regular employees, with benefits based on actual salary.

Partial/Phased Retirement – Refers to employees who have applied for and entered into the University's partial/phased retirement program. Employees are eligible for the same benefits and premiums available to full-time regular employees, with benefits based on actual salary.

Shared Regular – Refers to faculty and non-represented professional employees who hold shared appointments. Employees are eligible for the same benefits and premiums available to full-time regular employees, with benefits based on actual salary.

Part-time employees accrue annual leave and disability leave on a pro-rated basis, may vary by length of service, etc. Also, tuition waiver benefits differ for eligible part-time employees versus full-time employees.

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