



It's Annual Benefits Open Enrollment Time Again!!!

INFORMATION SHEET



Another year has passed and it is time to review your benefit elections and decide if you wish to make any changes. You have a great deal of flexibility in designing your own personalized benefits package. **Please read this Information Sheet carefully (especially those items in bold and in the shaded boxes)**, since it provides important information about your University benefits as well as the 2010 Annual Benefits Open Enrollment. As in the past, this will be a negative open enrollment. That means you only need to use MaineStreet Employee Self-Service - Benefits Enrollment - or contact your Campus Benefits Office for forms to complete if you wish to make changes in your current benefit choices, **except for the Health Care and Dependent Day Care Flexible Spending Accounts (FSA's)**. **If you wish to continue your FSA participation, Internal Revenue Service regulations require that you must re-enroll for 2010 FSA's even if you are currently participating in 2009.**

MaineStreet Employee Self-Service Benefits Enrollment – The University of Maine System is pleased to again provide the Self-Service enrollment option, with an enhanced feature that enables you to designate beneficiaries for the basic and supplemental life insurances as well as basic and supplemental accidental death and dismemberment (AD&D) insurances. Open Enrollment 2010 enables you to make benefit changes using MaineStreet Employee Self-Service - Benefits Enrollment. It's convenient, informative, efficient, and confidential. Please see the enclosed Employee Self-Service Benefits Enrollment guide. *Remember, if you use Self-Service to select your benefits, there is no need to request, complete, or submit paper changes to your Campus Benefits Office.*

- **Personal Enrollment Form** – The Self-Service feature will show you all of your benefit choices and current elections. However, if you choose to change your 2010 benefits or enroll in a benefit by filling out a paper form rather than use Self-Service, you should request the Personal Enrollment Form from your Campus Benefits Office. It contains information about the benefits you are eligible for as a University of Maine System employee and the applicable premiums. The form also shows whether you are currently enrolled in a particular benefit. The top part of the form contains general information about you and the form itself.

Under "Your Options," each benefit is listed with a brief description. The "Price and Option Codes" section provides the levels of coverage available, the applicable premiums, the option code assigned to that benefit (the number or letter in parentheses), and the "Option Code: ____" field, which you use if you wish to enroll, make a change, or waive a benefit election during the open enrollment. **Your current election is shown in bold** for each benefit

in the "Price and Option Codes" section. The statement in bold just below each benefit indicates whether you are currently enrolled in that benefit and at what level. **If you do not want to enroll in the 2010 Flexible Spending Accounts (FSA's) or change other current benefit elections, you do not have to complete any forms. If you do wish to enroll in a new benefit, make changes to a**

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NOVEMBER 2 - NOVEMBER 30, 2009**

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current benefit election, waive a benefit, or open a Flexible Spending Account, please complete the “Option Code:_____” field to the right of each section.

Remember, if you use Self-Service enrollment, there is no need to request, complete, or submit the Personal Enrollment Form.

- **Dependent Information** – Check your dependent information in MaineStreet Self-Service for accuracy and completeness. If any dependent or other information is not correct, please contact your Campus Benefits Office for the appropriate form(s) to complete.
- **CIGNA Dental Plan - PREMIUM CHANGE** - Effective January 1, 2010, University of Maine System CIGNA dental plan premiums will **INCREASE** by 8.5%. **The University of Maine System will continue to pay 100% of the single coverage premium for full-time regular employees, 50% of the single coverage premium for eligible part-time regular employees, and 60% of the single coverage premium for eligible part-time temporary faculty.** You will continue to be responsible for 100% of the dependent portion of the premium regardless of whether you are full-time regular, part-time regular, or eligible part-time temporary faculty. Also, if you wish to insure one of your dependent children, you must insure all of your dependent children under the plan. The dental premiums for biweekly employees will continue to be deducted in 24 equal installments over the course of the calendar year, rather than 26. This will slightly increase each biweekly deduction; however, in those 2 months during the year when there is a third biweekly pay, you will have a dental premium holiday, with no premium deducted. If you elect CIGNA dental coverage during this open enrollment, the premium for dependent coverage will be deducted beginning in January, 2010.
- **Flexible Spending Accounts (FSA’s) - If you are currently enrolled in the FSA’s and wish participation to continue, the Internal Revenue Service (IRS) requires that you re-enroll for 2010 even if you are currently participating in 2009.**

▶ **If you wish to enroll or re-enroll in the Health Care or Dependent Day Care Flexible Spending Accounts**, submit your annual goal amount for the new year using MaineStreet Self-Service, or contact your Campus Benefits Office to obtain, complete, and sign the Flexible Spending Account (FSA) portion of your Personal Enrollment Form and return it to your Campus Benefits Office. Your Campus Benefits Office will enter your elections and forward your 2010 election form to the System Office of Human Resources, which will send your annual election amounts to EBPA. Whether you use Self-Service or the paper form, please be sure to indicate your annual election amount. If the election amount is not entered, your current election will end on December 31 of this year. **Please note that all references to the “Dependent Care” FSA in this communication, online, or on your Personal Enrollment Form refer to dependent day care services, not health care services. If you make your FSA changes using MaineStreet Self-Service, there is no need to request, complete, or submit the Personal Enrollment Form.**

▶ **If you use your Dependent Day Care FSA to pay for services for an adult dependent living with you, the adult dependent must meet the definition of a dependent in the Internal Revenue Code:**

1. You must provide more than one-half of the adult dependent’s support,
2. The adult dependent cannot earn more than \$3,650 in 2009 (indexed in future years – 2010 amount not yet determined; however, it generally increases by approximately \$100 each year), including any Social Security Benefits. If your adult dependent’s earnings exceed this

amount, you cannot use a Dependent Day Care FSA to pay for these services on a tax-free basis.

In instances where both you and your spouse are employed by the University of Maine System, or if your spouse works elsewhere, it is our understanding that the Internal Revenue Code permits you to set aside a combined maximum total of no more than \$5,000 for dependent day care during the calendar year. You each may still elect up to your individual health care maximum permitted under each respective plan.

An informational brochure from EBPA regarding the FSA program is available online at www.maine.edu/system/hr/bene.php

► If you do not want to enroll in the 2010 FSA program or change other current benefit program elections, you do not have to use MaineStreet Self-Service or request your Personal Enrollment Form.

- **Direct Deposit of Flexible Spending Account (FSA) Reimbursements** – If you have payroll direct deposit and are enrolled in one or both of the FSA's, all reimbursements to you will also be direct deposited. FSA reimbursements may be direct deposited to any account you choose. If you wish to arrange for direct deposit or change your direct deposit information, please contact EBPA at P. O. Box 1140, Exeter, New Hampshire 03833-1140, call their toll-free telephone number 1-888-678-3457, or obtain the direct deposit form from their website at <https://select.ebpabenefits.com/ums/>
- **Medicare D (Prescription Drug Coverage) Notice of Credible Coverage** – The University of Maine System is required to annually distribute the enclosed notice outlining options regarding the Medicare D prescription drug program. If you or your spouse or eligible domestic partner are enrolled in Medicare A (hospitalization) and B (physician/out-patient) or will become eligible for Medicare A and B in 2010, please review the enclosed Medicare D (prescription drug) Notice of Credible Coverage. Please note that the current prescription coverage you have through the University's group health plan with Anthem Blue Cross and Blue Shield (regardless of bargaining unit) provides a better prescription benefit than the one being offered under the standard Medicare prescription drug coverage (Medicare D). Once eligible for Medicare A and B, you are eligible to enroll in Medicare D; however, if you enroll, the prescription benefit payments are not as good as you currently have through your University plan. Also, if you choose to enroll in Medicare D, under federal law, you will have to cancel your group health plan through the University, which includes health coverage as well as prescription coverage.

It is recommended that you enroll in Medicare A and B when you first become eligible, since you must have both Medicare A and B coverage if you are eligible to retire and wish to continue your University health coverage as a retiree.

- **Group Health Plans – PREMIUM CHANGE** – The University of Maine System's group health coverage contracts with Anthem Blue Cross and Blue Shield of Maine will continue for calendar 2010. The total monthly rates assessed the University of Maine System will **INCREASE** by approximately 10%, effective January 1, 2010. This increase is calculated on the Anthem rates in effect as of January 1, 2009. Also for calendar 2010, in accordance with University policy and applicable collective bargaining agreements, employees' share of the premiums for all full-time regular represented faculty (AFUM), full-time regular non-represented faculty (excluding Law School Faculty), full-time regular represented professional employees (UMPSA), full-time regular COLT,

Service & Maintenance, and Police unit employees, and full-time regular non-represented employees (including Law School Faculty) will continue with employees paying 11 1/4% of the single health premium and 13 1/4% of the dependent health premium.

- All eligible part-time regular employees working 50% to 74% time will continue to pay 50% of the total monthly health premiums; eligible part-time regular employees working 75% to 99% time (except those in the PATFA unit) will pay 40% of the total monthly health premiums.
- Eligible part-time temporary faculty in the PATFA unit will continue to pay 40% of the total monthly health premiums.
- Part-time regular faculty in the PATFA unit who have the equivalent of 5 years of full-time regular service will continue to pay the same premium as non-represented full-time faculty. These amounts can be obtained from your Campus Benefits Office or our web site (see end of Information Sheet).

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Total monthly premiums as well as employee premium deduction amounts can be obtained from your Campus Benefits Office or our web site (see end of Information Sheet). If you elect Anthem group health coverage during this open enrollment, the appropriate premium will be deducted beginning in January, 2010.

University of Maine System premium amounts continue to be impacted by the Dirigo health plan savings offset payment (SOP). Depending on the SOP amount, premiums may have to be adjusted accordingly. If you would like to know more about the State of Maine Dirigo Health Plan or the SOP, please visit www.dirigohealth.maine.gov

If you have enrolled in the group health plan an eligible domestic partner who is not a tax-qualified dependent as defined under Internal Revenue Service Code 152, federal regulations require that you be taxed on the value of group health coverage as though you received it as income. The taxable amount is determined by taking the difference between the total monthly two-person health premium and the total monthly single health premium, which is approximately \$706 per month.

- **Child(ren) of Domestic Partner** – Employees of the University of Maine System may cover the child(ren) of their domestic partner, provided the child(ren) is the tax-qualified dependent of either the employee or the domestic partner. This coverage applies to health, dental, vision, supplemental accidental death and dismemberment (AD&D), and child life insurance. Since employees pay the total portion of the dependent premium for dental, vision, supplemental AD&D, and child life insurance, you are not taxed on the value of the benefit. However, if you choose to cover the child(ren) of your domestic partner under the group health coverage and that child(ren) is not your tax-qualified dependent, Internal Revenue Service (IRS) regulations require that you be taxed on the value of the health benefit as though you received it as income. This is in addition to the regular health premium deduction from your pay, which must be taken on an after-tax basis. The taxed amount is calculated by taking the difference between the total monthly individual premium and the total monthly two-person or family premium (depending on your election) and adding that amount to your taxable income each month. Currently, that additional taxed amount ranges between approximately \$706 and \$1,058 per month.

PLEASE REMEMBER, if you do not want to enroll in the 2010 Flexible Spending Accounts or change other current benefit program elections, you do not have to use MaineStreet Self-Service or request your Personal Enrollment Form.

If you have any questions regarding this year's annual benefits open enrollment period, MaineStreet Employee Self-Service (please refer to the enclosed guide for detailed instructions), your eligibility, available benefits, or how to obtain or complete enrollment forms, please **contact the Human Resources/Benefits Office at your campus** or visit www.maine.edu/system/hr/bene.php

- **Supplemental and/or Spousal/Domestic Partner Life Insurance – Supplemental Life Insurance (also referred to as optional life insurance) for employees and/or Spousal/Domestic Partner Life Insurance are available only until age 70. Coverage ceases when you or your spouse/domestic partner reach age 70. You are not eligible to enroll in the respective plan above the age of 70. Premiums for these coverages are age-based and will increase accordingly.**
- **Child Life Insurance - If you and your spouse/domestic partner are employed by the University of Maine System and you have a child or children, only one may elect to insure for child life insurance coverage. Children's coverage ceases the earlier of attainment of age 23 or when they cease to be your dependent.**
- **Payroll News** – Please visit our website at www.maine.edu/system/hr/payroll.php for information you should know regarding your Form W-2 for calendar 2009, maximum annual leave carryover, Pay it Green, holiday/payroll schedules for 2010, and other interesting items.
- **MaineStreet Self-Service Life Insurance Beneficiary Designations** - The University of Maine System continues to strive to improve efficiencies and empower you to have control over your own personal data by taking advantage of Employee Self-Service applications in MaineStreet. We are pleased to announce a new self-service feature – the ability to designate beneficiaries for the basic and supplemental life insurances as well as basic and supplemental accidental death and dismemberment (AD&D) insurances.

We encourage you to take a few moments during this open enrollment period to provide HR with this critical information through MaineStreet Employee Self-Service. Once entered you will be able to view this information in MaineStreet any time – 24 hours a day, 7 days a week and even at the convenience of your own home.

While we may have your life insurance beneficiary information on a paper form, we strongly encourage you to add or update this information online during open enrollment through MaineStreet Employee Self-Service. It is extremely important that UMS has the most accurate and up-to-date beneficiary information. Beneficiaries must be designated separately for each of the following benefits: Basic Life, Supplemental Life, Basic AD&D and Supplemental AD&D.

Retirement plan beneficiaries must continue to be designated directly with your retirement vendor.

If you choose not to use MaineStreet Self-Service but wish to change your group life insurance beneficiary(ies), you **MUST** complete the paper beneficiary designation form and return it to your Campus Benefits Office.

- **University of Maine System Employee Assistance Programs (EAP's)**
 - The University of Maine System provides an EAP program through CIGNA Behavioral Health for employees, retirees, and members of their household of the UMA, UMF, UMFK, UMM, UMPI, USM, and SWS campuses. This service is free and strictly confidential. For a list of EAP services, visit our website (see end of Information Sheet). You can reach your EAP 24 hours a day, 365 days a year. Just dial 1-877-622-4327 to speak with an EAP Personal Advocate, who will listen to your concerns and then refer you to the most appropriate resources.
 - University of Maine's Employee Assistance Program (EAP) is a free, strictly confidential, voluntary resource that provides assessment, short-term counseling, referral, and supervisory consultation for faculty, staff and retirees, and members of their household who may be experiencing personal or work related problems. The EAP is staffed by in-house licensed clinicians with over fifty years of combined experience. EAP can help with issues such as family and relationship tensions, work stress, interpersonal difficulties, grief, depression and other intense emotions, substance abuse or dependency, aging parents, legal matters, medical referrals, and financial concerns. To schedule an appointment, call 581-4014 or 1-877-EAP-3315. More information about UM's EAP services is available through a link on our website.
- **IRS 403(b) Regulations** – Under Internal Revenue Service (IRS) regulations which were effective January 1, 2009, one significant regulatory change affects Hardship Withdrawals from 403(b) accumulations. After January 1, 2009, employers like the University of Maine System are no longer permitted to accept an employee's self-certification that he or she has a hardship that meets IRS guidelines. The new regulations restrict access for hardship withdrawals to only voluntary employee contributions, employees must first take any loans available on those voluntary contributions, and employees will now have to provide appropriate written documentation supporting the hardship withdrawal.
- **MetLife Group Auto and Homeowner** – The University of Maine System is pleased to offer discounted Group Auto and Homeowner insurance through MetLife. These programs can be enrolled in at any time throughout the year. For quotes, call 1 800 GET-MET8, or log on to www.metlife.com/mybenefits

If you make changes during this year's open enrollment, please review your confirmation statement when it arrives to make sure it accurately reflects your choices.

Visit our website at www.maine.edu/system/hr/payroll.php for details regarding this year's open enrollment.

NOTE: THE INFORMATION IN THIS NOTICE AND ON ANY ENCLOSURES WAS CORRECT AT THE TIME OF PRINTING. CHANGES OCCURRING AFTER PRINTING (OCTOBER, 2009) MAY NOT BE REFLECTED IN THESE MATERIALS.



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