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 insert, since it provides you with important information about your University benefits as well as the 2005 Annual Benefits Open Enrollment.

- **Personal Enrollment Form** – The enclosed Personal Enrollment Form contains information about the benefits you are eligible for as a University of Maine System employee and the applicable premiums. The form also shows the status of whether you are 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 “Optional Code:____” field, which is used 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 under 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. Please note that if you do not want to enroll in the 2005 Flexible Spending Accounts (Advantage Accounts) shown on page 4 of the enclosed Personal Enrollment Form or change other current benefit elections, you do not have to complete the enclosed Form. If, however, you do wish to enroll, make changes, or waive a benefit, please use the “Option Code:____” field.

- **Flexible Spending Accounts** (Advantage Accounts) - If you are currently enrolled in the Advantage Accounts (Flexible Spending Accounts) and wish that participation to continue, the Internal Revenue Service (IRS) requires that you re-enroll for 2005 Advantage Accounts even if you are currently participating in 2004.

  - If you wish to re-enroll in the Health Care or Dependent Care Flexible Spending Accounts, please complete and sign the Flexible Spending Account (FSA) portion of the enclosed Personal Enrollment Form (page 4) and return it to your Campus Benefits Office.

  - 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 enclosed Personal Enrollment Form.

- **Direct Deposit of Flexible Spending Account Reimbursements** – If you have direct deposit and are enrolled in one or both of the Flexible Spending Accounts (Advantage Accounts), all reimbursements to you will also be direct deposited into your top priority account (also referred to as priority one account). To identify your top priority direct deposit account, go into PeopleSoft Employee Self-
Service, Maintain Payroll Information, and Maintain Direct Deposit Information. You will now see all of your direct deposit accounts. The top priority account is the one with the lowest assigned number (for example, 1, 2, or 3). **If you are unable or would like help to change your top priority direct deposit account, please contact your Campus Payroll Office.**

- **Dependent Information** – Please check the dependent information on page 5 of your enclosed Personal Enrollment Form for accuracy and completeness. If any dependent or other information is not correct, please update and return the Form in the enclosed envelope to your Campus Benefits Office.

- **Delta Dental Premiums** – Premiums for the University of Maine System Faculty Delta Dental program (excluding Law School Faculty) will increase effective January 1, 2005 by approximately 9.2%. All other employee dental premiums (including Law School Faculty) will decrease effective January 1, 2005 by approximately 5%. Please note that the dental premiums for biweekly employees will be deducted using 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 being deducted. **Premiums (biweekly and monthly) can be obtained from your Campus Benefits Office or at our web site noted at the end of this insert.** If you elect Delta Dental coverage during this open enrollment, the appropriate premium will be deducted beginning in January, 2005.

- **Group Health Premiums** – Premiums for the University of Maine System Anthem Blue Cross and Blue Shield program will increase effective January 1, 2005 by approximately 12%. In accordance with current collective bargaining agreements and University policy regarding non-represented employees, employee premium deduction amounts will also increase accordingly. Total monthly premiums as well as employee premium deduction amounts (biweekly and monthly) can be obtained from your Campus Benefits Office or our web site noted at the end of this insert. If you elect Anthem group health coverage during this open enrollment, the appropriate premium will be deducted beginning in January, 2005.

Also, please note that if you have enrolled an eligible domestic partner in the group health plan 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. That 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 $500 per month.

**If you do not want to enroll in the 2005 Flexible Spending Accounts (Advantage Accounts) or change other current benefit program elections, you do not have to complete the enclosed Personal Enrollment Form.**

If you have any questions regarding this year’s annual benefits open enrollment period, obtaining an enrollment kit booklet, your eligibility, the benefits available, or how to complete enrollment forms, please contact the Human Resources/Benefits Office at your campus or visit [www.maine.edu/bene.html](http://www.maine.edu/bene.html)