

Summary of Benefits for Full-time Classified Employees and University Supervisors

Health Coverage:

Two plans are available on an optional basis. They are: Option 1: Comprehensive Group Health Plan (Indemnity) and Option 2: Point of Service (Managed Care). The plans are effective on the employee's first day of work.

- Option 1: This plan is an open access plan. Plan benefits are subject to individual and family calendar year deductibles (\$300/\$600) and an 80%/20% coinsurance feature. Maximum calendar year out-of-pocket expenses apply (\$1,100/\$2,200).
- Option 2: This plan has both In-Network and Out-of-Network features. In-Network benefits are generally paid at 100%. Office visits generally have a \$20 co-payment. Out-of-Network Benefits include individual and family deductibles. In addition, there is an Out-of-Network 80%/20% coinsurance feature, subject to calendar year out-of-pocket maximums.

A Prescription Drug Program is included with both options. Co-payments are: generic drugs - \$10 and brand named drugs - \$20, for a 30-day supply. Maximum calendar year drug co-payments are \$1,200 per individual, \$1,800 per family.

The University of Maine System pays 90% of the total cost of the individual health insurance premium and 88% of the dependent premium. Employees pay 10% of the total cost of the individual health insurance premium and 12% of the dependent premium.

Life Insurance:

Basic Life Insurance for Employee - Group term life insurance equal to the employee's salary rounded up to nearest \$1,000 is provided. The University pays the full premium for this coverage.

Optional Life Insurance for Employee - Employees can purchase up to five times their annual salary. Evidence of Insurability is not required for amounts up to three times their annual salary (with a maximum of \$300,000). Premium costs depend on the employee's age and salary.

Spousal/Domestic Partner Life Insurance - Protection in case of loss of spouse or domestic partner. Insurance is purchased in \$10,000 increments up to a maximum of \$50,000 (not to exceed 50% of the employee's combined basic and optional insurance). Premium costs are dependent on the spouse/domestic partner's age and the amount of insurance. No medical underwriting is required.

Child(ren) Life Insurance - Choice of 2 coverage levels: option I - \$5,000 or option II - \$10,000 (per eligible child). Monthly premium amounts are: \$.25 (option I) and \$.50 (option II) regardless of the number of children. No medical underwriting is required.

Short Term Disability Insurance:

Benefits commence after an employee has been out of work for 14 days due to a non-work related illness or injury. The benefit payable is up to 60% of salary with a weekly maximum of \$1,000 for a maximum of 26 weeks. Employees pay 100% of the insurance premium. **A pre-existing condition clause applies.**

Long Term Disability Insurance:

Long-term disability benefits commence after an employee has been out of work for 26 weeks due to disability, illness or injury. The benefit payable is 60% of salary up to a monthly maximum of \$10,000. The University of Maine System pays 100% of the insurance premium. **A pre-existing condition clause applies.**

Accidental Death and Dismemberment (AD&D) Insurance:

In addition to providing life insurance, this benefit provides protection against life changing injury such as loss of limb, sight or paralysis.

Basic AD&D Insurance for Employees - Group AD&D Insurance equal to the employee's salary rounded up to nearest \$1,000. The University pays the full premium for this coverage.

Optional AD&D Insurance - In addition, employees can purchase additional Optional AD&D Insurance in \$10,000 increments up to \$350,000, not to exceed 10 times their salary. Both individual and family coverage are available. Employees pay the full cost of this coverage.

Retirement Savings Plan (TIAA-CREF):

The program is mandatory for employees hired on and after July 1, 1998. Employees must contribute 1% of their base salary. In addition, employees can voluntarily contribute up to an additional 3% of their base salary. The University matches these contributions dollar for dollar up to a maximum of 4% of the employee's base salary.

After an employee has completed five years of service, the University of Maine System will provide an additional contribution to the plan equal to 6% of the employee's base salary.

Voluntary Tax-Sheltered Annuities:

The University of Maine System offers employees the opportunity to supplement basic pension benefits by tax deferring on a voluntary basis. Contributions may be made up to the maximum permitted by the Internal Revenue Code (Section 403(b) and 415) with either TIAA-CREF or any of approximately 50 different companies, mutual funds, etc.

Dental Plan:

A dental plan through Delta Dental is available. Employees pay 100% of the insurance premium.

Tuition Waiver:

Employee Tuition Waiver - A maximum of two tuition-free courses per semester or summer session, not to exceed four credit hours per course is available.

Dependent Tuition Waiver - The spouse or dependent children of the employee are eligible for a 50% tuition waiver provided the spouse or dependent is attending the University of Maine System as a full-time or part-time matriculated student.

Leave:

Disability Leave – Employees who work 40 hours per week and 12 months per year, earn 15 days per year with a maximum accumulation of 180 days. Employees working less than full-time earn leave on a pro-rated basis.

Annual Leave - Employees who work 40 hours per week and 12 months per year, earn annual leave based on the following schedule:

Length of Service	Hours Earned Biweekly	Hours Earned Annually
0 – 4 years	3.70	92.20
5 – 8 years	4.62	120.12
9 – 12 years	5.54	144.04
13 – 16 years	6.47	168.22
17 or more years	7.39	192.14

Employees with less than 12 years of service may carry over up to 30 days of annual leave. Employees with more than 12 years of service may carry over up to 40 days. Employees working less than full-time earn leave on a pro-rated basis.

Advantage Accounts (also known as Flexible Spending accounts):

All employees who work at least half-time may choose to enroll in the Health Care and/or Dependent Day Care Advantage Account. The Advantage Accounts are designed to let participants pay for eligible expenses with before-tax dollars. Funds in the Advantage Accounts are not subject to federal or state income or social security taxes.

The above is a brief summary of major benefits offered by the University of Maine System. Detailed brochures/booklets are available at www.maine.edu/bene.html, at the local University Office of Human Resources, or at the System Office of Human Resources.

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