

Summary of Benefits for Full-time Represented and Non-Represented Faculty (Except Faculty of the School of Law)

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 (\$250/\$500). In addition there is an Out-of-Network 80%/20% coinsurance feature, subject to calendar year out-of-pocket maximums (\$2,500/\$5,000).

A three (3) tier Prescription Drug Program is included with both options. Co-payments are: Tier 1 (generic drugs) - \$10; Tier 2 (brand preferred drugs) - \$25; and Tier 3 (brand non-preferred drugs) - \$40, for a 30-day supply. A mail order option is available where a 90-day supply can be purchased for two (2) co-pays or an employee can use a local pharmacy participating in the program and receive a 90-day supply for two (2) co-pays. Maximum calendar year drug co-payments are \$1,300 per individual, \$1,950 per family.

The University of Maine System pays approximately 88% of the total cost of the individual health insurance premium and 86% of the dependent premium. Employees pay 11 ¼% of the total cost of the individual health insurance premium and 13 ¼% 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.

Supplemental (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: \$.275 (option I) and \$.55 (option II) regardless of the number of children. No medical underwriting is required.

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Short Term Disability Insurance:

Benefits commence after an employee has been out of work for 30 calendar days or has exhausted accrued disability leave (whichever is later) due to a non-work related illness or injury. The benefit payable is up to 60% of the salary to a weekly maximum of \$1,000 for up to 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 the salary up to a monthly maximum of \$13,000. The University 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.

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

Retirement Savings Plan (TIAA-CREF and other approved vendors):

The program is mandatory for employees age 30 and older (voluntary prior to age 30). The University contributes an amount equal to 10% of the employee's base salary and the employee contributes 4%.

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, ING, AIG Retirement, T. Rowe Price or Fidelity.

In addition, employees have the opportunity to use the University's 457(b) deferred program on a voluntary basis. Contributions may be made up to the maximum permitted by the Internal Revenue Code (Section 457(b)) with any of the four current vendors.

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Dental Plan

A dental plan through CIGNA Dental is available. The University pays 100% of the single coverage premium. Employees pay 100% of the dependent premium.

Vision Plan

A vision plan through CIGNA Vision is available. Employees pay 100% of the total monthly premium for individual and dependent coverage.

Employee Assistance Programs (EAP's)

An Employee Assistance Program through CIGNA Behavioral Health is available to employees and their household family members of the UMA, UMF, UMFK, UMM, UMPI, USM, and SWS campuses. It is free and strictly confidential.

An Employee Assistance Program is available for UM employees and their household family members through the University of Maine's EAP. The EAP is staffed by in-house licensed clinicians. It is free and strictly confidential.

Tuition Waiver

Employee Tuition Waiver – A maximum of two tuition-free courses per semester or summer session, not to exceed a total of eight credit hours.

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

Dependents of employees who are called to active military service are eligible for the dependent tuition waiver.

Dependents of retirees with 20 or more years of service are eligible for the dependent tuition waiver.

Leave:

Disability Leave - Employees on fiscal year appointment earn 20 days per year with a maximum accumulation of 180 days. Employees on academic year appointment earn 20 days per year with a maximum accumulation of 150 days.

Annual Leave - Employees on a fiscal year appointment earn 20 days (24 days after 15 years of service) per year with a maximum accumulation of 40 days. Employees on academic year appointments do not earn leave.

Flexible Spending Accounts (FSA):

All employees who work at least half-time may choose to enroll in the Health Care and/or Dependent Day Care FSA Account. The FSA Accounts are designed to let participants pay for

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eligible expenses with before-tax dollars. Funds in the FSA 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/system/hr/bene.php, at the local University Office of Human Resources, or at the System Office of Human Resources.

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