

Your UMS Benefit Package is more than just health insurance and can be worth up to 53% of your base pay...

Life Insurance (Liberty Mutual) – Basic Employee (1 times annual salary UMS Paid); Supplemental Employee (voluntary employee paid) 1 to 5 times annual salary; Spouse/Domestic Partner (voluntary employee paid) \$10k to \$50k; Child (voluntary employee paid) \$5k or \$10k.

Liberty Mutual Short-Term Disability (STD) – Voluntary employee paid; benefit equal to 60% of pay; benefit not payable in workers compensation situations; pre-existing condition provision applies.

Liberty Mutual Long-Term Disability (LTD) – UMS paid; benefit equal to 60% of pay; benefit payable in workers compensation situations; pre-existing condition provision applies.

Cigna Dental - Provides coverage to full-time regular employees. The dependent premium is paid 100% by the employee with an annual maximum of \$1,000 per covered person with the potential to increase to \$1,300 with preventive visits.

EyeMed is UMS' vision care partner and the 100% employee paid premium is available for the coverage of the individual as well as their dependents. Coverage includes an annual eye exam, frames, lenses, contacts and other services.

Health Insurance - Two (2) medical plans (Cigna) for employees and their dependents which may consist of their own children, spouse, and their children, domestic partner and their children. The options include a Copay plan or an IRS qualified High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Service and Maintenance unit members are not eligible to participate in the HDHP with the UMS HSA contribution.*

Flexible Spending Accounts (FSA's) – Two (2) FSA plans through EBPA – HealthCare and Dependent DayCare; both are tax-free. **HealthCare** pays eligible health care expenses not covered by health insurance – HealthCare is not available if enrolled in the HDHP with UMS HSA contribution. **Dependent DayCare** pays for the day care expenses of a dependent and is available even if an employee is enrolled in the HDHP.

Employee Benefits Center - Have a question about benefits or need more information? Your EBC can help!

Call 866-269-9635 or email benefits@maine.edu

Your Service and Maintenance Benefit Information Sheet (Cont'd)

Retirement Plan - UMS offers a retirement plan administered by TIAA, where both the employee and the employer contribute. Employee and employer basic contributions are made to the 403(b) Defined Contribution Pension Plan. Additional voluntary employee tax-deferred contributions above the 4% may be made to the 403(b) plan or a 457(b) Deferred Compensation Plan.

Work/Life Balance - Our Wellness Program, *RiseUp*, features attractive incentives for pursuing a healthy and happy lifestyle. In addition, all benefit eligible UMS employees are also eligible at no cost to utilize our Employee Assistance Program (Cigna).

Tuition Waiver - All full-time employees are eligible for *free* tuition for credit courses including graduate school and Maine Law and eligible dependents receive 50% partial tuition waivers. Service and Maintenance unit members may take courses not to exceed eight (8) credit hours per semester (4 for part-time regular employees) and in the summer. Spouse or dependent child(ren) receive one-half (1/2) tuition as a full or part-time undergrad student (two summer courses). In the event of retirement, layoff, or death of a unit member, spouse or dependent child(ren) who are enrolled at the time shall maintain eligibility as long as they maintain continuous enrollment as matriculated students until completion of degree - also applies if unit member is terminated through UMS' LTD program and has twenty (20) or more years of University Service..

Vacation (annual leave) and Sick Time (disability leave) -Employees accrue vacation and sick leave benefits with each pay period that vary by collective bargaining unit and length of service. Service and Maintenance unit members accrue sick leave at the rate of 4.62 hours for each bi-weekly pay period of continuous service, up to a maximum of 180 days. Service and Maintenance members accrue vacation leave based on the no. of years of continuous service - 3.7 hrs. (1 thru 4); 4.62 hours (5 thru 8); 5.54 hours (9 thru 12); 6.47 hrs. (13 thru 16); and 7.39 hrs. (17+), up to a maximum of forty (40) days. Part-time unit members accrue leaves on a pro-rated basis.

***Please note that there are differences in health care provisions for each of the collective bargaining units. For details of your unit's health care coverage, please consult your health plan summary.**

Also, please remember that the information contained on this sheet is only a summary and the University of Maine System vendor agreements and summary plan descriptions are the governing documents.