

# University of Maine System Benefits (AFUM)

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

**Life Insurance (The Standard)** - 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.

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

**Long-Term Disability (The Standard)** - UMS paid; benefit equal to 60% of pay; benefit payable in workers compensation situations; pre-existing condition provision applies.

**Dental (Northeast Delta Dental)** - Three (3) dental plans for employees and their dependents, ranging from a yearly preventative plan, to a traditional plan covering \$1,000 of expenses, to enhanced covering \$1,500 and implants.

**Vision (EyeMed)** - UMS's 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 (Cigna)** - 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). \*

**Flexible Spending Account's (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.

**Group Home and Auto Insurance** - The University offers a group discount rate for home and auto insurance through Farmers. Call 855-498-3697 for more information.

### Employee Benefit's Center

Have a question about benefits or need more information? Your EBC can help!  
Call 866-269-9635 or email [benefits@maine.edu](mailto:benefits@maine.edu)!

These benefits are subject to change based upon compensation package, employment type, work schedule, and collective bargaining agreement and are subject to applicable summary plan description.



## **Your AFUM 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. The unit member contribution is 4% and University share 10% for an annual total of 14%. Additional voluntary employee tax-deferred contributions above the member's 4% may be made to the 403(b) plan or a 457(b) Deferred Compensation Plan. Vesting applies to AFUM unit members and non-represented faculty (excluding Law Faculty). Vesting is immediate for UMS' contribution.

(In UMS' 403b pension plan, there is a vesting component referring to when you own the funds contributed. You are always vested immediately in contributions from your paycheck. Thus, the vesting reference above describes when you own the University contribution as well.)

**Pet Insurance** - The University offers a group discount rate for pet insurance through Nationwide. This includes three different plans, as well as different "wellness" plans. Call 1-888-899-4874 for more information.

**Partial/Phased Retirement Plan (PPRP)** - Allows an employee to reduce their status to less than full time to full retirement, while maintaining eligibility for employee benefits by paying the full-time employee premiums. Employee benefits are based on the reduced PPRP salary.

**Work/Life Balance** - Our Wellness Program, **MotivateMe**, 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. AFUM unit members receive 2 courses per semester or summer session (4 credit/course max.). Spouse or dependent child(ren) receive one-half (1/2) tuition as a full or part-time undergrad student. In the event of retirement, retrenchment, 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.

**Disability Leave** - AFUM represented employees with a hire date of 9/1/19 or greater will have the equivalent of one-year's-worth of disability leave front-loaded into their leave balance account for use as of the end of their first month of employment. Beginning the second year of employment, employees will begin earning a monthly disability leave accrual of 13.34 hours.

**Holidays** - The University of Maine System observes Independence Day, Labor Day, Indigenous Peoples' Day, Veteran's Day, Thanksgiving, (and day after), Christmas, New Year's Day, Martin Luther King Day, Presidents' Day, Patriot's Day, Juneteenth and Memorial Day holidays.

**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.**