University of Maine System Benefits (NR Faculty/Salaried)

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.

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.

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 - 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 MetLife. Call 800-438-6388 for more information.

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.

Your NR Faculty/Salaried 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. For AFUM/Non-Represented Faculty (excluding Law Faculty) vesting is immediate for UMS' contribution, regardless of date of hire. For all other non-represented salaried employees (including Law faculty) vesting is immediate if hired prior to 1/1/10. For anyone hired 1/1/10 or later, vesting is after completion of five (5) years of service.

(Please note: 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's contribution as well.)

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.

Incentive Retirement Plan (IRP) - Provides for an additional contribution to the 403(b) pension plan based on years of service. It is available only at full retirement for non-represented salaried employees (excluding non-represented faculty* other than Law faculty) hired on or before June 30, 2006 * Covered under AFUM IRP Plan.

Work/Life Balance - Our Wellness Program, **MotivateMe**, features attractive incentives for pursuing a healthy and happy lifestyle. All benefit eligible UMS employees are also able 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. NR Faculty/Salaried employees 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. NR Faculty/Salaried employees accrue sick leave at the rate of 1 2/3 days per month, up to a maximum of 180 days (fiscal year appointments) or 150 days (Academic year appointments). Employees accrue vacation leave at the rate of 1 2/3 days per month for the first fifteen (15) years of service, up to a maximum of forty (40) days and thereafter, at the rate of two (2) days per month up to a maximum of forty (40) days. Part- time employees accrue leaves on a prorated basis.