

University of Maine System Benefits (UMPSA)

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

Life Insurance (Lincoln Financial) – 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.

Lincoln Financial 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.

Lincoln Financial 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).

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

*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. 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.



Your UMPSA 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's 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 is immediate for anyone hired prior to 1/1/10. For anyone hired on or after 1/1/10, vesting occurs 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 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 - Provides for an additional contribution to the 403(b) pension plan based upon years of service. It is available only at full retirement for unit members hired on or before June 30, 2006

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. UMPSA 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. UMPSA unit members accrue sick leave at the rate of 1 2/3 days per month up to a maximum of 180 days. UMPSA members accrue vacation 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. Thereafter, at the rate of two (2) days per month, 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 and retirement plans for collective bargaining units. For details of your unit's health care coverage and retirement plan, please consult your agreement summary. 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.

