

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 (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 percentage of the cost of 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.

Pet Insurance - The University offers a group discount rate for pet insurance through Nationwide. Call 1-888-899-4874 for more information.

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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. 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 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 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.)

Work/Life Balance - Our Wellness Program 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).

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 prorated basis.

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.

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