

University of Maine System Benefits (NR Faculty/Salaried)

_____ - 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.

_____ - Voluntary employee paid; benefit equal to 60% of pay; benefit not payable in workers compensation situations; pre-existing condition provision applies.

_____ - UMS paid; benefit equal to 60% of pay; benefit payable in workers compensation situations; pre-existing condition provision applies.

_____ 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.

_____ - 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.

_____ 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).

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

_____ - The University offers a group discount rate for home and auto insurance through Farmers. Call 855-498-3697 for more information.

_____ - 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.

