

University of Maine System Benefits (PATFA)

- Basic Employee (\$5,000) UMS paid. PATFA unit members must have six (6) or more service units and are currently teaching two (2) or more courses in a semester; Supplemental Employee (voluntary employee paid) 1 to 5 times annual salary (only available to PATFA unit members with regular appointments).

- PATFA unit members are not eligible for STD coverage.

- PATFA unit members are not eligible for LTD coverage.

- UMS pays 60% (sixty percent) of the individual premium for temporary faculty; 50% (fifty percent) of the individual premium for part-time regular faculty; and 100% of the individual premium for part-time regular and temporary faculty holding academic year appointments. 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.

- PATFA unit members are not eligible for the voluntary vision plan.

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). UMS pays 60% of the premium for unit members teaching two (2) or more courses in a semester who have six (6) or more service units; 65% of the premium for unit members with an academic year appointment; and approximately 90% of the premium for unit members holding academic year appointments who have attained the equivalent of five (5) years of continuous full-time service (same as non-represented full-time faculty).

- Two (2) FSA plans through EBPA - HealthCare and Dependent DayCare; both are tax-free. HealthCare is not available if enrolled in the HDHP with UMS HSA contribution. Dependent DayCare pays eligible health care expenses not covered by health insurance - pays for the day care expenses of a dependent and is available even if the employee is enrolled in the HDHP. Unit members must be working at least 50% time.

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