

University of Maine System Benefits (Service and Maintenance)

- 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). Service and Maintenance unit members are not eligible to participate in the HDHP with the UMS HSA contribution.*

- 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.

