

Welcome to 2021 UMS Employee Benefits Open Enrollment



Open Enrollment is the time of year for benefits-eligible University of Maine System employees to review options, make choices, and select plans that make the most sense for you and your family. The benefits provided are a significant part of your total compensation package, so we encourage you to take the time to review these materials.

The University of Maine System is committed to providing you with meaningful benefits that promote your health and well-being and provide financial protection to you and your family. This guide highlights what's new for 2021, as well as provides useful tips so that you can maximize the benefits available.

Open enrollment is in effect from November 1-22, 2020. Benefit changes must be made in MaineStreet no later than Sunday, November 22, 2020. **Any changes entered will be effective on January 1, 2021.**

The following benefits are included in open enrollment:

Medical	Short Term Disability
Dental	Unum Supplemental Insurance
Vision	Health Savings Account (HSA)
Supplemental Life/Accidental Death & Dismemberment (AD&D)	Health Care & Dependent Care Flexible Spending Accounts (FSAs)

This is your annual opportunity to:

- Add, change, or waive the above benefits listed
- Enroll eligible family members – subject to providing dependent verification documentation
- Enroll or re-enroll in a FSA to pay for day care or healthcare expenses with pre-tax dollars. IRS regulations require that **you must re-enroll in the FSA plan each calendar year** if you wish it to continue. **Note: You cannot contribute to both a HealthCare FSA and a HSA at the same time. If you elect the Cigna Choice Fund plan and HSA program, you cannot elect a Healthcare FSA as well.**
- The HSA is only available to those who elect the Cigna Choice Fund plan.

Before you enroll, be sure to consider your current situation and what your needs may be for the upcoming year. If you do not take action during open enrollment, your existing benefit elections will continue for you and any covered dependents with the exception of your FSA and HSA contributions. Remember, the best way to review and change your benefits is via MaineStreet Employee Self-Service at <https://mainestreet.maine.edu>.

Please review the “Other Important Notices” section for important compliance and payroll information.

**Enter Your 2021 Changes in MaineStreet
November 1 – 22, 2020**

2021 Updates and Enhancements



Healthcare Program Update

The University of Maine System is committed to providing a benefits program that meets the diverse needs of our community, while balancing the increasing costs associated with health insurance. Each year, the UMS Employee Health Plan Task Force (EHPTF) makes recommendations for changes to the health plans to ensure the program continues to be competitive. These plan changes help reduce what would have been much higher premiums paid by the University and employees, as well as help slow the rate of increase in healthcare costs. The following outlines the changes effective January 1, 2021; any changes or enhancements apply to all bargaining units and non-represented/PATFA employees unless otherwise noted.

- Copay Plan contributions will increase or decrease as noted below (*these are reflective of the wellness rate. Visit <http://mycampus.maine.edu/group/mycampus/benefits> for the non-wellness rates*).
 - **ACSUM/UMPSA/Police** – contributions will decrease by approximately -0.3%
 - **AFUM** – contributions will decrease by approximately -0.3%
 - **Service & Maintenance** – contributions will increase by approximately +1.9%
 - **Non-Represented*/PATFA** – contributions will decrease by approximately -0.7%
- Choice Fund Plan contributions will decrease by approximately -0.7%
- Waive the cost of copays for use of the Cigna MDLive telehealth program on the Copay Plan
- Offer a new, triple-option dental program that includes the current plan as an option. The University will continue to contribute 100% of the cost for individual coverage of the current plan for eligible, full-time, regular employees. The two new options allow employees to increase their dental coverage (implants, orthodontia) with an additional cost or reduce family coverage to just the basics. It is up to you to choose the plan that best matches the needs of you and your family. Please see page 5 for details.
- Add coverage for white fillings on all teeth under the three Cigna Dental Plans
- Vision Plan contributions will increase by 10%

Visit

<http://mycampus.maine.edu/group/mycampus/benefits>
for rate information



Important Information About ID Cards

Due to Cigna's integration with Express Scripts, anyone who is enrolled in a Cigna Medical Plan as of January 1st, 2021 will receive a new ID card with updated pharmacy information. **Please be sure to show your new card at the pharmacy the first time you fill a prescription in 2021.** REMEMBER – you can also view your ID cards at www.mycigna.com.



Medical Plans

UMS will continue to offer employees the option to enroll in either the Cigna Copay Plan or the Cigna Choice Fund Plan, a high deductible health plan (HDHP). *Note: The Choice Fund Plan is not available to Service & Maintenance unit employees for calendar year 2021.* Both plans use the Cigna Open Access Plus national network and cover the same medical and pharmacy services.

Cigna Copay Plan

- A traditional managed care plan with copays for some services (such as office visits), and a lower deductible and coinsurance for other services (such as lab/x-ray).
- Utilizes the Cigna Care Network (CCN) for tiered specialty copays. Copays for therapists (such as short-term rehab and outpatient behavioral) are the same as the primary care copay.

Cigna Choice Fund Plan

- An IRS-qualified High Deductible Health Plan (HDHP) with an up-front deductible that applies to all services except preventive care. If you elect family coverage, the entire family deductible needs to be met before coverage starts.
- Once the deductible is met, you pay coinsurance up to the annual out-of-pocket maximum.
- The premium you pay for this plan is 15-20% less than the Copay plan.
- If you enroll in the Choice Fund Plan, you can open a Health Savings Account. See the callout box for details.

Health Savings Account (HSA) Highlights

- For CY 2021, employees can contribute up to \$3,600 for single coverage or up to \$7,200 for two-person or family coverage (*including the UMS contribution noted below*). If you are over age 55, you can contribute an additional \$1,000.
- UMS contributes \$1,000 for single coverage and \$2,000 for two-person or family coverage
- Contributions are pre-tax, balances grow tax-free, and withdrawals are tax-free for qualified expenses such as health, dental and vision expenses
- No “use it or lose it” provision
- Portable – it is your money – for life

	ACSUM, AFUM, UMPSA, Police & Non-Represented/PATFA Copay Plan	Service & Maintenance Copay Plan	Cigna Choice Fund Plan
UMS Contribution to HSA – Ind/Family	HSA Not Available	HSA Not Available	\$1,000/\$2,000
Annual Deductible Ind/Family	\$250/\$500	\$0/\$0	\$1,500/\$3,000
Coinsurance	0%	10%	10%
Annual Out-of-Pocket (includes deductible) Ind/Family	\$1,500/\$3,000	\$1,500/\$3,000	\$2,500/\$5,000
Primary Care Visit	\$15 Copay	\$25 Copay	10% after deductible
Specialist Visit	\$35 CCN/\$40Non-CCN	\$25 Copay	10% after deductible

- *The above chart provides a high-level overview of in-network benefits.*
- *Some benefits vary by collective bargaining unit.*
- *For full benefit details by collective bargaining unit, please visit [MaineStreet](#).*

Additional Benefits for Cigna Members



Omada Diabetes Prevention Program

UMS offers the Cigna Diabetes Prevention Program provided in collaboration with Omada. This CDC-recognized digital lifestyle program focuses on helping employees reduce their risk of developing diabetes through healthy weight loss. Eligible participants in the program will receive a wireless smart scale that connects to a personalized online account, making tracking simple. Participants will also receive support from social groups and Omada health coaches, as well as interactive training lessons on healthy eating, physical activity, sleep and stress.

Amplifon Hearing Health Care Program

Cigna members have access to a hearing aid benefit through their partnership with Amplifon. This benefit provides access to a licensed Amplifon hearing specialist, discounted prices on hundreds of brand-name hearing aids (with a 60-day risk-free trial and three year warranty) and free batteries. To access your hearing benefits, call Amplifon at 1-888-207-2798.

Cigna Telehealth Connection

Cigna Telehealth Connection lets you get the care you need, when you need it. Cigna provides access to telehealth services as part of your medical plan. Effective January 1, 2021 Cigna will no longer offer telehealth services through Amwell and will partner exclusively with MDLive. MDLive is a national telehealth provider, with 24/7/365 access to board-certified doctors via video chat or phone. Register today to access treatment for minor conditions such as sore throat, fever, colds, flu, rashes, shingles and more. In 2021, enrolled members on the Copay Plan will have a \$0 copay when utilizing a Cigna MDLive telehealth provider.

Telehealth services can be a cost-effective alternative to a doctor's office or non-urgent ER visit. However, they are not intended to replace your primary care relationship or for use with life-threatening emergencies. To register or for any questions, you may call MDLive at 1-888-726-3171 or download the myCigna app to get access to MDLive and register.

Cigna Employee Assistance Program

(available to all employees and their families regardless of medical coverage)

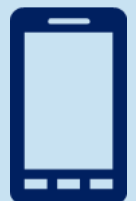
UMS provides the Cigna Employee Assistance Program (EAP) to help employees and their families cope with challenging times. It's a free, voluntary, and confidential service that provides employees and their household members with assessments, consultations and referrals. The EAP is designed to assist you in dealing with a wide variety of personal concerns, for example: job or personal stress, substance abuse, family matters, childcare issues, financial or legal concerns, and domestic violence.

To learn more about the benefits of using an EAP, call Cigna at 1-877-622-4327.

myCigna.com

Visit myCigna.com or download the myCigna app to:

- View benefits and claims
- Find a doctor and compare costs
- View/print ID cards
- Register for MDLive
- Click-to-chat to get answers to your questions fast





Dental and Vision Plans

Your Dental Plan


NEW in 2021 - Employees will have their choice of THREE dental plans through Cigna for dental coverage. These plans are designed to allow you to choose the balance that is right for you between payroll deductions and the cost of care when you need it. It is up to you to choose the plan that best matches the needs of you and your family. Please see the chart for an overview of coverage available in each plan option.

The Traditional Plan matches the current plan available and will continue with no changes in coverage or cost (including free individual coverage for eligible, full-time, regular employees).

We encourage you to use Cigna participating dentists; they will submit claims for you; they will not "balance bill" you; and annual maximum benefits will last longer due to discounted rates offered by network providers. You may still use non-participating dentists – your out-of-pocket costs, however, will likely be more. Also, you may cover your eligible dependents.

Cigna Dental PPO Plan Options			
	Enhanced Plan	Traditional Plan (Current)	Preventive Plan
Annual Deductible	None	None	None
Annual Maximum*	\$1,500	Year 1: \$1,000	\$500
		Year 2: \$1,100	
		Year 3: \$1,200	
		Year 4: \$1,300	
Diagnostic/ Preventive	100%	100%	100%
Basic Restorative	80%	80%	80%
Major Restorative	50%	50%	Not Covered
Orthodontia	50%	50%	Not Covered
Orthodontia Lifetime Maximum	\$1,500	\$1,000	N/A
Coverage for Implants	YES	NO	NO

**Annual maximum on the Traditional Plan (current option) will increase by \$100 each year (to a maximum of \$1,300) if you or your family members receive any preventive care service in the preceding year and remain enrolled in the plan.*

 EyeMed Vision Plan		
	In-Network	Out-of-Network Reimbursement
Exam	\$20 Copay	Up to \$80
Frames <i>Once per year</i>	\$0 Copay \$150 Allowance	Up to \$90
Lenses <i>Once per year</i>		
Single Vision	\$0 Copay	Up to \$50
Bifocal	\$0 Copay	Up to \$75
Trifocal	\$0 Copay	Up to \$75
Contact Lenses <i>Once per year</i>	\$0 Copay \$150 Allowance	Up to \$150

Your Vision Plan

Your EyeMed Vision Plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. EyeMed's national network is comprised of private optometrists and retail locations. You can see in or out-of-network providers; however, you save money if you visit in-network providers.

EyeMed offers several "value-added" features such as access to glasses.com and contactsdirect.com, as well as additional discounts on in-store purchases. They also have an app that allows you to find network providers and get directions instantly.

In 2021, vision plan benefits will remain the same, however premiums will increase by 10%.

Unum Supplemental Benefits Accident & Hospital Indemnity



Unum offers two plans that can help you cover some of your out of pocket costs for hospital visits and accidental injuries.

The suite of Unum programs is designed to help employees cover unexpected health plan costs and serve as a “safety net” for those who would like to consider selecting the Cigna Choice Fund plan but have concerns about the annual deductibles. Since the Cigna Choice Fund Plan premium you pay is approximately 15-20% less than the Cigna Copay Plan, you could use some of that savings to purchase a Unum program. Coverage is offered on a “Guaranteed Issue” basis, which means you can purchase coverage regardless of your health status. *Note: The Unum voluntary benefit program is not available to Service & Maintenance unit employees in calendar year 2021.*

Unum Supplemental Benefits - Accident Plan

Unum’s Accident Plan provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. Examples of covered injuries include:

- Broken Bones
- Burns
- Torn Ligaments
- Concussion
- Eye Injuries

Included in your coverage is a wellness benefit. The wellness benefit can pay \$50 per calendar year per insured individual if a covered health screening test is performed (such as a mammogram or colonoscopy). Coverage is available for yourself and your family.

Unum Supplemental Benefits - Hospital Indemnity Plan

Unum’s Hospital Indemnity Plan pays a benefit when you are admitted to the hospital for a covered hospital stay. Coverage includes a hospital admission and per day benefit (up to 15 days per year), as well as a flat dollar benefit for ambulance and emergency expenses. Coverage is available for yourself and your family.

Unum Accident and Hospital Indemnity benefits and premiums will remain the same for 2021.



Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax free dollars. You decide how much money you would like to contribute and each pay period, your contribution is deducted from your paycheck on a pre-tax basis and is put into the Healthcare FSA, the Dependent Care FSA, or both.

Healthcare FSA

- Maximum contribution is \$2,750 per year
- Eligible expenses include most medical, dental and vision care expenses (such as copayments, coinsurance, deductible, eyeglasses and over the counter medications)
- Up to \$550 of unused funds will be rolled over into the new plan/calendar year (in accordance with IRS regulations)

Dependent Care FSA

- Maximum contribution is \$5,000 per year
- Eligible expenses include dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time

Important Reminders about FSAs

- If you are enrolled in a FSA in 2020 and wish to participate in 2021, IRS regulations **require that you MUST re-enroll each year and confirm your election amount.**
- You must make separate elections for Healthcare FSA and Dependent Care FSA.
- FSAs have a “use it or lose it” provision, so check with EBPA prior to the end of the year to confirm if you have unused 2020 funds. As noted above, up to \$550 of unused funds will roll over in the Healthcare FSA.
- FSA reimbursements may be direct deposited to any bank account you choose. If you wish to arrange for this service, please contact EBPA at 1-888-678-3457 or log onto their website at <http://www.ebpabenefits.com>.
- **If you elect the Cigna Choice Fund Plan with the HSA, IRS regulations do not permit you to also have the Healthcare FSA. You can still have the Dependent Care FSA.**
- Other FSA details are available at myums.maine.edu.

**Enter Your 2021 Changes in MaineStreet
November 1 – 22, 2020**

Life/Accidental Death & Dismemberment (AD&D) and Disability



Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

In addition to the basic life insurance benefits offered to you through the University of Maine System, you may buy additional protection for yourself and your family. Note that some elections may require Evidence of Insurability (EOI). Supplemental (optional) life coverage and applicable premiums for you reduce upon attainment of age 65; however, premium increases resulting from reaching a higher age-based premium category do not increase until the following January 1. **Supplemental (optional) life coverage for you and/or your spouse/domestic partner terminates upon reaching age 70. Child life terminates upon attainment of age 26.** If both you and your spouse work at the University of Maine System, you both cannot elect coverage for your children (double-coverage).

BENEFIT	AVAILABLE COVERAGE
Supplemental (Optional) Life Insurance for employee	Additional 1, 2, 3, 4, or 5x your annual salary to a maximum (combined with Basic Life) of \$1,000,000 coverage, 3x salary, or \$300,000 (whichever is less). Guaranteed issue when first eligible. Evidence of Insurability (EOI) required to increase by more than one multiple of your salary or when electing 4 or 5x salary. Terminates upon attainment of age 70.
Supplemental AD&D (Individual or family)	\$10,000 increments to a maximum of \$350,000 not to exceed 10x your annual salary. If you elect family coverage, your spouse's coverage is 60% of your election and each child is 20% to a maximum of \$50,000.
Spouse/Domestic Partner Life Insurance	\$10,000 increments up to \$50,000 not to exceed 50% of your combined Basic and Supplemental amounts. EOI required to increase amount by more than one increment. Terminates upon attainment of age 70.
Child Life Insurance	\$5,000 or \$10,000 flat benefit covers each eligible child. Terminates upon attainment of age 26.

Supplemental life and accidental death & dismemberment (AD&D) insurance benefits and premiums will remain the same for 2021.

Long Term Disability (LTD) Plan

Long term disability coverage provides income protection in the event that you have an approved illness or injury that prevents you from working for more than six (6) months. After being out of work for six (6) months, it provides a benefit equal to 60% of your pay and continues for the duration of your disability or attainment of your full Social Security retirement age, whichever occurs first. The premium for LTD coverage is paid by UMS; therefore, benefits you receive are taxable.

Short Term Disability (STD) Plan

The Short Term Disability plan is a voluntary, employee paid income protection plan provided through Lincoln Financial Group. After being out of work for 14 calendar days, it provides a benefit equal to 60% of your pay (up to \$1,000/week) for up to a maximum of 26 total weeks. The premium you pay is taken on an after-tax basis, which means that the benefits you receive from the plan are tax-free. It is a great way to provide peace of mind, especially if you are a new UMS employee or have not accrued disability leave.



Other Important Notices

National Health Care Reform – Health Insurance Marketplace: The Health Insurance Marketplace (healthcare.gov) offers eligible individuals an opportunity to purchase health insurance or see if they qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program. If you are eligible for UMS health plans, you may not qualify. It will depend on household income and the UMS health plan for which you are eligible.

Summary of Benefits Certificates (SBC): As required under National Health Care Reform, uniform health plan summaries of benefits certificates (SBC) are available at myums.maine.edu.

Domestic Partners: If you have enrolled an eligible domestic partner (or children of a domestic partner) who is not your tax qualified dependent under IRS Code Section 152, federal regulations require that you are taxed on the value of the group medical coverage as though you received it as income. All domestic partner contributions must be deducted on an after-tax basis.

Women's Health Care & Cancer Rights Act Benefits: Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema)? Call Cigna Member Services at the toll-free number on your ID card for more information.

403(b) Defined Contribution (DC) Plan Self-Directed Brokerage Window: the 403(b) defined contribution pension plan has a core fund line-up of investments, which UMS believes satisfies most investors' needs and those funds are monitored by CAPTRUST, an independent investment advisory firm. If you wish additional options, you have the opportunity to use the self-directed brokerage window to access mutual funds. Please note, however, that investments through the self-directed brokerage window are not monitored by TIAA (our sole record keeper), CAPTRUST, or UMS and neither is investment advice provided. In addition, any transaction fees associated with Transaction Fee (TF) funds through the self-directed brokerage window are borne by you.

403(b) DC Plan Vesting for UMS Contributions: All UMS employees hired on or after January 1, 2010 (except represented and non-represented faculty) must work for a specified period of time from the date of eligibility to participate in the UMS 403(b) defined contribution plan in order to be vested for UMS' retirement contributions. Please review your bargaining agreement or non-represented handbook for the vesting period. Employees hired on or after January 1, 2010 who leave UMS service, unless the vesting is satisfied, have no right to ownership of any funds contributed by UMS, which revert to UMS.

CCAUE

Consider donating to the University of Maine System's annual charitable giving campaign. To learn more or to contribute, please visit www.maine.edu/ccaue.

MotivateMe – UMS Wellness Program



UMS Wellness Program: Your Source for Wellness Information

UMS has a strong commitment to help employees and their families be well and stay well. The UMS Wellness Program utilizes the MotivateMe platform. This platform allows for quick, convenient processing of your Level 1 and Level 2 incentives. We will continue to use MotivateMe for 2021, as well as continue our relationship with TrestleTree (our health coaching partner). The Level 1 and Level 2 completion options will remain the same for 2021.

Important Dates and Reminders

- The 2021 Wellness Guide will be available in December 2020
- All coaching appointments beginning December 1, 2020 count toward the 2021 Level 1 incentive. You can arrange your coaching appointment by calling 1-855-580-2797. We encourage you not to delay making your appointment. To ensure the most convenient time for your 2021 Health Coaching appointment, please be certain to contact TrestleTree no later than April 30, 2021.
- **Reminder for Calendar Year 2020:** Employees who qualify for the Level 2 UMS Wellness Program incentive will receive \$100 cash (taxable in accordance with IRS regulations) in December 2020 (or \$200 if you and your covered spouse/ partner both complete Level 2). The deadline to complete Level 2 wellness activities is November 30, 2020. In order to receive the Level 2 cash (taxable) incentive, Level 1 must have been completed. **Visit myCigna.com to check your Level 1 and 2 status.** To learn more, go to wellness.maine.edu.

Live Well, Work Well

The University of Maine System Wellness Program is dedicated to providing online tools and information to support your health and wellness goals, use your benefits wisely, save money, and make smart decisions about fitness, exercise, and nutrition. The more that you take care of your health and the health of your family, the healthier we are as a group contributing to lower healthcare costs for all of us.





Contact Information

Questions about Benefits or Open Enrollment? Contact:
UMS Employee Benefits Center
Email: benefits@maine.edu
Website: www.maine.edu/benefits

Telephone: 207-973-3373
Toll Free: 1-866-269-9635
Fax: 207-561-3454

PLAN	ADMINISTRATOR	WEBSITE	TELEPHONE NUMBER
Medical	Cigna	www.mycigna.com	1-800-244-6224
Dental	Cigna	www.mycigna.com	1-800-244-6224
Vision	EyeMed	www.eyemed.com	1-866-723-0596
Supplemental Accident & Hospital Indemnity	Unum	https://mainestreet.maine.edu	1-877-702-3604
Health Savings Accounts (HSA)	Cigna	www.mycigna.com	1-800-401-4041
Flexible Spending Accounts (FSA)	EBPA	www.ebpabenefits.com	1-888-678-3457
Life/Accidental Death & Dismemberment (AD&D)	Lincoln Financial Group	www.MyLincolnPortal.com	1-888-787-2129
Short Term Disability/ Long Term Disability	Lincoln Financial Group	www.MyLincolnPortal.com	1-800-713-7384
Employee Assistance Program (EAP)	Cigna	www.cignabehavioral.com	1-877-622-4327

This guide is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the benefit booklets that you will receive after you enroll. If this guide conflicts in any way with the benefit booklets, the benefit booklets shall prevail. The benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of the University of Maine System. Changes occurring after printing (October 2020) may not appear in this guide. Version 7