2023 University of Maine System Employee Benefits Overview for Service & Maintenance Unit Members

OUR COMMITMENT TO YOU | Comprehensive, Quality Programs

The University of Maine System is proud to offer a comprehensive and competitive benefits program. Benefits are an important part of your total rewards, so we continually strive to ensure that the benefits program is meaningful and continues to attract and retain the qualified faculty and staff needed to serve our students and our state.

We encourage you to review the programs outlined in this guide before making your final benefits choices. Share it with your spouse or partner who may be eligible for some of our plans. You may find additional information on our website and MyUMS employee portal, and ask questions of the Employee Benefits Center before you enroll. Once enrolled, stay engaged and informed by reviewing benefits information sent to your email account throughout the year.

<table>
<thead>
<tr>
<th>UMS Employee Benefits Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
</tr>
<tr>
<td>MyUMS Portal</td>
</tr>
<tr>
<td>Email</td>
</tr>
<tr>
<td>Toll-Free</td>
</tr>
<tr>
<td>Local</td>
</tr>
<tr>
<td>Secure Fax</td>
</tr>
</tbody>
</table>

Eligibility & Benefits Status

You are eligible for benefits on your date of hire (or date of status change that makes you eligible for benefits). You must enroll within 31 days of your eligibility date. Eligible employees include:

- Full-time and part-time regular employees who work at least 50% of full-time
- Part-time temporary faculty who meet eligibility and current workload criteria

Depending on your classification and your bargaining unit, you may be eligible for some or all of the benefit programs described in this guide. If you have questions about your benefits eligibility status or eligibility for a specific program, please contact the Employee Benefits Center.

Once you become eligible for benefits, your certified spouse/domestic partner and children up to age 26 are also eligible for some benefits, including:

- Medical, Dental, & Vision Insurance
- Life Insurance
- Flexible Spending Accounts

*For all dependents enrolled in Medical, Dental & Vision, the Employee Benefits Center (EBC) must receive supporting documentation proving the relationship.

ENROLLMENT | Enter Your Elections in MaineStreet

MaineStreet Employee Self-Service

https://mainestreet.maine.edu

MaineStreet provides two-way communication between UMS and employees. Self-Service features provide:

- Benefits Enrollment: Update your benefit elections for qualifying status changes.
- View Benefits Summary: View current, future, or past enrollment information.
- Life Insurance Beneficiaries: Designate life insurance beneficiaries.
- Dependent/Beneficiary Info: Update your dependents’ personal information.
- Personal Information: Update your personal information (home address, phone number, emergency contact information, etc.).

For each benefit election, be sure to indicate whether coverage is for you and/or for your spouse/domestic partner and children. For all dependents enrolled in Medical, Dental & Vision, the EBC must receive supporting documentation proving the relationship. Domestic partners need to submit a "Certification of Domestic Partnership" and are taxed on the value of partner benefits in accordance with IRS regulations.

If you have questions about your benefit options or need to request paper enrollment forms, call the Employee Benefits Center toll-free at 1-866-269-9635 or send an email to benefits@maine.edu. If you need help with your MaineStreet User ID and password, call the IT User Services Help Line at 1-800-696-4357.
Qualifying Family or Employment Status Changes

Your benefits elections will remain until the end of the calendar year. You can only make changes to your benefits mid-year if you have a Qualifying Event. These events are defined by the IRS and include changes in status, such as:

- marriage or divorce
- birth or adoption of a child
- death of a dependent
- change in your own (or a spouse’s) employment status
- dependent meets or ceases to meet eligibility requirements

In addition, there are other special events that may qualify you or a dependent to enroll or make changes midyear. These events include:

- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree, or court order
- Entitlement to Medicare or Medicaid

YOUR BENEFITS | Programs to Protect Your Health & Well-Being

You have the opportunity to build your own benefits program that meets your needs and the needs of your family. The University of Maine System is committed to providing both a range of basic benefits and a variety of additional benefits from which you can select:

Medical Insurance
Dental Insurance
Vision Insurance
Flexible Spending Accounts (FSAs)
Health Savings Account (HSA)
Group Auto & Homeowners Program
Basic & Supplemental Life Insurance
Basic & Supplemental Accidental Death & Dismemberment (AD&D) Insurance
403(b) & 457(b) Retirement Plans
Employee Assistance Program (EAP)
Paid Time Off
Short and Long Term Disability Insurance
Unum Supplemental Insurance
Tuition Waivers
Spouse/ Partner/Child Life Insurance

BASIC BENEFITS

Upon meeting the eligibility requirements, you will automatically be enrolled in:

Basic Life Insurance: Coverage equal to your annual base salary is paid by the University. Coverage is reduced to 65% of the salary at age 65.

Basic AD&D Insurance: This benefit provides additional financial protection in the event of accidental death and protection against life-changing injuries such as loss of limb, sight, or paralysis. Coverage equal to your annual base salary is paid by the University.

Long-Term Disability Insurance: 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 base pay, to a maximum of $13,000/month, 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, the benefits you receive are taxable.

Retirement Savings: University retirement plans provide employees with the opportunity to set aside funds for retirement. Participation in the Basic Retirement Plan is mandatory effective the first of the month following eligibility. Employee mandatory contributions, University matching contributions, and the vesting schedule for University contributions are based on length of service and collective bargaining unit.

Employees have the option to defer federal and state taxes on their basic contribution by electing the Before-tax option. Employees may also tax shelter additional voluntary contributions. Contributions will be sent to an account in your name at TIAA.
Roth 403(b)/457(b) additional voluntary employee options. With the Roth contribution option, your contribution is taken out of your paycheck after your income is taxed, which does not lower your current taxable income. However, your contributions, and the earnings on them, are tax-free upon withdrawal in retirement provided certain conditions are met. Internal Revenue Service (IRS) regulations require that amounts set aside in the Roth count toward your overall IRS limits for the current calendar year.

These programs have benefits that may be due to your loved ones, so please make sure that your MaineStreet beneficiary information is accurate and up-to-date. Retirement Plan beneficiaries are designated directly with TIAA.

You also will be eligible to use the Employee Assistance Program (EAP) and accrue annual (vacation) and disability (sick) leave.

MEDICAL BENEFITS | Health Plan

Perhaps the most important benefit choice you make is your healthcare coverage. Remember when you choose the Open Access Plus (OAP) Copay Plan, you and your covered family members are required to select a Primary Care Physician (PCP).

The **OAP Quality Incentive Copay Plan** provides that you pay a nominal copayment for in-network office and hospital visits with no annual deductible for in-network services.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Copay (Cigna Network)</th>
<th>Copay (Out of Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
<td>$250</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
<td>$500</td>
</tr>
<tr>
<td>Out-of-Pocket Max¹</td>
<td>$1,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Single</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No charge</td>
<td>20%²</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$25</td>
<td>20%²</td>
</tr>
</tbody>
</table>

**Emergency Services**

- Ambulance: No charge
- Emergency Room: $150
- Urgent Care: $25
- Hospital Inpatient/Outpatient Surgery: $200
- High-Cost Imaging: 90% Coinsurance
- Lab & X-rays: 100%

**Prescription - Retail, 30-day supply.**

- Preventative Generic: $10
- Non-Prev. Generic: $15
- Preferred Brand: $30
- Non-Pref. Brand: $50

**Prescription - Mail Order, 90-day supply.**

- Preventative Generic: $20
- Non-Prev. Generic: $30
- Preferred Brand: $60
- Non-Pref. Brand: $100

**Prescription - Out of Pocket Max³**

- Single: $1,300
- Family: $1,950
- Telemedicine - MDLIVE: No charge
Hearing Aids – Amplifon

| $25 | 20% |

1 deductible and copays apply toward the out-of-pocket max 2 after you pay the deductible 3 includes prescription copays

Take These Steps to Get the Most Value from Your Health Plan

- Schedule your annual physical with your PCP. Remember, there is no cost to you for this annual preventive care visit - the copayment or co-insurance is waived.
- Whenever possible, see your PCP or use a walk-in or urgent care facility in your community instead of going to a hospital Emergency Room. Under the Copay plan, Emergency Room visits have a $100 copayment (unless you are admitted to the hospital).

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, in partnership 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. Enrolled members on the Copay Plan 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 in life-threatening emergencies. Call MDLive at 1-888-726-3171 or download the myCigna app to get access to MDLive and register.

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. University of Maine System employees have lost more than 2,700 pounds and have partnered together with Omada in working towards a healthier lifestyle. Visit www.omadahealth.com/ums to see if you’re eligible.

Amplifon Hearing Healthcare 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.

Complete Level 1 of the UMS Wellness Incentive Program:

For information about Level 1 and Level 2 requirements, please review your 2023 Wellness Guide available in early December for more information.

- Within 90 days of your effective date of enrollment in the health plan (and generally by April 30 of each year thereafter), complete Level 1 to qualify for reduced health insurance premiums and to avoid an increase in premiums.
- You and your covered spouse/domestic partner must both participate.
- Your health insurance contributions, which default to the incentive rate for the first 90 days, will remain at this level if you and your covered spouse/partner both qualify for Level 1. If either or both of you do not qualify, employee contributions will increase to the non-incentive premium rate.

Please wait up to three weeks after enrolling in the health plan before attempting to register for the UMS Wellness program. Look for more information in your 2023 Wellness Guide available in early December.

1. Complete a health coaching session with TrestleTree. (Coaching is available by appointment only and can be scheduled by calling 1-855-580-2797).

OR

2. Visit your physician to complete an annual preventive care exam.

Complete Level 2 of the UMS Wellness Incentive Program:

Before November 30, complete Level 2 and receive a $100 taxable incentive payment (or $200 if you and your covered spouse/domestic partner both participate).

DENTAL & VISION BENEFITS | Overall Health

Good dental and eye care is essential to maintaining good health. That’s why the University offers dental and vision plans that cover routine check-ups and additional services for your health.

Dental Benefits

UMS understands how important good oral health is to your overall health. Our dental program is administered by Northeast Delta Dental, the nation’s leading dental benefits provider.
Employees will continue to have their choice of the same three dental plans 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 below for an overview of coverage available in each plan option. The traditional plan will continue to offer free individual coverage for eligible, full-time, regular employees.

All plans include access to Northeast Delta Dental’s extensive national networks – PPO, with more than 371,236 participating dentist locations, and Premier, the largest dental network in the country with more than 436,612 dentist locations. Four out of five dentists nationwide participate in one or both of these networks.

We encourage you to use in-network dentists; they will submit claims for you and annual maximum benefits will last longer due to discounted rates. Visit www.nedelta.com to find an in-network dentist today. You may still use non-participating dentists – your out-of-pocket costs, however, will likely be more.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Enhanced Plan</th>
<th>Traditional Plan (current)</th>
<th>Preventative Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Annual Maximum*</td>
<td>$1,500</td>
<td>Year 1: $1,250</td>
<td>$500</td>
</tr>
<tr>
<td>Diagnostic/Preventive</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%</td>
<td>50%</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%</td>
<td>50%</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td>$1,500</td>
<td>$1,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Coverage for Implants</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
</tr>
</tbody>
</table>

*Annual maximum on the Traditional Plan (current option) will increase by $250 each year (to a maximum of $2,000) if you or your family members receive any preventive care service in the preceding year and remain enrolled in the plan.

**Vision Benefits – EYEMED**

Employees can elect vision coverage for themselves and their families. The cost of coverage is deducted on a before-tax basis. The Vision plan utilizes a network of retail and private practice optometrists; benefits are higher when network providers are utilized.

<table>
<thead>
<tr>
<th>CALENDAR YEAR BENEFIT</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exams</td>
<td>$20</td>
<td>$80 Allowance</td>
</tr>
<tr>
<td>Eye OR Contact Lenses</td>
<td>No Charge for Lenses</td>
<td>$50 Allowance (Single Vision)</td>
</tr>
<tr>
<td>(Members may not receive contact lenses and eyeglasses in the same year)</td>
<td>$150 Allowance for Contacts</td>
<td>$75 Allowance (Bifocal or Trifocal)</td>
</tr>
<tr>
<td></td>
<td>$150 Allowance (Contacts)</td>
<td>$100 Allowance (Lenticular)</td>
</tr>
<tr>
<td></td>
<td>$150 Allowance (Contacts)</td>
<td>$150 Allowance (Contacts)</td>
</tr>
<tr>
<td>Frames</td>
<td>$150 Allowance</td>
<td>$90 Allowance</td>
</tr>
</tbody>
</table>

**LIFE & FINANCIAL BENEFITS | Providing Peace of Mind**

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

Our life and accidental death and dismemberment policies are insured by The Standard, to help you protect what matters most. UMS will continue to provide basic life, basic AD&D, and long-term disability coverage to eligible employees. You can purchase additional life or disability coverage as described below.

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. 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. If both you and your spouse work at the University of Maine System, you both cannot elect coverage for your children (double coverage). Premiums are deducted on an after-tax basis and benefits paid are not subject to taxation.
Supplemental Life Insurance for you

Additional 1, 2, 3, 4, or 5 times your annual salary to a maximum (combined with Basic Life) of $1,000,000
3 times salary Guaranteed Issue when first eligible
Evidence of Insurability (EOI) required to increase by more than one multiple of your salary thereafter
Terminates upon attainment of age 70

Supplemental AD&D (individual or family)

$10,000 increments to a maximum of $350,000 not to exceed 10 times your annual salary.
If you elect family coverage, your spouse’s / domestic partner’s coverage is 60% of your election and each child is 20% to a maximum of $50,000.

Spousal / Domestic Partner Life Insurance

$10,000 increments up to $50,000 not to exceed 50% of your combined Basic and Supplemental amount.
EOI required to increase the amount by more than one increment
Terminates upon attainment of age 70

Child Life Insurance

$5,000 or $10,000 flat benefit; Covers children up to age 26

Flexible Spending Accounts (FSA) - Not eligible if enrolling into the Choice Fund HSA Plan

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. Once enrolled, you will be issued an FSA Debit Card that can be used to make eligible purchases or payments. Or you may complete a claim form and provide detailed bills and receipts to get reimbursed. Up to $500 of unused healthcare funds will be carried over to the next year. All remaining healthcare funds over $500 will be forfeited, and federal law requires you to use all of the money in the Daycare account each year, so plan carefully.

IRS regulations require that you to re-enroll in the FSA plan of your choice each calendar year, even if you don’t wish to change your overall coverage approach.

<table>
<thead>
<tr>
<th>ACCOUNT</th>
<th>ELIGIBLE EXPENSES</th>
<th>PLEDGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td>Medical, dental, and vision care expenses (copayments, deductibles, eyeglasses, and Over-the-Counter prescription medications)</td>
<td>$200 annual minimum $3,050 annual maximum</td>
</tr>
<tr>
<td>Day Care</td>
<td>Dependent daycare, after-school programs, or elder care programs</td>
<td>$200 annual minimum $5,000 annual household maximum</td>
</tr>
</tbody>
</table>

Disability Insurance

The goal of disability coverage is to protect your income in the event of an illness or injury that prevents you from working. Both short-term and long-term disability programs are insured by Liberty Mutual, which reviews and approves all claims.

Short-Term Disability (not available to part-time faculty): Employees purchase coverage on an after-tax basis. Benefits commence after a 14 calendar-day waiting period and replace 60% of your base salary, up to a maximum weekly benefit of $1,000. Benefits can last up to 26 weeks.

Long-Term Disability: Provided by the University to eligible employees. Coverage provides 60% of your base salary up to a maximum monthly benefit of $13,000 after a six-month waiting period.

The University embraces an active rehabilitation and back-to-work program, and partners with our employees to assist you during this period of time.

OTHER BENEFITS | Completing Your Benefits Program

Employee Assistance Program (EAP)

The University values our faculty and employees and recognizes that from time to time personal problems can affect our ability to perform at our jobs. The Cigna EAP helps employees and families cope with challenging times. Just visit www.cigna.com, log in, navigate to Coverage then select the Employee Assistance Program (EAP).

The EAP is a free, voluntary, and CONFIDENTIAL service that provides assessments, consulting, referrals, and other resources for addressing:

- Financial Concerns
- Emotional Concerns
- Legal Concerns
- Child and Eldercare Concerns
- Relationship Problems
- Alcohol and substance abuse concerns
- Stress, depression, and other work/life issues
- Workplace conflicts
Tuition Waiver

UMS encourages the full participation of all of its members in its educational mission by offering a tuition waiver program for eligible employees and their dependents:

- Employees: Eligible full-time employees are allowed a maximum of two tuition-free courses per semester or summer session, not to exceed a total of eight credit hours. Eligible part-time employees are allowed a maximum of one tuition-free course per semester or summer session, not to exceed a total of four credit hours.
- Spouse, domestic partner, or dependent children: Eligible for a 50% tuition waiver provided the spouse, domestic partner, or dependent children are attending the University of Maine System as a full-time or part-time matriculated student.

Group Homeowners & Automobile Insurance Discounts

UMS provides special group discounts on Farmers (formerly MetLife) automobile and homeowners’ insurance policies. Premiums may be automatically deducted from paychecks. Enroll any time by calling 1-855-498-3697 (code BM5) or log on to www.metlife.com/mybenefits.

Paid Time Off

UMS offers employees various types of paid time off programs including disability (sick) leave, holidays, and other types of leave. Please refer to University Policy and Collective Bargaining Agreements for details.

Domestic Partner Coverage

If you enroll an eligible unmarried 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 unmarried Domestic Partner contributions must be deducted on an after-tax basis. Due to the imputed income, it could cost approximately $300 to $400 per month depending on health plan election and coverage level.

Helpful Resources

UMS Employee Benefits Center - The UMS Employee Benefits Center is your centralized, one-stop resource for benefits information and enrollment. Prompt, knowledgeable assistance is available from 8:00 am to 4:30 pm, Monday through Friday.

<table>
<thead>
<tr>
<th>UMS Employee Benefits Center</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
<td><a href="http://www.maine.edu/benefits">www.maine.edu/benefits</a></td>
</tr>
<tr>
<td>MyUMS Portal</td>
<td>myums.maine.edu/benefits</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:benefits@maine.edu">benefits@maine.edu</a></td>
</tr>
<tr>
<td>Toll-Free</td>
<td>1-866-269-9635</td>
</tr>
<tr>
<td>Local</td>
<td>207-973-3373</td>
</tr>
<tr>
<td>Fax</td>
<td>207-561-3454</td>
</tr>
</tbody>
</table>

MyUMS Employee Portal - Detailed information about benefits, eligibility, costs, and enrollment is available to employees on the MyUMS Portal (myums.maine.edu). Log in using your MaineStreet user ID and password. To navigate to the UMS portal from a University portal, click the My Sites dropdown and click UMS. For benefits information, select Human Resources > Employee Information > Benefits.

MaineStreet Employee Self-Service: https://mainestreet.maine.edu - MaineStreet provides two-way communication between UMS and employees. If you need help with your MaineStreet User ID and password, call the IT User Services Help Line at 1-800-696-4357.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>ADMINISTRATOR</th>
<th>WEBSITE</th>
<th>PHONE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Plans</td>
<td>Cigna</td>
<td>mycigna.com</td>
<td>1-800-244-6224</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Cigna</td>
<td>mycigna.com</td>
<td>1-800-401-4041</td>
</tr>
<tr>
<td>UMS Wellness Program</td>
<td>Cigna</td>
<td>mycigna.com</td>
<td>1-800-244-6224</td>
</tr>
<tr>
<td>Wellness Health Coaching</td>
<td>TrestleTree</td>
<td>N/A</td>
<td>1-855-580-2797</td>
</tr>
<tr>
<td>Retirement</td>
<td>TIAA</td>
<td><a href="http://www.tiaa.org/public/tcms/ums">www.tiaa.org/public/tcms/ums</a></td>
<td>1-800-842-2776</td>
</tr>
<tr>
<td>Dental</td>
<td>Northeast Delta Dental</td>
<td><a href="http://www.nedelta.com">www.nedelta.com</a></td>
<td>1-800-832-5700</td>
</tr>
<tr>
<td>Life and AD&amp;D Insurance</td>
<td>The Standard</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
<td>1-800-985-1840</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>The Standard</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
<td>1-800-985-1840</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>The Standard</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
<td>1-800-985-1840</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>EBPA</td>
<td><a href="http://www.ebpa.com">www.ebpa.com</a></td>
<td>1-888-678-3457</td>
</tr>
</tbody>
</table>
ABOUT THIS GUIDE

This guide summarizes the benefit plans available to employees of the University of Maine System. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) that are issued by the plan administrators/insurers after you enroll. If there is a conflict between the information in this guide and the formal language of the Plan documents, the formal Plan documents will govern. 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.