Employee Frequently Asked Benefits Questions

Benefit Guides

- 0705.71 Open Enrollment: Guides for 2023
  - 2023 University of Maine System Employee Benefits Overview for ACSUM & UMPSA & Police
  - 2023 University of Maine System Employee Benefits Overview For AFUM
  - 2023 University of Maine System Employee Benefits Overview For Non-Represented & PATFA
  - 2023 University of Maine System Employee Benefits Overview for Service & Maintenance Unit Members

- 0705.74 Current Guides
  - 2022 Guides
    - 2022 University of Maine System Employee Benefits Overview for ACSUM & UMPSA & Police
    - 2022 University of Maine System Employee Benefits Overview For AFUM
    - 2022 University of Maine System Employee Benefits Overview For Non-Represented & PATFA
    - 2022 University of Maine System Employee Benefits Overview for Service & Maintenance Unit Members

- 0705.78 Historical Guides
  - 2021 Guides
    - 2021 University of Maine System Employee Benefits Overview for ACSUM & UMPSA & Police
    - 2021 University of Maine System Employee Benefits Overview For AFUM
    - 2021 University of Maine System Employee Benefits Overview For Non-Represented & PATFA
    - 2021 University of Maine System Employee Benefits Overview for Service & Maintenance Unit Members

- 2023 Important Open Enrollment Information

General Benefits Questions

- The maximum Annual Leave/Vacation balance that may be carried over to 2021 is 320 hours (prorated for part-time).
- Open Enrollment 2021 - Begins November 1st and ends on November 22nd at midnight.
  - Open Enrollment Booklet
  - HIPAA Notice
  - Anti-Discrimination Notice
  - Universal Availability
  - Privacy Notice
  - OE Flyer

- The Standard -
  In 2022, The Standard will be replacing Lincoln Financial Group as our Short-Term Disability, Long-Term Disability, Life Insurance and Accidental Death and Disability vendor!

  For more than a century, The Standard’s expertise in Life and Disability benefits has helped people protect their families and their financial futures when life doesn’t go as planned. Life insurance pays a benefit directly to your beneficiary, helping to cover living expenses for your family and pay for things like medical or funeral expenses. Disability insurance is designed to replace a portion of your income, helping you continue to meet your financial commitments if you cannot work due to a covered illness or injury.

  The Standard is proud to become the University of Maine System’s new carrier for Life, Short Term Disability and Long Term Disability insurance, effective January 1, 2022. Fulfilling our promise to be there for claimants in their time of need is the most important thing we do.

  The Standard forms:
  - Evidence of Insurability Form: https://www3.standard.com/w/PA_AmuBridgeWeb/MuServlet?id=eb55d8045567ae8f98e936f0322cfff5
  - EOI form for employees in Maine: Medical History Statement - Short Form - Maine, 16122.pdf (standard.com)

Important Information/Flyers:
  - The Life Services toolkit
  - Travel Assistance
  - Family Benefits Package

Northeast Delta Dental -

In 2022, Northeast Delta Dental will be replacing Cigna as our dental insurance!

Northeast Delta Dental's plans, PPO and Premier, offer 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.

Delta Dental's Plan Overviews:
  - Preventative Plan
  - Traditional Plan
  - Enhanced Plan
Benefits programs are a significant part of your total compensation package. All full-time regular and part-time regular employees working at least half time are eligible for benefits. You may pay different premium amounts based on the type of employee you are, your collective bargaining agreement, and the percent of the time you work.

Please see below for more information on eligibility and details on the following benefit offerings:

- a. AD and D Insurance
- b. COBRA
- c. Dental Insurance
- d. Disability Insurance
- e. Domestic Partner Benefits
- f. Family and Medical Leave
- g. Fitness Center Vouchers
- h. Flexible Spending Accounts
- i. Health Insurance
- j. Health Care Reform
- k. Health Savings Account
- l. Home and Auto Insurance
- m. Life Insurance
- n. Paid Leave - Vacation or Annual Leave
- o. Planning for Retirement
- p. Retirement Plans
- q. Seasonal Temporary
- r. Tuition Waiver Benefits
- s. UNUM Supplemental Insurance
- t. Vision Insurance

- 0715.20 Future Rates
  - 2023 Rates
    - 2023 AFUM Rates
    - 2023 Non-Represented Employees: Full-Time Rates
    - 2023 Non-Represented Employees: Part-Time 50-74% FTE Rates
    - 2023 Non-Represented Employees: Part-Time 75-99% FTE Rates
    - 2023 PATFA Rates
    - 2023 Police, UMPSA & ACSUM: Full-Time Rates
    - 2023 Service & Maintenance Rates
    - 2023 UMPSA & ACSUM (COLT): Part-Time 50-74% FTE Rates
    - 2023 UMPSA & ACSUM (COLT): Part-Time 75-99% FTE Rates

- 0715.40 Current Rates
  - 2022 Rates
    - 2022 AFUM Rates
    - 2022 Non-Represented Employees: Full-Time Rates
    - 2022 Non-Represented Employees: Part-Time 50-74% FTE Rates
    - 2022 Non-Represented Employees: Part-Time 75-99% FTE Rates
    - 2022 PATFA Rates
    - 2022 Police, UMPSA & ACSUM: Full-Time Rates
    - 2022 Service & Maintenance Rates
    - 2022 UMPSA & ACSUM (COLT): Part-Time 50-74% FTE Rates
    - 2022 UMPSA & ACSUM (COLT): Part-Time 75-99% FTE Rates

- 0715.90 Historical Rates
  - 2020 Rates
    - 2020 AFUM Rates
    - 2020 Non-Represented Employees: Full-Time Rates
    - 2020 Non-Represented Employees: Part-Time 50-74% FTE Rates
    - 2020 Non-Represented Employees: Part-Time 75-99% FTE Rates
    - 2020 PATFA Rates
    - 2020 Police, UMPSA & ACSUM: Full-Time Rates
    - 2020 Service & Maintenance Rates
    - 2020 UMPSA & ACSUM (COLT): Part-Time 50-74% FTE Rates
    - 2020 UMPSA & ACSUM (COLT): Part-Time 75-99% FTE Rates
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    - 2021 AFUM Rates
    - 2021 Non-Represented Employees: Full-Time Rates
    - 2021 Non-Represented Employees: Part-Time 50-74% FTE Rates
    - 2021 Non-Represented Employees: Part-Time 75-99% FTE Rates
    - 2021 PATFA Rates
    - 2021 Police, UMPSA & ACSUM: Full-Time Rates
    - 2021 Service & Maintenance Rates
    - 2021 UMPSA & ACSUM (COLT): Part-Time 50-74% FTE Rates
    - 2021 UMPSA & ACSUM (COLT): Part-Time 75-99% FTE Rates

Your benefits coverage is effective as of the date of hire (or date of eligibility). Retirement plan enrollment is effective the first of the month following the date of eligibility.

You can select your benefits choices online through "MaineStreet", the road to online access to the University of Maine System. MaineStreet provides a two-way communication between you and the University. We encourage you to use MaineStreet to enroll in benefits, view your benefits coverage, assign life insurance beneficiaries and much, much more. Visit mainetreet.maine.edu for additional information.

For guidance on how to enroll in benefits, please see How to Enroll and View in Your Benefits!
As a newly eligible employee, you will soon receive more information about University benefits in an email to your @maine.edu email account. You have 31 days from your date of hire to enroll in benefits.

You may contact the UMS Employee Benefits Center for more information, to request paper enrollment forms, or for help enrolling in benefits.

Employee Benefits Center Email: benefits@maine.edu Toll-Free: (866) 269-9635 or Local: (207) 973-3373 Fax: (207) 561-3454 Website: www.maine.edu/benefits

When you are newly hired:

1. Please verify that you have received your "Eligibility to Enroll in University Benefits" email first. You should receive this on the morning of your hire.
2. Please follow the steps here: How to Enroll and View in Your Benefits
3. Fill out and send back the dependent verification info and form document. With the form, you will also send over the following:
   a. For a spouse, we need a copy of the marriage certificate, as well as a document dated within the past 60 days showing proof that they reside in the same address as the employee. This can be a bill or statement with the spouse's name and the address we have on file for the employee.
   b. For a domestic partner, we need a copy of the domestic partner affidavit, filled out and notarized, as well as a document dated within the past 60 days showing proof that they reside in the same address as the employee. This can be a bill or statement with the spouse's name and the address we have on file for the employee.
   c. For children, a copy of the birth certificate.
4. Once we receive both your enrollment and the dependent verification form, your information will be sent over to Cigna. Your insurance for you and your dependents will be active immediately, but it may be up to a month before you receive cards in the mail. Please notify us if you need coverage immediately.

Outside of Open Enrollment or your new hire events:

For a newborn

1. The first thing to do is to contact the Employee Benefits Center at 973-3373, or Toll-Free at (866) 269-9635. You can also email us at benefits@maine.edu. We will open an event for you to add your newborn to your policy.
2. Follow the steps on this page to enroll your dependent: Enroll in Benefits
3. Fill out and send back the dependent verification info and form document. With the form, you will also send over a copy of the state birth certificate.
4. Once the event is finalized, your information will be sent over to Cigna. For a newborn, the coverage is effective immediately, but it may be up to a month before you receive cards in the mail. Please notify us if you need coverage immediately.

Please also make sure to check out the FMLA information page, as there is important information regarding your rights to maternity/paternity leave.

For a spouse/domestic partner

1. The first thing to do is to see if you have a qualifying life event to make changes to your insurance. Please see the below area, "What is a "Qualifying Life Event"?" for more information.
2. Once you have a qualifying life event, please contact the Employee Benefits Center at 973-3373, or Toll-Free at (866) 269-9635. You can also email us at benefits@maine.edu. We will open an event for you to add your spouse/domestic partner if we approve your qualifying life event.
3. Once approved, follow the steps on this page to enroll your dependent: Enroll in Benefits
4. Fill out and send back the dependent verification info and form document. With the form, you will also send over the following:
   a. For a spouse, we need a copy of the marriage certificate, as well as a document dated within the past 60 days showing proof that they reside in the same address as the employee. This can be a bill or statement with the spouse's name and the address we have on file for the employee.
   b. For a domestic partner, we need a copy of the domestic partner affidavit, filled out and notarized, as well as a document dated within the past 60 days showing proof that they reside in the same address as the employee. This can be a bill or statement with the spouse's name and the address we have on file for the employee.
5. Once we receive both your enrollment and the dependent verification form, your information will be sent over to Cigna. Your insurance for your dependents will be active on the first of the following month, but it may be up to a month before you receive cards in the mail. Please notify us if you need coverage immediately.

For children on my spouse/domestic partner's plans

1. The first thing to do is to see if you have a qualifying life event to make changes to your insurance. Please see the below area, "What is a "Qualifying Life Event"?" for more information.
2. Once you have a qualifying life event, please contact the Employee Benefits Center at 973-3373, or Toll-Free at (866) 269-9635. You can also email us at benefits@maine.edu. We will open an event for you to add your child/domestic partner's child if we approve your qualifying life event.
3. Once approved, follow the steps on this page to enroll your dependent: Enroll in Benefits
4. Fill out and send back the dependent verification info and form document. With the form, you will also send over a copy of the state birth certificate.
5. Once we receive both your enrollment and the dependent verification form, your information will be sent over to Cigna. Your insurance for your dependents will be active on the first of the following month, but it may be up to a month before you receive cards in the mail. Please notify us if you need coverage immediately.

Employee Benefits Center Email: benefits@maine.edu Toll-Free: (866) 269-9635 or Local: (207) 973-3373 Fax: (207) 561-3454 Website: www.maine.edu/benefits

Qualifying life events are events that allow employees to change benefits outside of new hire events and open enrollment. In order to change benefit elections outside of the annual enrollment period, an employee must have:

- Experienced a qualifying life event, as defined by the Internal Revenue Service (IRS), and
The employee must have made a request for a change of benefits within 31 days of the applicable qualifying life event.

Please see the following table for events resulting in options to enroll.

<table>
<thead>
<tr>
<th>EVENT TYPE</th>
<th>ENROLLMENT PERIOD</th>
<th>EFFECTIVE DATE OF COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hire as full-time regular or part-time regular (at least 50% time)</td>
<td>31 days from date of hire</td>
<td>Date of hire for all benefit plans except retirement plans in which coverage begins the first of the month following the date of hire.</td>
</tr>
<tr>
<td>Change in employment status resulting in a significant change in medical and dental premiums (i.e. 50% to 75% FTE)</td>
<td>31 days from date of status change</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Change in employment status to full-time regular or part-time regular in which employee, not previously eligible, is immediately eligible</td>
<td>31 days from date of status change</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Part-time regular to full-time regular status change in which employee, not previously eligible, is immediately eligible</td>
<td>31 days from date of status change</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Part-time regular becomes eligible for benefit regular status in which employee, not previously eligible, is immediately eligible</td>
<td>31 days from eligibility</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Unpaid Leave of Absence (LOA) or Layoff</td>
<td>31 days from date of LOA or Layoff</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Return from Unpaid Leave of Absence</td>
<td>31 days from date of return from LOA</td>
<td>Date of status change</td>
</tr>
<tr>
<td>Birth of Child</td>
<td>31 days from date of birth</td>
<td>Date of birth</td>
</tr>
<tr>
<td>Adoption of Child</td>
<td>31 days from the date the employee becomes legally responsible for the child</td>
<td>Date employee becomes legally responsible for the child*</td>
</tr>
<tr>
<td>A child loses UMS eligibility due to obtaining age 26</td>
<td>31 days from the date of the event</td>
<td>First of the month following the date of the event</td>
</tr>
<tr>
<td>Death of spouse, domestic partner, or child</td>
<td>31 days from date of death</td>
<td>First of the month following the date of death</td>
</tr>
<tr>
<td>Marriage / Divorce</td>
<td>31 days from date of marriage/ divorce</td>
<td><strong>Add or remove dependents</strong> - First of the month following the date of marriage/divorce <strong>Employee not already enrolled</strong> – Date of status change</td>
</tr>
<tr>
<td>Domestic Partnership / Dissolution of Domestic Partnership</td>
<td>31 days from satisfying Domestic Partnership requirements or date of dissolution</td>
<td><strong>Add or remove dependents</strong> - First of the month following completion of change form <strong>Employee not already enrolled</strong> – Date of status change</td>
</tr>
<tr>
<td>Gain or loss of other coverage</td>
<td>31 days from the date of the event</td>
<td><strong>Add or remove dependents</strong> - First of the month following the date of the event <strong>Employee not already enrolled</strong> – Date of status change</td>
</tr>
<tr>
<td>Exchange student</td>
<td>31 days from the date the employee becomes legally responsible for the student</td>
<td>Date employee becomes legally responsible for the student</td>
</tr>
<tr>
<td>Change in Day Care facility provider or increase/decrease in fees</td>
<td>31 days from date of status change</td>
<td>First of the month following the date of event</td>
</tr>
</tbody>
</table>

Employees may only make changes to those employee benefits that are consistent with the change. For example, if the employee’s daycare provider’s fees increase or decrease, the employee could make changes to their Day Care FSA, but not to their Health Care FSA, life insurances, health or dental coverage, etc., since the only change in this example that would be consistent with the status change is to their Day Care FSA.

* If the employee assumes responsibility for paying medical costs before the child is placed, the employee must provide written verification within 31 days of assuming such financial obligation.

a. All employees who are enrolled in any of the following benefit plans must assign life insurance beneficiary designations:

- Life
- Supplemental Life
- Accidental Death & Dismemberment (AD and D)
- Supplemental AD and D
Beneficiaries must be separately assigned to each of the plans above. To assign beneficiaries, follow these easy steps:

**Step-by-step guide**
1. Log in to MaineStreet;
2. Navigate to Employee Self-Service > Benefits > Benefits Summary;
3. Click on any one of the benefits listed above;
4. Click **Edit** in the Beneficiary section.
5. Repeat steps 3 & 4 for every life insurance benefit listed above.

**IMPORTANT NOTE**
Retirement plan beneficiaries are assigned directly with the vendor. For TIAA accounts, log in to [tiaa.org](http://tiaa.org) to assign beneficiaries.

You will want to first contact your current retirement provider, as every provider has different rules and guidelines for transferring funds to a new provider. When your current provider request information from TIAA, please contact TIAA at 800-842-2776.

**Voluntary Retirement Deductions** are for eligible employees of the University who wish to tax-shelter a portion of their salary in addition to the amount, if any, sheltered under the Basic Retirement Plan. The University will agree to reduce the employee's base or gross salary by the amount or percentage specified and apply the amount or percentage of such salary reduction to the purchase of a Section 403(b) / 457(b) account from TIAA.

**To Add, Stop or Change your voluntary retirement contributions**

Navigate to Employee Self-Service > Payroll and Compensation > Voluntary Deductions

Click Edit to change an existing deduction or click Add Deduction to add a new one.

1. Click the lookup icon to find the appropriate deduction. Each deduction is deducted on a before-tax basis unless noted otherwise.
   a. 403b Addl Voluntary TDA
   b. 403b Basic Addl Vol After Tx
   c. 403b Basic Addl Vol BeforeTx
   d. 403b Roth After Tx
   e. 457b Roth After Tx
   f. 457b Deferred Comp
2. Select a percentage of total gross pay or a flat amount.
3. Enter either the flat amount or enter percentage as whole number percentage (i.e. “50” = 50%)
4. Enter Goal Amount if desired. Your deduction will stop once this goal has been reached.
5. Enter Start Date. Commencing on the Start Date and continuing indefinitely until the University is notified otherwise or the Employee ceases to be employed by the University in an eligible capacity, the Employee's monthly salary shall be reduced by the amount or percentage specified indicated.
6. Enter Stop Date if applicable. Enter today’s date if you wish to stop a deduction.
7. Click Save

**Explanation of the Additional Voluntary Retirement Options**

- **403b Addl Voluntary TDA** - this represents additional voluntary employee contributions above the basic 4% contribution. There is no additional UMS match - the contributions are made to the Supplemental Retirement Annuity (SRA), which means they can be allocated among the investment fund line-up differently than the employee's basic retirement plan contributions.
- **403b Basic Addl** - this represents additional voluntary employee contributions above the basic 4% contribution. There is no additional UMS match - the contributions are made to the employee's basic retirement plan, which means they must be allocated to the same investment fund line-up as their basic retirement plan contributions.
- **457b Deferred Comp** - this represents UMS' deferred compensation plan. Since UMS is a public non-profit as well as considered a governmental plan, it can offer both 403(b) and 457(b) options. All that means is that an employee has the ability to double their sheltering limits under IRS regulations - for 2018 that means they could shelter $18,500 if under age 50 or $24,500 if age 50 or older or will turn 50 during the calendar year under the 403(b) plan as well as the 457(b) plan. Withdrawals after age 59½ are tax free if distribution is no earlier than five years after contributions were first made. These potentially significant tax benefits are similar to a Roth IRA.

**University of Maine System Wellness Program Questions**
Participation in the UMS Wellness Program is voluntary. However, employees choosing not to participate will have the "Non-Incentive" premium rates deducted for health insurance. See [www.maine.edu/benefits](http://www.maine.edu/benefits) for contribution/premium rates.

Generally, newly enrolled employees in the UMS health insurance plan, have 90 days to complete the Level 1 requirements. Both you and your enrolled spouse/partner must participate to qualify.

**Note:** If enrolled in health insurance for first time effective September 1, employees will maintain the lowest "incentive" premium until the following year where April 30 is the deadline for all employees in which participation is required to continue incentive premiums.
To satisfy level 1, complete one of the choices below:

- Participate in the TrestleTree Health Coaching program (in person or telephonically). Coaching appointments may be scheduled as early as December 1 to count toward satisfying the incentive for the same calendar year. To ensure your appointment is in place to meet the deadline, please make your appointment early! They can be reached at 855-580-2797.

OR

- Complete a Preventive Care Appointment*

  Complete one of the following preventive care appointments anytime from April 1st of the prior year through April 30th of the current deadline year:
  
  - Annual physical
  - Routine OB/GYN visit
  - Mammogram
  - Cervical cancer screening
  - Colonoscopy

Your preventive care appointment will be automatically credited to the MotivateMe Cigna platform once submitted by your Primary Care Physician (PCP’s) office and processed by Cigna.

*Please complete this form if you had a preventive screening with another insurance carrier or you believe your provider may have coded the visit as a diagnostic visit.

Level 2 credit is contingent upon the employee and his or her spouse/domestic partner (if applicable) enrolled in the Cigna medical plan completing Level 1. Level 1 must be completed before Level 2 credit can be earned. When you are ready to move forward, complete one of the options below:

- Participate in the TrestleTree Health Coaching program (in person or telephonically). You can make that appointment by calling TrestleTree at 1-855-580-2797.
- Complete a Cigna Online Coaching Program
- Complete a Multi-Session Program
- Complete any one of the quarterly Trestle Tree webinars
- Participate in an approved Campus/Community event Campus Community events will need to be approved prior to participation to receive Level 2 credit.

Important dates and criteria: Once you have completed Level 1, pick an option for Level 2. You must complete Level 2 sometime between January 1 and November 30th of the same year to receive credit.

Award: Participants completing one of the options listed above will receive a $100 incentive payment in their December paycheck. The IRS considers this payment taxable income. Employees and their spouse/domestic partner can earn their incentives separately for Level 2.

Visit [http://wellness.maine.edu](http://wellness.maine.edu) for more details.

**Leave Accruals**

Hours paid will accumulate until the next on-cycle payroll/leave accrual.

The Personal Leave accumulated while working a temporary assignment will not be forfeited and will still be available to the employee as they transition to their new regular assignment.

It’s anticipated that employees will accrue enough as a regular employee during their normal work schedule to comply with Maine Earned Personal Leave. If that’s not the case, adjustments will be made to comply.

- The timesheet will include paid leave as a time reporting option.
- The timesheet will display a **Leave/Compensatory Time** tab in the summary section near the bottom.
- There will be a **Personal Leave** balance for any student who has accrued a Personal Leave balance.

To be ineligible to earn Personal Leave, the student worker must meet the legal definition of a "student" worker:

- A student employee is **always eligible** to earn if/when they work 30 or more hours per week.
- A student employee is **ineligible** to earn when they are enrolled at least half-time (6 credit hours during academic term and 3 credit hours during summer term)
  - If not enrolled at least half-time during the summer term, they may still be ineligible if they were enrolled full-time (12+ credit hours) in the spring term immediately preceding AND they are reasonably expected to be enrolled full-time in the upcoming fall term.
  - They may also be ineligible if graduating or working on a thesis or dissertation.

If a per diem employee needs to leave early or can’t make a shift that they signed up for or that they are called in for, then they should be able to use their accrued Earned Paid Leave.