



University of Maine System Benefits (PATFA)

Your UMS Benefit Package is more than just health insurance and can be worth up to 53% of your base pay!

Life Insurance (The Standard) - 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).

Short-Term Disability and Long-term Disability (The Standard) - PATFA unit members are not eligible for disability coverage.

Dental (Northeast Delta Dental) - 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.

Vision (EyeMed) - 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.

Health Insurance (Cigna) - 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).

Flexible Spending Accounts (FSAs) - 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. **Dependent Daycare** 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% of the time.

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Your PATFA Benefit Information Sheet (Cont'd)

Retirement Plan - Unit members who have earned 25 service units or have the equivalent of five (5) years of continuous full-time regular University service are eligible to participate in the UMS Retirement Plan for Faculty and Professional Employees, where both the employee and the employer contribute. Administered by TIAA. Employee and employer basic contributions are made to the 403(b) Defined Contribution Pension Plan. Additional voluntary employee tax-deferred contributions above the 4%, on which there is no UMS match, may be made to the 403(b) plan or a 457(b) Deferred Compensation Plan. All other unit members are eligible to contribute to the 403(b) and/or 457(b) plans on a voluntary basis, in accordance with IRS regulations with no UMS matching contributions. Vesting is immediate for UMS' contribution.

(Please note: In UMS' 403b pension plan, there is a vesting component referring to when you own the funds contributed. You are always vested immediately in contributions from your paycheck. Thus, the vesting reference above describes when you own the University's contribution as well.)

Work/Life Balance - Our Wellness Program features attractive incentives for pursuing a healthy and happy lifestyle. In addition, all benefit eligible UMS employees are also eligible at no cost to utilize our Employee Assistance Program (Cigna).

Tuition Waiver - Unit members accrue a one course waiver upon completion of each Fall and/or Spring semester of employment, not to exceed four (4) credit hours per course, and must be utilized no later than twelve (12) months after being earned (can apply to summer sessions). Part-time regular unit members are eligible for a tuition waiver of up to one (1) course per semester or summer session, not to exceed four (4) credit hours. Spouses or dependent child(ren) receive one-quarter (1/4) tuition as a full time student (for graduate students, this means six (6) semester credit hours only for courses in an approved program of study). In the event a unit member is called to active military services, the spouse's or dependent's eligibility for tuition waiver benefits will continue during the time the unit member is on authorized leave.

Vacation (annual leave) and Sick Time (disability leave) - Unit members do not accrue vacation or sick leave. Unit members receive 40 hours per year of Maine Earned Paid Leave.

Group Home and Auto Insurance - The University offers a group discount rate for home and auto insurance through Farmers. Call 855-498-3697 for more information.

Pet Insurance - The University offers a group discount rate for pet insurance through Nationwide. Call 1-888-899-4874 for more information.

Please note that there are differences in health care provisions for each of the collective bargaining units. For details of your unit's health care coverage, please consult your health plan summary. Also, please remember that the information contained on this sheet is only a summary and the University of Maine System vendor agreements and summary plan descriptions are the governing documents.

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