



UNIVERSITY OF MAINE BENEFITS SELECTIONS WORKSHEET
(This is not an enrollment form)

In preparation have dependent and/or beneficiary information available:

Name Date of Birth Social Security number

Health Insurance – Anthem Blue Cross and Blue Shield

Comp-Care

- May select any provider you wish
- Must satisfy annual deductible
- Coverage for a wide range of services
- Benefits for care from non-network providers

or

HMO Choice (POS)

- Must choose a network provider as Primary Care Physician (PCP) (www.anthem.com "find a doctor")
- Referrals needed to see a specialist in the provider network
- Self – referred options subject to deductible and co-insurance

List of PCP's for self and covered family members:

Prescription costs are the same for both health insurance plans.

Dental Insurance – CIGNA

- \$1000.00 maximum per person per calendar year
- No waiting periods
- No deductibles
- Lifetime maximum of \$1000.00 for orthodontia

Dental insurance is at no cost to full time regular employees for employee – only coverage. Part time regular employees pay a portion of the premium.

For those employees who want to add a domestic partner to the medical and/or dental insurance there is an additional cost. There is also an affidavit of domestic partnership that must be completed. See your Benefits Office for information.

Basic Life and Accidental Death and Dismemberment Insurance - Prudential

The University pays for these two (2) insurances for regular employees, part or full time. Each policy is equal to your yearly salary.

Optional Life Insurance – Prudential

Employee can elect between 1 – 3 times their salary without a health questionnaire unless over \$300,000. If you want 4 or 5 times your salary a health questionnaire must be completed and sent to Prudential. Prudential is the final authority with regard to approval or disapproval of 4-5 times salary option life insurance, and options over \$300,000.

Spousal Life Insurance - Prudential

- \$10,000 - \$50,000 life insurance for your spouse
- Term Life Insurance
- Spousal life insurance cannot exceed ½ your own combined basic and optional life insurance

Dependent Child (ren) Life Insurance – Prudential

- Available for children to age 19 or dependent students to age 23
- Election amounts are either \$5,000 or \$10,000.

Optional Accidental Death and Dismemberment Insurance – Prudential

AD&D insurance differs from life insurance in that in addition to protection against death, you are covered for other life changing injuries.

- Can insure employee or family
- Amount elected can be between \$10,000 and \$350,000 but no more than 10 times your salary.

Short Term Disability – Prudential

- 60% of your salary paid to the employee, after 2 – week waiting period (4 – week for faculty)
- STD must run concurrently with your sick and vacation time (40 hours of vacation time can be saved)
- With proper documentation and approval from Prudential, STD is payable for up to 26 weeks

Long Term Disability – Prudential

- Paid for by the University
- Available to regular full time employees
- 60% of your pay, after 26 week elimination period

Flexible Spending Accounts: allows you to pay for eligible unreimbursed health and dependent day care expenses with per-tax dollars. This results in valuable tax savings.

See the summary plan description or contact your Benefits Office for more information.

Retirement Plans – TIAA-CREF; ING; Fidelity; T.Rowe.Price; VALIC/AIG

Biweekly Paid Employees Full Time Regular Employees:

- Participation is mandatory
- Must contribute 1-4 % of your salary.
- University matches your contribution dollar for dollar
- After four years of service, the University contributes an additional 6% of your salary

Monthly Paid Employees Full Time Regular Employees

- Participation is mandatory for employees 30 years of age or older.
- Participants must contribute 4% of their salary and the University contributes 10%.

With both plans the employee is vested in the plan immediately.