Welcome!
2017 New Faculty Orientation
New Faculty Orientation:

Guidance and forms check-out in the Williams Room, with private counseling space available upon request.

Ongoing support:

HRS Information Center
228 Waterman Building
802.656.3150
HRSInfo@uvm.edu

Please include “New Employee” in subject line of email communications.
Inside your Benefits Packet:

Benefits and Payroll forms:

✓ Your checklist indicates which forms are complete and those forms that remain to be completed by the end of Orientation.

Benefits changes may be made over the next five (5) business days. Otherwise:

- **Open Enrollment** is during the month of November.
- **Qualifying events** (such as marriage, adoption, or loss of coverage and FTE changes) may enable you to change your benefits elections within 20 days of the event.

Benefits policies and other resources: [http://uvm.edu/hrs](http://uvm.edu/hrs)
Medical Insurance

Coverage begins on your first day of employment.

Eligible dependents: spouse and children up to the age of 26.

Cost of coverage (your share of the premium) is based upon your salary.

*UVM/UVMMC dual employee’s salaries are combined to determine cost-shares.*

**Waiving coverage?** You may qualify for a $1,000 annual waiver. *This does not apply to spouses and dependents of UVM employees nor to UVM/UVMMC employees and their dependents.*
# Medical Insurance

**BCBSVHP Open Access Plan (In-Network Coverage)**

*In-Network coverage requires use of a BCBS provider.*

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost/Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Provider (PCP) is required</td>
<td>$10 copay for PCP; $20 for specialist</td>
</tr>
<tr>
<td>Residence (for you and your dependents)</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Diagnostic Services (x-rays, blood tests, etc.)</td>
<td>No copay</td>
</tr>
<tr>
<td>Mail Order Prescription Program</td>
<td>Waives $100 deductible</td>
</tr>
<tr>
<td>Annual Routine Eye Exam</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Major Oral Surgery (pre-authorization required)</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Well Baby and Child Office Visits</td>
<td>No copay</td>
</tr>
<tr>
<td>Outpatient Mental Health</td>
<td>No copay</td>
</tr>
</tbody>
</table>
Dental Insurance

Coverage Begins: 6 months from date of hire.

Eligible dependents: spouse and children to age 19; if children are certified as full-time students, coverage available to age 24.

Base Plan is free.

High Option Plan monthly cost-share is:

- Employee Only: $7.00
- Employee & Spouse: $14.00
- Employee & Child(ren): $14.50
- Employee & Family: $21.50
## Dental Insurance

### Coverage Highlights

<table>
<thead>
<tr>
<th>Coverage Highlights</th>
<th>Base Plan (free)</th>
<th>High Option Plan (cost-shared)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible / Person</td>
<td>$25 (all procedures)</td>
<td>$25 (does not apply to preventive care)</td>
</tr>
<tr>
<td>Annual Limit</td>
<td>$750</td>
<td>$1,500</td>
</tr>
<tr>
<td>Orthodontics (lifetime limit)</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Major Restoratives</td>
<td>50%</td>
<td>60%</td>
</tr>
</tbody>
</table>

Northeast Delta Dental

8/29/2017
## Life Insurance

<table>
<thead>
<tr>
<th>Amount of Coverage</th>
<th>Premium Cost-Share</th>
<th>Medical History Form Required?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$6,000</strong>; basic coverage.</td>
<td>No cost for basic coverage</td>
<td><strong>NO.</strong></td>
</tr>
<tr>
<td><strong>Optional Coverage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>$50,000</strong></td>
<td></td>
<td><strong>NO, if you enroll today.</strong></td>
</tr>
<tr>
<td>includes $6,000 of basic coverage and $44,000 optional coverage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2x salary</strong></td>
<td></td>
<td><strong>NO, if you enroll today.</strong></td>
</tr>
<tr>
<td>includes $6,000 basic coverage plus optional coverage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3x – 7x salary</strong></td>
<td></td>
<td><strong>YES</strong></td>
</tr>
<tr>
<td>includes $6,000 basic coverage plus optional coverage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Spouse coverage of $20,000 or ½ employee coverage</strong></td>
<td><strong>Cost-share for coverage is based on UVM salary, age and level of supplemental insurance desired.</strong></td>
<td><strong>YES</strong></td>
</tr>
<tr>
<td>You must enroll in optional coverage to obtain spouse coverage.</td>
<td>If you are interested in obtaining a summary of the cost-shares for the different levels of optional insurance desired, please consult the Benefits team.</td>
<td></td>
</tr>
<tr>
<td><strong>Child coverage of $10,000 per child.</strong></td>
<td><strong>YES, if you elect spousal coverage greater than $50,000.</strong></td>
<td><strong>NO</strong></td>
</tr>
<tr>
<td>You must enroll in optional coverage to obtain child coverage.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Long-Term Disability Insurance

Coverage Begins: One year after hire date while actively employed. No cost-share is applied to you during this waiting period.

Exceptions to waiting period:

- New employees insured within the three months prior to UVM employment under a similar group long-term disability policy (income benefits for at least five years.)
- Former qualified UVM employees returning within one year.

Coverage Options: Employees may elect 60% or 70% of salary coverage or may waive the insurance entirely.

Cost-Share of Premiums: based upon coverage elected and salary. If you are receiving the UVM employer contribution of 10% to your retirement account, this benefit is protected as well and a higher cost-share is noted.
UVM 403(b) Retirement Savings Plan

- **Eligibility:** Employees may participate at any time.

- **Minimum Faculty Contribution:** 3% of pre-tax salary.

- **UVM Employer Contribution:** 10% after four consecutive semesters for faculty. Waiting period is waived if:
  - Title of Assistant/Associate/Full Professor,
  - Proof of active retirement account from immediate prior non-profit or government employer (typically a 403(b) account, or
  - “Three and Two” Rule.

- **Maximum contributions for tax year 2017:**
  - $18,000 if under age 50 or up to $24,000—including $6,000 catch-up option— if age 50 and older.

- **How to Enroll:**
  1. Create a UVM retirement savings account with our vendors: TIAA and Fidelity offer online account enrollment while Prudential requires paper form enrollment.
  2. Submit proof of enrollment with the UVM Salary Reduction Agreement to HRS.

- **NOTE:** UVM Employer Contributions are effective upon completed enrollment; not retroactive to your date of hire.
Retirement Health Savings Plan

The University will create a Retirement Health Savings Plan (RHSP) account, managed by TIAA, following your first year of service. This account is intended to assist with qualified healthcare expenses during retirement, including healthcare premiums.

• UVM will contribute $1,150 for non-represented faculty and $1,550 for United Academics union faculty, after one year of full-time service.

• Enrollment is automatic. Deposits are made monthly.

• University contributions will be vested only after 15 years of service.

• Employees may contribute after-tax funds, if desired.
Flexible Spending Accounts (FSA)

- **Participation Eligibility**: eligible upon employment.
- **Participation Period**: from date of enrollment through the end of the calendar year when newly-hired. Employees may enroll in November for participation in the following tax year from January through December.
- **Maximum Pledge for tax year 2017**:
  - $2,600 health care
  - $5,000 child/elder care
  - Includes contributions already made during the current tax year
- **Plan your expenses carefully**: “Use It or Lose It.” Unreimbursed money in your FSA must be reimbursed within 90 days of the end of the calendar year (or your termination, if during the year) or your money will be forfeited.
- Up to $500 of unused health care pledge may be rolled over into next calendar year.
Reminders:

- Create your **NetID** at [http://uvm.edu/account/](http://uvm.edu/account/) to access the UVM network.

- **Direct Deposit** must be activated through your PeopleSoft Self-Service feature. Until activated, paychecks are issued at Payroll Services, 237 Waterman.

- **Parking permits** are secured through Transportation & Parking Services at [http://www.uvm.edu/~tpswww/](http://www.uvm.edu/~tpswww/)

- Your UVM ID, or **CatCard**, is issued at Billings (pictured above).

- Your CatCard serves as a **free bus pass** on GMTA buses, Monday - Friday.

- **Questions?** Contact HRS Benefits & Employee Operations by email to HRSInfo@uvm.edu or by phone at 656.3150.