

Welcome to UVM



New Faculty Benefits Overview



The University of Vermont

UVM Human Resource Services

- ❖ New Faculty Benefits Enrollment:

- ❖ All Day Monday and Tuesday—Guidance and forms completion in the Williams Room

- ❖ Wednesday and Thursday—Personal meetings on request in Waterman 228

- ❖ Ongoing support for benefit questions:

HRS Information Center

228 Waterman Building

802.656.3150

HRSInfo@uvm.edu

Please include “New Employee” in subject line of email communications




Health Insurance

- ❖ Who is eligible for coverage?
- ❖ What are the plan options?
- ❖ When does coverage begin?
- ❖ How much do you pay?
- ❖ Waiving coverage?



VHP Open Access Plan (In-Network Coverage)

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

 Customer Service: (800) 247-2583

Dental Insurance

 DELTA DENTAL

Northeast Delta Dental

- ❖ Coverage Begins: 6 months from date of hire
- ❖ Eligible dependents: spouse and children up to the age of 26
- ❖ Plan Options:
 - ❖ Base Plan is **FREE!**
 - ❖ High Option Plan cost-share



Coverage	2018 Employee Monthly Cost
Employee Only	\$11.00
Employee & Spouse	\$22.00
Employee & Child(ren)	\$22.50
Family	\$33.00



Dental Insurance



Northeast Delta Dental

Coverage Highlights	Base Plan (free)	High Option Plan (cost-shared)
Annual Deductible / Person	\$25 (all procedures)	\$25 (does not apply to preventive care)
Annual Limit	\$750	\$2,000
Orthodontics (lifetime limit)	\$500	\$1,500
Major Restoratives	50%	60%



Life Insurance

Employee Options		
Amount of Coverage	Premium Cost-Share	Medical History Form Required?
Basic Coverage		
\$6,000	Free	No
\$50,000	Cost-share is based on age, salary and level of coverage selected	No, if you enroll today
2X base salary		No, if you enroll today
Supplemental Coverage		
3X – 7X base salary	Cost-share is based on age, salary and level of coverage selected	Yes

Dependent Options		
ONLY if employee's option is over \$6,000		
Amount of Coverage	Premium Cost-Share	Medical History Form Required?
Spousal Coverage		
\$20,000	Cost-share is based on age, salary and level of coverage selected	No, if you enroll today
½ of Employee's Coverage		Yes, if the coverage amount is over \$50,000
Child Coverage		
\$10,000 per child	Yes	No

Long Term Disability Insurance

- ❖ Employee Coverage Options

 - ❖ 60% of salary

 - ❖ 70% of salary

- ❖ Pre-Tax or After Tax

- ❖ No cost until coverage begins

 - ❖ Coverage starts after 1 year from start date

 - ❖ Exceptions:

 - ❖ Rehires who meet the “3 and 2” rule

 - ❖ New employees ensured within 3 months of UVM employment, under a similar LTD policy



403(b) Retirement Savings Plan

- ❖ Employees can participate in this benefit at any time
- ❖ Maximum contributions for 2018
 - ❖ \$18,500 (age 50 Catch up, \$6,000)

Faculty	
Minimum Contribution	3% pre-tax salary
Employer Contribution	10% of salary
Waiting Period	2 years / 4 consecutive semesters

- ❖ Exceptions to waiting period:
 - ❖ 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 similar)
 - ❖ “3 and 2” Rule

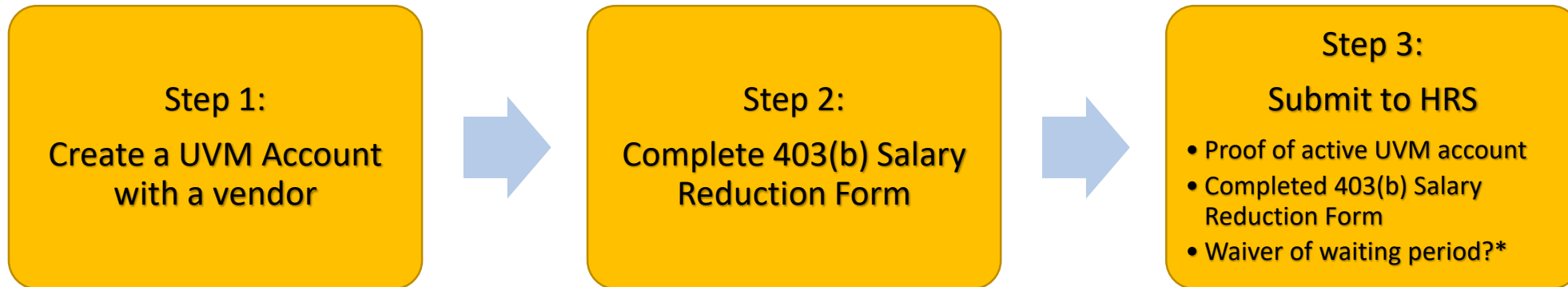


403(b) Retirement Savings Plan

❖ Vendor options:

❖ [TIAA](#), [Fidelity](#), Prudential

❖ How to enroll?



*Consult with benefits advisor for eligibility requirements

Note: UVM employer and employee contributions are effective upon completed enrollment; not retroactive to your date of hire



Retirement Health Savings Plan



- ❖ UVM contributions after one year of full-time service
 - ❖ \$1,150 for Non-Represented Faculty
 - ❖ \$1,550 for United Academics Faculty
- ❖ Enrollment is automatic
 - ❖ Monthly deposits
 - ❖ Qualified healthcare expenses at retirement age
 - ❖ Employees may contribute after-tax funds
- ❖ Employer contributions are vested after 15 years of service



2018 Flexible Spending Arrangements (FSA)

- ❖ Qualified medical expenses (\$50 – \$2,650)
 - ❖ Up to \$500 of unused health care pledge may be rolled over into next calendar year
- ❖ Qualified dependent expenses (\$50 – \$5,000)
 - ❖ Includes contributions already made during the current tax year
- ❖ “Use it or Lose it!”
 - ❖ Unreimbursed money must be reimbursed within 90 days of the end of the calendar year (or your termination) or your money will be forfeited



Inside your Benefits Packet:

- ❖ Benefits and Payroll forms:
 - ❖ Checklist indicates which 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.
- ❖ After this week, you may change benefits:
 - ❖ Open Enrollment
 - ❖ Qualifying events (within 20 days)



PeopleSoft: Login to Human Resources

- ❖ Activate your UVM Net ID to access University email and systems
 - ❖ <http://uvm.edu/account/>
- ❖ Set up Direct Deposit in Self-Service
 - ❖ Direct deposit is required:
<http://www.uvm.edu/hrs/skills/manuals/personalinfo.pdf>
- ❖ View your paychecks
 - ❖ First paycheck can be picked up in Payroll Services in 237 Waterman Building
- ❖ Update emergency contact information



Helpful Links and Information

- ❖ Activate your [NetID](#)
- ❖ Set up Direct Deposit through [PeopleSoft Human Resources Login](#)
 - ❖ Your first paycheck can be picked up at Payroll Services, 237 Waterman
- ❖ For parking options, contact [UVM Transportation & Parking Services](#)
- ❖ Obtain your [CatCard](#)
 - ❖ [CAT\\$cratch](#), [dining](#), [library](#), [gym](#), door access and bus pass for [GMTA](#)
- ❖ [General Employment Information for UVM Faculty and Staff](#)
 - ❖ Navigating the workplace, campus news and updates, agreements and policies
- ❖ [Discounts and Events](#) through Staff Council
- ❖ Dual UVM/UVMMC employees: Official UVM communication is sent to uvm.edu emails only



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