

# New Faculty Orientation



The University of Vermont



It is a community of capable, creative,



The University of Vermont

[HTTPS://WWW.YOUTUBE.COM/WATCH?V=U04FQ6GL-IQ&FEATURE=EMB\\_LOGO](https://www.youtube.com/watch?v=U04FQ6GL-IQ&feature=emb_logo)

## Meet Your Benefits Team

- Caitlyn Sisler, Director of Benefits
- Collette Toussaint, Benefits Advisor
- Janet Metcalf, Benefits Advisor

## Submit Online Benefit Enrollment Form (Qualtrics) by end of day Tuesday

- One-on-one support in Williams Family Room
  - Monday 8am – 4pm
  - Tuesday 8am – 3pm
- Ongoing support for benefit questions:  
[HRInfo@uvm.edu](mailto:HRInfo@uvm.edu) or 802.656.3150

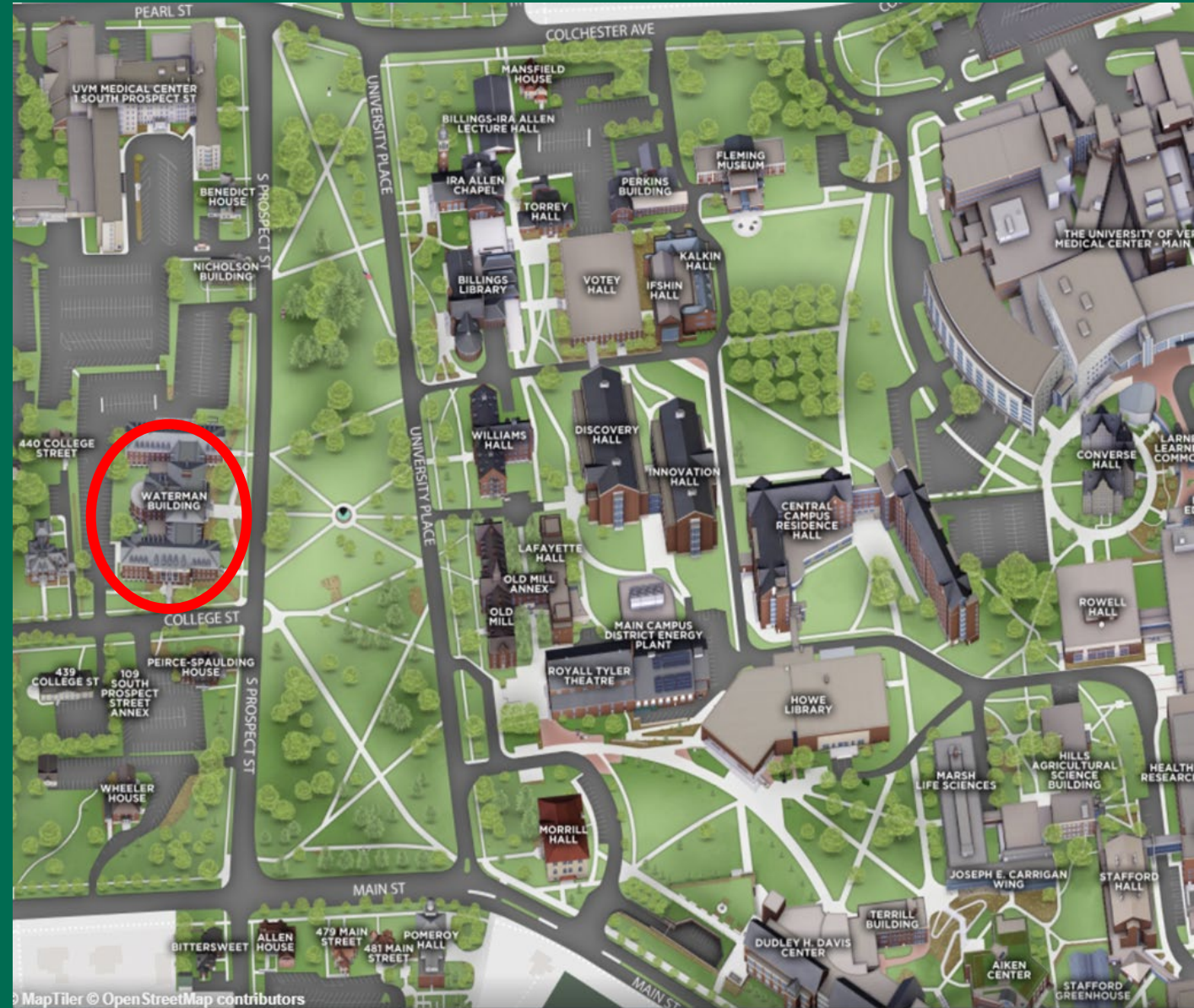


# Finding Human Resources

[www.uvm.edu/human-resources](http://www.uvm.edu/human-resources)

- Affirmative Action and Equal Opportunity
- Benefits
- Classification and Compensation
- Labor and Employee Relations
- Professional Development and Training

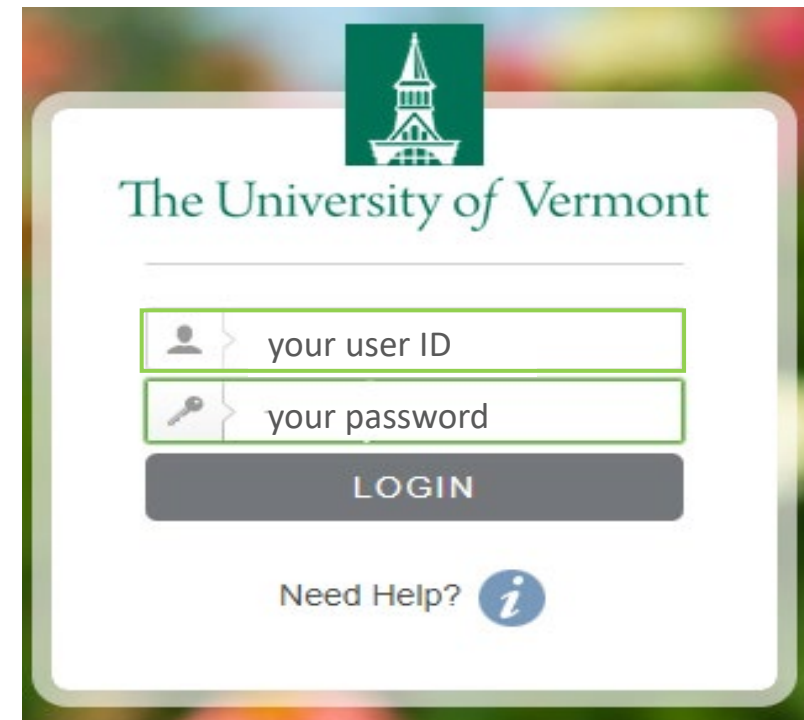
85 South Prospect Street, Waterman Building  
Burlington, VT 05473  
802.656.3150 | HRInfo@uvm.edu



# First Day Checklists

- ✓ **Complete I-9 Form**: Provide UVM Rep or HR acceptable documents. This form must be completed within 3 business days from your start in order to continue working.
- ✓ **Set-up UVM NetID**
- ✓ **Set-up Duo Security**
- ✓ **Log into PeopleSoft** > Human Resources to:
  - Update W-4 (Contact Payroll@uvm.edu with questions.)
  - Set-up Direct Deposit (Contact Payroll@uvm.edu with questions.)
  - Add or update personal information and emergency contact information

- ✓ **Apply for an Employee Parking Permit**
- ✓ **Enroll in Benefits**



The screenshot shows the login interface for The University of Vermont. At the top, there is the university's logo and name. Below this, there are two input fields: one for 'your user ID' and one for 'your password'. A 'LOGIN' button is positioned below the password field. At the bottom, there is a 'Need Help?' link with an information icon.

# Employee Benefits at UVM

- Medical insurance
- Dental insurance
- Vision insurance
- Life insurance
- Long-Term Disability insurance
- 403(b) Retirement savings
- Flexible Spending accounts





# Medical Insurance

Coverage begins on Your Date Of Hire.

Eligible Dependents:

- Spouse
- Children up to the age of 26

[Summary of Benefits and Coverage Link](#)



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, MRI, blood tests)	No copay
Annual Prescription Drug Deductible	\$100
Mail Order Prescription Program (Optum Rx)	<u>Waives</u> deductible
Annual Routine Eye Exam	\$20 copay
Major Oral Surgery (pre-authorization required)	\$20 copay
Preventative Care Office Visits	No copay
Outpatient Mental Health	No copay



Customer Service: (800) 247-2583



The University of Vermont

# United Academics Plan Options & Costs



BlueCross BlueShield  
of Vermont  
An Independent Licensee of the Blue Cross and Blue Shield Association.

## 2023 Schedule of Monthly Costs for Medical Insurance

*United Academic Full-time & UAPT Grandfathered*

*BCBSVT – VHP Open Access Plan*

Base Salary	Band	Employee Cost	UVM Cost	Employee's Monthly Cost			
				Employee	Employee plus Spouse	Employee plus Children	Employee plus Family
less than \$15,000	A	4.80%	96.00%	\$48.30	\$96.61	\$100.40	\$139.36
\$15,001 to \$20,000	B	7.20%	94.00%	\$72.45	\$144.91	\$150.60	\$209.04
\$20,001 to \$30,000	C	9.60%	92.00%	\$96.61	\$193.21	\$200.80	\$278.71
\$30,001 to \$40,000	D	12.00%	88.00%	\$120.76	\$241.52	\$251.00	\$348.39
<b>\$40,001 to \$50,000</b>	<b>E</b>	<b>14.40%</b>	<b>85.60%</b>	<b>\$144.91</b>	<b>\$289.82</b>	<b>\$301.20</b>	<b>\$418.07</b>
\$50,001 to \$60,000	F	16.80%	83.20%	\$169.06	\$338.12	\$351.40	\$487.75
\$60,001 to \$70,000	G	19.20%	80.80%	\$193.21	\$386.43	\$401.60	\$557.43
\$70,001 to \$80,000	H	21.60%	78.40%	\$217.36	\$434.73	\$451.80	\$627.11
\$80,001 to \$90,000	I	24.00%	76.00%	\$241.52	\$483.04	\$502.00	\$696.78
\$90,001 to \$100,000	J	26.40%	73.60%	\$265.67	\$531.34	\$552.20	\$766.46
\$100,001 - \$110,000	K	28.80%	71.20%	\$289.82	\$579.64	\$602.40	\$836.14
\$110,001 - \$120,000	L	31.20%	68.80%	\$313.97	\$627.95	\$652.60	\$905.82
\$120,001 - \$130,000	M	32.40%	67.60%	\$326.05	\$652.10	\$677.70	\$940.66
\$130,001 - \$140,000	N	33.60%	66.40%	\$338.12	\$676.25	\$702.80	\$975.50
\$140,001 - \$150,000	O	34.80%	65.20%	\$350.20	\$700.40	\$727.90	\$1,010.34
\$150,001 - \$999,999+	P	36.00%	64.00%	\$362.27	\$724.55	\$753.00	\$1,045.18
<b>Employer + Employee monthly premium:</b>				<b>\$1,006.32</b>	<b>\$2,012.65</b>	<b>\$2,091.67</b>	<b>\$2,903.27</b>





# Find a Doctor

- **Find Doctors and Hospitals in the Vermont Service Area**
  - Check boxes:
    - PCP
    - Accepting New Patients
  - Enter your zip code
- **National BCBS Doctor and Hospital Finder**
  - Enter your zip code
  - Plan prefix = ZIU



# Medical Insurance Waiver

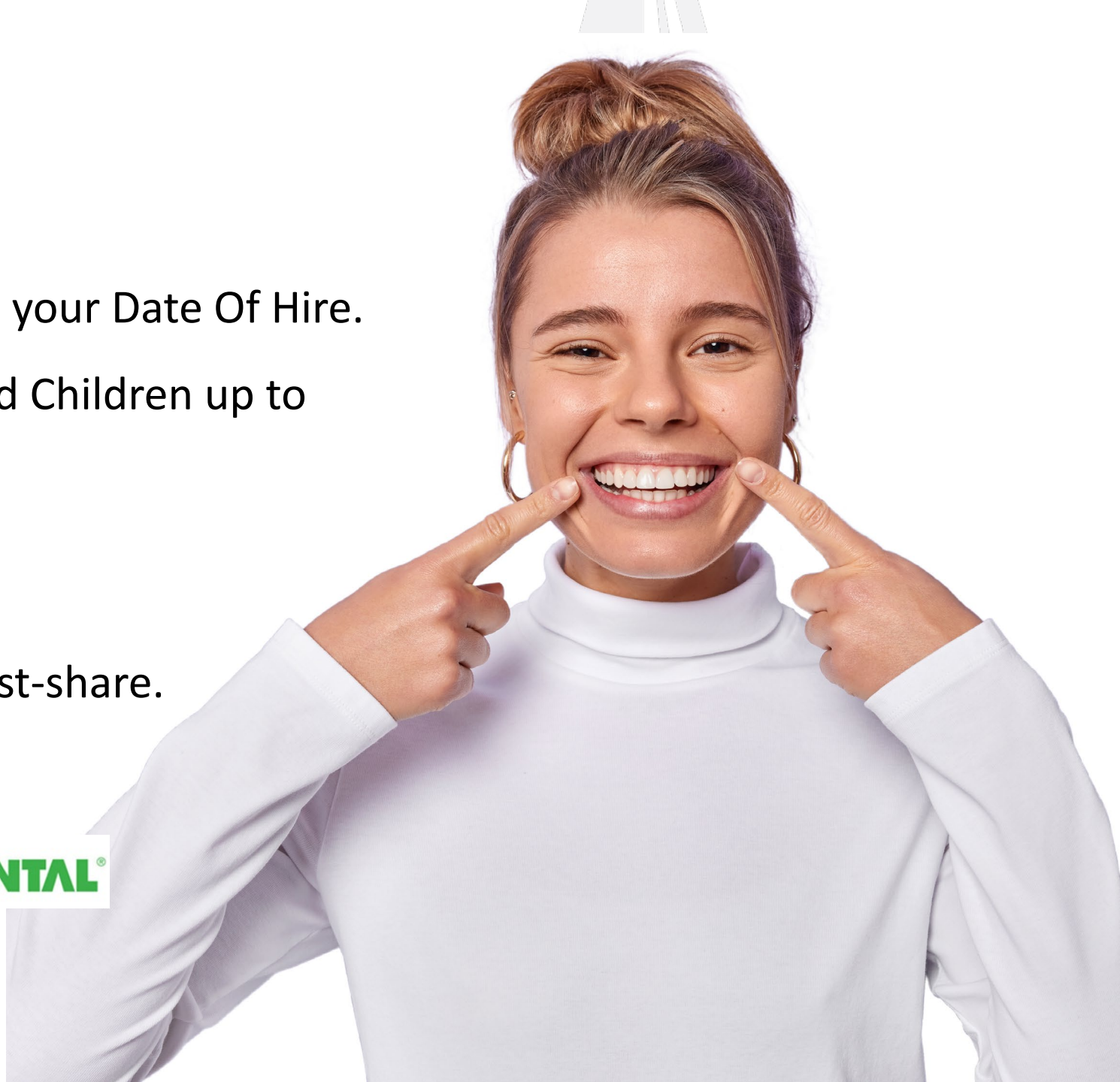
You may be eligible to receive **\$1,000 annually** in lieu of medical insurance coverage. You will be paid on a prorated basis each pay period.

## You are not eligible for the \$1,000 waiver if:

- You are already a covered spouse/dependent on UVM Medical Plan.
- You are employed by and have medical coverage through UVM Medical Center or Health Network.
- You or your dependents have COBRA .
- United Academic members in the first two consecutive semesters.

# Dental Insurance

- Coverage begins 6 months from your Date Of Hire.
- Eligible Dependents: Spouse and Children up to the age of 26.
- TWO Plan Options:
  - **Base Plan** is FREE!
  - **High Option Plan** has a cost-share.



# Dental Insurance Plan Options



Coverage Highlights	Base Option	High Option
Annual Deductible/Person	\$25 (all procedures)	\$25 (does not apply to preventative care)
Annual Limit	\$750	\$2,000
Preventative (Cleanings)	100%	100%
Restorative (Fillings)	80%	80%
Major Restoratives (Implant)	50%	60%
Ortho (lifetime limit)	\$500	\$1,500
Employee MONTHLY Dental Premiums		
Employee Only	Free	\$10.75
Employee + Spouse	Free	\$21.29
Employee + Child(ren)	Free	\$23.31
Family	Free	\$34.55

[2023 Dental Comparison Chart Link](#)

# Voluntary Vision Insurance

- Coverage begins on Your Date Of Hire.
- Eligible dependents: Spouse and Children up to the age of 26.
- No card required.
- Member ID will be: 99 + UVM employee ID



Benefit	Copay	Description
Vision Exam (once every plan year)	\$0	Covered in Full
<b>Prescription Glasses:</b>		
Lenses (every plan year)	\$20 copay	Single vision, bifocal, lined trifocal or lenticular lenses and standard progressive are covered in full.
Frame (every other plan year)		\$150 allowance for wide selection of frames, \$200 allowance for featured frame brands and 20% off the amount over the allowance.
<b>Contacts (instead of glasses)</b>		
Contact Lenses (every plan year)	\$60 max copay (fitting and evaluation)	\$150 allowance for contacts. When contact lenses are obtained, the covered person shall not be eligible for lenses and frames again for one plan year.

Employee MONTHLY Pre-tax Premiums	
Employee Only	\$7.26
Employee + Spouse	\$14.51
Employee + Child(ren)	\$13.68
Family	\$22.77

[VSP Benefits Summary Link](#)

# Life Insurance



Employee Options		
Amount of Coverage	Premium Cost-Share	Medical History Statement Required?
<b>Basic Coverage</b>		
\$10,000	Free	No
\$50,000	Cost-share is based on salary and amount of coverage selected	No, if you enroll today
2X base salary		No, if you enroll today
<b>Supplemental Coverage</b>		
3X – 7X base salary	Cost-share is based on age, salary and amount of coverage selected	Yes

Dependent Options (Employee Election Must Be \$50,000+)		
Amount of Coverage	Premium Cost-Share	Medical History Statement Required?
<b>Spousal Coverage</b>		
\$20,000	Cost-share is based on spouse age and amount of coverage selected	No, if you enroll today
½ of Employee's Coverage		Yes, if the coverage amount is over \$50,000
<b>Child Coverage</b>		
\$10,000 per child	Yes	No, if you enroll today



# Long-Term Disability Insurance



- Coverage begins after 1 year
- 60% or 70% of your Salary
- Retirement Protection
- Premium Pre-Tax or Post-Tax

Long Term Disability Rates						
Cost Per Paycheck						
SEMI-MONTHLY PAY 12-month positions Annual Salary	60% Benefit Without Retirement Protection	70% Benefit Without Retirement Protection	60% Benefit With Retirement Protection	70% Benefit With Retirement Protection	UVM Cost Without Retirement Protection	UVM Cost With Retirement Protection
\$15,000-20,000	\$ 1.48	\$ 3.07	\$ 1.96	\$ 3.55	\$ 3.45	\$ 4.56
\$20,001-30,000	\$ 2.11	\$ 4.38	\$ 2.79	\$ 5.06	\$ 4.92	\$ 6.52
\$30,001-40,000	\$ 2.95	\$ 6.13	\$ 3.91	\$ 7.09	\$ 6.89	\$ 9.13
\$40,001-50,000	\$ 3.80	\$ 7.88	\$ 5.03	\$ 9.12	\$ 8.86	\$ 11.73
\$50,001-60,000	\$ 4.64	\$ 9.64	\$ 6.15	\$ 11.14	\$ 10.83	\$ 14.34
\$60,001-70,000	\$ 5.48	\$ 11.39	\$ 7.26	\$ 13.17	\$ 12.80	\$ 16.95
\$70,001-80,000	\$ 6.33	\$ 13.14	\$ 8.38	\$ 15.19	\$ 14.77	\$ 19.56
\$80,001-90,000	\$ 7.17	\$ 14.89	\$ 9.50	\$ 17.22	\$ 16.73	\$ 22.16
\$90,001-100,000	\$ 8.02	\$ 16.64	\$ 10.62	\$ 19.25	\$ 18.70	\$ 24.77
\$100,001-110,000	\$ 8.86	\$ 18.40	\$ 11.73	\$ 21.27	\$ 20.67	\$ 27.38
\$110,001-120,000	\$ 9.70	\$ 20.15	\$ 12.85	\$ 23.30	\$ 22.64	\$ 29.99
\$120,001-130,000	\$ 10.55	\$ 21.90	\$ 13.97	\$ 25.32	\$ 24.61	\$ 32.59
\$130,001-140,000	\$ 11.39	\$ 23.65	\$ 15.09	\$ 27.35	\$ 26.58	\$ 35.20
\$140,001-150,000	\$ 12.23	\$ 25.41	\$ 16.20	\$ 29.37	\$ 28.55	\$ 37.81
\$150,001-160,000	\$ 13.08	\$ 27.16	\$ 17.32	\$ 31.40	\$ 30.52	\$ 40.42
\$160,001-170,000	\$ 13.92	\$ 28.91	\$ 18.44	\$ 33.43	\$ 32.48	\$ 43.02
\$170,001-180,000	\$ 14.77	\$ 30.66	\$ 19.56	\$ 35.45	\$ 34.45	\$ 45.63
\$180,001-190,000	\$ 15.61	\$ 32.41	\$ 20.67	\$ 37.48	\$ 36.42	\$ 48.24
\$190,001-200,000	\$ 16.45	\$ 34.17	\$ 21.79	\$ 39.50	\$ 38.39	\$ 50.85
\$200,001 and over	\$ 16.88	\$ 35.04	\$ 22.35	\$ 40.52	\$ 39.38	\$ 52.15

# Long-Term Disability Insurance

## Waiver of Waiting Period:

- Rehires who meet the “3 and 2” rule.
- New employees insured within 3 months of UVM employment, under a similar LTD policy.
- Proof of previous coverage required for waiver:
  - Former employer paystub
  - Email from past employer
  - Individual Policy Document



# 403(b) Retirement Savings Plan

- Employees can participate in this benefit at any time
- Maximum contributions for 2023
  - \$22,500 (age 50+ Catch up, \$7,500)

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

- Exceptions to waiting period:
  - Proof of active retirement account from immediate prior non-profit or government employer (typically a 403(b) account, or similar)
  - Title of Assistant Professor, Associate Professor or Full Professor
  - “3 and 2” Rule

[Summary Plan Description Link](#)

# 403(b) Retirement Savings Plan

## Step 1:

Create a UVM Account  
with a vendor:

TIAA

or

Fidelity



## Step 2:

Complete 403(b) Salary  
Reduction Form

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



## Step 3:

Submit to  
[HRinfo@uvm.edu](mailto:HRinfo@uvm.edu)

1. Completed 403(b) Salary Reduction Form
2. Proof of active UVM account (screenshot)
3. Required Proof for Waiver Should Include:
  - Your Name
  - Immediate Previous Employer's name (nonprofit or govt employer)
  - Show the account is still funded/active balance







2023  
Salary Reduction 403(b) Retirement Plan  
Participation Agreement

2023 IRS Maximum 403(b) Contribution = \$22,500

Empl ID: 1234567

1. Employee Section

Last Name: <b>Cat</b>	First Name: <b>Rally</b>
Date of Birth (MM/DD/YYYY): <b>01/01/1980</b>	Date of Hire (MM/DD/YYYY): <b>8/21/2023</b>

2. Type of Agreement – choose all that apply

<input checked="" type="checkbox"/> <b>New Enrollment</b> (attach proof of UVM account with vendor – one for <u>each</u> vendor with which you are investing. Proof must include your name, UVM’s name and the vendor name)	<input checked="" type="checkbox"/> <b>Request to Waive Waiting Period</b> (attach proof of active 403b account with most recent employer, which includes your name, the employer’s name and the vendor name)
<input type="checkbox"/> <b>Increase in Current Salary Reduction/403(b) Contribution %</b>	<input type="checkbox"/> <b>Change in % distributed to each vendor - #4 below. Total must = 100%</b> (if adding a new vendor account, attach proof of UVM enrollment)
<input type="checkbox"/> <b>Decrease in Current Salary Reduction/403(b) Contribution %</b>	<input type="checkbox"/> <b>Waive/Cancel 403b Participation</b> (If you are receiving the UVM contribution, it will also cease)

**IMPORTANT:** If you wish to elect any special catch-up contributions you need to complete a separate “403(b) Retirement Catch-Up Option Request” form. These catch up forms must be completed annually.

For questions, please contact a UVM Benefit Advisor at [hrsinfo@uvm.edu](mailto:hrsinfo@uvm.edu).

### 3. Deferral Election

I get paid:  Semi-Monthly (twice a month)  Bi-Weekly (every other week)

Payroll Date to begin my salary deduction (MM/DD/YYYY): 09/15/2023 ([see payroll schedule and benefit form deadlines](#))  
 Found on the UVM HRS/Benefits website

Before Tax Reduction 3 % (minimum 2% for Staff and 3% for Faculty) **IMPORTANT – See Section 5 for Details**  
 I elect to reduce my total compensation by the above before-tax percentage per pay period.  
**NOTE: If you wish to make a salary reduction of more than 75% of your total compensation, please discuss with a [UVM Benefit Advisor](#) and obtain their signature prior to submitting this paperwork to Human Resource Services.**

After Tax (ROTH) Reduction \_\_\_\_\_ %

**NOTE: Upon your eligibility, UVM will contribute to your pre-tax plan only, if enrolled in a UVM account.**

### 4. Retirement Vendor Election and Distribution

	Vendor	Distribution
	Fidelity Investments	%
<input checked="" type="checkbox"/>	TIAA	+ <b>100</b> %
	TIAA (GSRA– employee only contributions)	+ %
		= <b>100 %</b>

**For Human Resources Use Only**

HR Info Team Verification

Initials: \_\_\_\_\_

Date: \_\_\_\_\_

Benefit Advisor Verified

Initials: \_\_\_\_\_

Date: \_\_\_\_\_

PS Entry



# Vendor Representatives to UVM

**Fidelity Investments: Paul Bolles**, *Workplace Planning and Guidance Consultant*

To schedule an appointment, choose one of the options below:

- Go to: <http://getguidance.fidelity.com>
- Or call 800-642-7131
- UVM Plan #52744

**TIAA: Hajira Buttar**, *Financial Consultant*

To schedule an appointment, choose one of the options below:

- Go to: <http://www.tiaa.org/uvm>
- Or call 800-732-8353
- UVM Plan #150984

# Retirement Health Savings Plan



- UVM contributions after one year of full-time service
  - \$1,150/year
  - \$1,550/year for UA
- Enrollment is automatic
  - Qualified healthcare expenses at retirement age
  - Employees may contribute after-tax funds
- Employer contributions are vested after 15 years of service

[Retirement Health Savings Plan Overview Link](#)



# Flexible Spending Accounts



Quick Q&A	Health Care FSA	Dependent Care FSA
How much can I contribute for 2023?	\$3,050	\$5,000 (or \$2,500 if married and filing taxes separately)
What can I use FSA dollars for?	Medical, Dental, or Vision out-of-pocket expenses	Daycare, summer camps or before/after school care for children under 13.
How much of my FSA election can I use on day one of the plan year?	Full amount elected	Only the amount contributed to paycheck to date
At the end of a plan year what balance may be rolled to the next year?	\$610	\$0
How long do I have to spend FSA dollars on services?	Date of Hire – December 31, 2023	
How long do I have to submit paperwork for reimbursement of 2023 expenses?	March 31, 2024	

[Flexible Spending Brochure Link](#)

# Health Care FSA: Priya is hired on 7/31/2023 with 10 payrolls remaining in 2023

## Example

- Priya pledges \$1,000 for a Health Care FSA account. \$100 will be withheld pretax from each check.
- They would have access to the full pledge amount of \$1,000 for claims dated between 7/31 to 12/31.
- If Priya has \$400 in eligible health expenses in 2023:
  - $\$1,000 - \$400 = \$600$  (\$600 would rollover into 2024)
- If Priya only has \$100 in eligible health expenses in 2023:
  - $\$1,000 - \$100 = \$900$  (\$290 would be forfeited and \$610 would rollover into 2024)
- FSA funds may also be used for eligible expenses for your spouse or dependents.





# Dependent Care FSA: Max is hired on 7/31/2023 with 10 payrolls remaining in 2023

Example

- Max pledges \$3,000 for a Dependent Care FSA account. \$300 will be withheld pretax from each check.
- Max would have access to \$300 each payroll until the pledge is fulfilled.
- Claims between 7/31 to 12/31 would be eligible.
- No rollover for Dependent Care Accounts.
- No payment for services that haven't been incurred.



# Benefits Elections:

**Complete Qualtrics Benefit Enrollment Form by end of day Tuesday**

- Form will be emailed to you from [onboarding-hr@uvm.edu](mailto:onboarding-hr@uvm.edu)

**After this week, you may change benefits:**

Annual Benefits Open Enrollment (effective 1/1)

Qualified Life Events (Marriage, Divorce, Birth, Adoption, Change in Spouse's employment status, etc.) Proof must be submitted within 20 days of qualified life event.



# Employee Resources

- [UVM's Employee Wellness](#)
- [UVM's Diversity Programs & Initiatives](#)
- [UVM's Cultural Resource Guide](#)
- [UVM Campus Map](#)
- [UVM Directory](#)
- How to change your lived name and/or pronouns: [Lived Name & Pronoun Recognition](#)
- How to request accommodations: [Accommodations at UVM](#)
- How to locate gender-inclusive bathrooms: [UVM Gender-Inclusive Bathrooms Map](#)
- Personal safety tips from UVM Police: [Safety Tips](#)
  - UVM Police Phone Number: 802-656-3473
  - Receive CatAlert notifications
  - Stay safe on campus with the LiveSafe App: [LiveSafe App](#)

# CATCard Benefits

- Where to get a CATCard: [CATCard Service Center](#)
- CATCard grants you access to:
  - [CAT\\$cratch \(UVM prepaid debit account\)](#)
  - [UVM Campus Recreation](#)
  - [UVM Dining Options](#)
  - [Green Mountain Transit \(Bus\)](#)
  - [UVM Howe Library](#)
  - [Burlington Fletcher Free Library](#)
  - [Libby \(eBooks and Audiobooks\)](#)
  - [Staff Council Discounts](#)
    - Enjoy a variety of offers from local, national, and international companies focusing on those that have a local Vermont presence.

# Additional Benefits

- [Tuition Remission](#)
- [New York Times Subscription](#)
- [Headspace Subscription](#)
- [LinkedIn Learning](#)
- [Commuter Benefit Program](#)
- [Local Fitness & Nutrition Discounts](#)
- [VT BlueCross Member Discounts](#)
- [Staff Emergency Loan Fund](#)
- [Staff Professional Development Fund](#)