

HEALTH SCIENCES CENTER

FACULTY CONTRACTS OFFICE

FACULTY BENEFITS & GENERAL INFORMATION

NEW HIRE PAPERWORK

- ▶ I-9 and Employment Eligibility Documentation
- NMERB Form
- Signed Benefits Checklist
- Employee Demographic Form
- W-4 (complete online @ my.unm.edu)
- Direct Deposit (complete online @ my.unm.edu)



HSC FACULTY CONTRACTS OFFICE

This presentation and the referenced links herein are located on our website:

http://hsc.unm.edu/admin/fco/



FACULTY HANDBOOK

- The **FACULTY HANDBOOK** is published by the Office Of The University Secretary.
- ➤ Faculty, administrators, and staff are encouraged to visit this site for current information and policies pertaining university faculty.
- ➤ The electronic version will always reflect the most recent policies.
- HTTP://HANDBOOK.UNM.EDU/



HSC & UNM NetID's

What is a NetID?

- NetID's allow users to access particular resources at the University.
- <u>HSC NetID</u> access to Outlook email, HSC shared networked systems and other HSC based applications. Will be created automatically, someone in your department will be notified.
- <u>UNM NetID</u> Used for Campus Wide resources and for Learning Central.



MYUNM AND LOBOWEB

You can review and/or update:

- ➤ Personal information, benefits and deductions, pay information, tax forms (w2 w4), job summaries, annual leave balance, benefits enrollment, open enrollment, direct deposit
- ➤ Go to: https://my.unm.edu/ and login with your UNM netID and password
- Click on the "enter LoboWeb" tab



FACULTY CONTRACTS & CONTRACT RENEWALS

Faculty Contract Information

- Contracts are issued from your start date through June 30th and are re-issued during May or June for the following fiscal year
- ➤ Pay is in monthly installments you will be paid on the last business day of each month



- Annual Leave
- Sick Leave
- Extended Sick Leave
- Parental Leave
- Professional Leave

Policies found in the FACULTY HANDBOOK http://handbook.unm.edu/



Full Time

- Annual Leave 14 hours/month = 21 days/year
- 252 hours maximum accrual
- ➤ 168 hours maximum possible payout when you separate from UNM or 252 upon retirement

Part Time

- ➤ At least ½ time but less than ¾ time 7 hours/ month = 84 hours/year
- ➤ At least ¾ time but less than full time 11 hours/month = 132 hours/year
- > To earn annual leave during a given month:
 - ½ time employees must work a minimum of 48 hours that month
 - > 3/4 time employees must work a minimum of 64 hours that month.



Sick Leave

➤ 10 working days effective immediately

Extended Sick Leave

- Maximum of 6 months for full time faculty with 6+ years with the University and have not had extended sick leave during last six years of service
- Less than 6 years, and who have been granted sick leave during last 6 years, the request will be reduced accordingly

Part Time Faculty – at least ½ time are eligible proportionally

Note: Home departments keep records of all sick leave



Parental Leave

- All regular faculty must be employed for a period of at least six months and be at half-time or more
- ➤ Faculty will be paid for up to 8 weeks of leave for the birth or adoption of a child

Professional Leave

- Discretion of Dean, Chair or Division Chief
- Up to 12 work days in a fiscal year may be approved by a chair or division chief



PARKING & TRANSPORTATION

UNM Parking & Transportation is located in UNM's Welcome Center located on Main Campus

- **>** (505) 277-1938
- http://pats.unm.edu/



PARKING & TRANSPORTATION

Rates	Commuter (G- Q-South)	Proximity (A-B-C- GR-R-F- P-T-U-M- L-W-RIO)	Structure (Yale- Lomas)	Reserved	Structure Reserved	Motorcycle	Scooter/Moped	
Below \$50K/Year								
Annually	\$180/Yr	\$408/Yr	\$504/Yr	\$1300/Yr	\$1600/Yr	\$70/Yr or Free	\$36/Yr or Free	
Monthly Payroll Deduction	\$15.00	\$34.00	\$42.00	\$108.34	\$133.34	\$5.84	\$3	
\$50K/Year and Above								
Annually	\$180/Yr	\$480/Yr	\$720/Yr	\$1300/Yr	\$1600/Yr	\$70/Yr or Free	\$36/Yr or Free	
Monthly Payroll Deduction	\$15.00	\$40.00	\$60.00	\$108.34	\$133.34	\$5.84	\$3	



Tuition Remission

UNM Policy #3700

Tuition Remission- Employee Benefit

- Fall and Spring 8 credit hours each.
- ➤ Summer 4 credit hours
 - Courses taken for academic credit
 - Courses taken from UNM departments for non-credit professional development
 - Approved Health and Fitness classes and/or Personal Enrichment courses
 - Equivalent to 3 combined credit hours per year
 - > These classes are taxable to the employee
- Courses taken from New Mexico State University
 - > 8 credit hour max per semester
 - > 3 credit hour max for summer semester

<u>Tuition Remission - Spouse/Domestic Partner Benefit</u>

- ▶ 4 hour limit per semester for UNM academic courses only
- Spouse graduate courses and all courses taken by Domestic Partner are taxable



Dependent Education Scholarship, 529 College Savings Plan & Discounted Services

UNM Policy #3700

Dependent Education Program

- Pays UNM undergraduate for up to 8 semesters for spouse, domestic partner, and/or dependent children
- Does not pay for books or for mandatory course fees
- Does not include Summer session
- > Employed with University for at least one year as of the last date to register for classes for the applicable semester at .50 FTE in a benefits eligible position

529 College Savings plan

- UNM employees can contribute money to Section 529 plan from The Education Plan of New Mexico through a payroll deduction
- Can open for various beneficiaries yourself, children, grandchildren, relatives and friends
- > Tax deductible on NM income tax

For detailed information go to https://hr.unm.edu/benefits - Educational Benefits or call 277-MyHR (6947)

Discounted services

- https://hr.unm.edu/benefits Discounts & Recognition
- http://loboperks.unm.edu/



BENEFITS

- Medical Insurance
- Dental Insurance
- Vision Insurance
- ➤ Flexible Spending Accounts
- Life Insurance
- ➤ Long & Short Term Disability

- Accidental Death & Dismemberment
- Long Term Care
- Retirement Benefits
- > 403 (b) & 457 (b) Voluntary Tax Deferred Retirement plans



BENEFITS

Eligibility

- ➤ Faculty must have at least a 3 month academic year contract and at an appointment percent of 50% or greater.
- You have 60 calendar days to enroll. Benefits will be effective the first of the following month of enrollment.
 - ➤ During your initial enrollment period, you may elect immediate coverage for medical as of date form is submitted or the first of the following month.
- ▶ If you fail to enroll yourself/dependents within the initial eligibility period, you will not be able to enroll unless there is a qualifying status change or until Open Enrollment, which is in late April/early May. Enrollment during Open Enrollment will not become effective until the following July.
- For more information, visit: https://hr.unm.edu/benefits/eligibility



BENEFITS - DEPENDENTS AND QUALIFYING CHANGE IN STATUS

Dependents:

- Legal spouse
- Domestic partner (http://www.unm.edu/~ubppm/ubppmanual/3790.htm)
- Children up to age 26
- Children (mentally/physically disabled) over 26 who are enrolled in a UNM medical plan as a dependent immediately prior to turning age 26, may extend coverage with application/certification within 60 days of turning age 26

Qualifying change of status:

Must make change within 60 days of qualifying event date

- Birth or adoption
- Marriage
- Divorce
- Death of spouse or dependent
- Change in employees spouses employment
- > Termination of spouses employment

*UNM requires documentation supporting the Qualifying Change in Status Event. Failure to provide documents supporting dependent eligibility of the Qualifying Change in Status Event when requested may result in the cancellation of dependent coverage. HR BENEFITS MAY REQUEST DOCUMENTS SUPPORTING DEPENDENT ELIGIBILITY AT ANY TIME.



BENEFITS – DEPENDENT VERIFICATION

All **benefits-eligible** employees enrolling dependents for health coverage are required to provide proof documents to validate that their covered dependents are eligible. Examples of proof include, but are not limited to:

- Marriage Certificate
- Birth Certificate
- Adoption Documentation/Certificate
- > Affidavit of Domestic Partnership and proof of joint ownership
- Recent Tax Return Documents
- Court Documents supporting Legal Guardianship

If electing Medical, Dental and/or Vision Coverage:

- Proof documents must be provided directly to Alight Solutions Dependent Verification Center. You will receive a home mailing from Alight Solutions with information and instructions on how to provide documents to Alight.
- > To comply with ACA reporting requirements, Alight Solutions will also request Social Security Numbers for dependents.

If electing Dental and/or Vision Coverage only:

- ➤ If you are adding dependents to dental or vision coverage only, dependent proof documents must be provided to the HSC Faculty Contracts Office.
- * Failure to provide documents supporting dependent eligibility when requested may result in the cancellation of dependent coverage. HR Benefits may request documents supporting dependent eligibility at any time.



BENEFITS – MEDICAL

UNM LoboHEALTH- https://hr.unm.edu/benefits/lobohealth

UNM LoboHEALTH Network (Tier 1): UNM Health System, Optum Medical Group, First Choice Community Health Providers and Facilities, LoboCare clinic for same day or next day acute care appointments. Additional BCBS providers (providing services for lab and x-ray, medical supplier, mental health, rehab/PT and fertility)

BCBSNM In-Network (Tier 2): BlueCross BlueShield National PPO, which includes Lovelace Health System providers and hospitals. You may choose Tier 2 providers at time of service without approval

Out-of-Network (Tier 3): Only usual and customary charges are covered. Notify your TPA first to receive the maximum available benefit if you use this option

Presbyterian- http://www.phs.org

LoboCare Network: UNM Health System, Optum Medical Group, First Choice Community Health Providers and Facilities and the LoboCare clinic for same day or next day acute care appointments

In-Network: Access to Presbyterian Health providers and hospitals

Out-of-Network: Only usual and customary charges are covered. Notify your TPA first to receive the maximum available benefit if you use this option



BENEFITS – PRESCRIPTION DRUG PLAN – Express Scripts

Included with Medical Enrollment

Pharmacy Retail 30-day supply

Generic: \$10

Preferred Brand: 25% coinsurance

• minimum \$35, maximum \$70

Non-Preferred Brand: 25% coinsurance

minimum \$55, maximum \$110

Prescription coinsurance/copays count toward the in-network medical out-of-pocket maximum!



Benefits - Prescription Drug Plan – Express Scripts (cont.)

Included with Medical enrollment

Pharmacy Retail, Mail Order 31-day to 90-day supply

- Generic: \$20 copay
- Preferred Brand: 25% coinsurance
 - Minimum \$87.50 maximum \$175
- Non-Preferred Brand: 25% coinsurance
 - Minimum \$137.50 maximum \$275
- Specialty Drugs: 20% coinsurance, up to \$250 maximum per prescription
 - \$55 copay after \$1,250 Specialty Drug out-of-pocket maximum is met

Prescription coinsurance/copays count toward the in-network medical out-of-pocket maximum!



BENEFITS – DENTAL & VISION

DENTAL

Delta Dental

Two plans: PPO (Low option) and Premier (High option) http://www.deltadentalnm.com (505) 855-7111 or (877) 395-9420

UNM/Dental Clinic accepts Delta Dental - 272-4106

VISION

<u>Vision Service Plan – 100% Employee paid premium</u>

In/Out of Network benefits

http://www.vsp.com

(800) 877-7195



BENEFITS – FLEXIBLE SPENDING ACCOUNTS

Administered by McGriff Insurance Services

Health

- > Prescriptions, co-pays, co-insurance, orthodontics, laser eye surgery, etc.
- > \$2,750 maximum
- May carry over up to \$500 of unused Health FSA funds to the next year, provided you remain an active employee in a benefits-eligible position
- May obtain "flex card" debit card

Dependent Care

- Child or Elder care
- > \$5,000 maximum
- > Submit receipts for reimbursement
- Grace period applies
- No changes during plan year unless Qualifying Change in Status that is consistent with the event (example: birth of child; may increase or enroll in FSA)
 - Pre-Tax dollars
 - ❖ Based on fiscal year and must re-enroll each year (open enrollment is April/May)
 - Tracking of receipts
 - Use it or lose it

For more details contact McGriff Insurance Services at www.mcgriffinsurance.com or (800) 768-4873



ENROLLMENT FORMS & SUBMISSION

ENROLLMENT FORMS

Medical/Dental/Vision:

https://hr.unm.edu/docs/benefits/medicaldental-and-vision-enrollment-or-change-form.pdf

Flexible Spending Accounts:

https://hr.unm.edu/docs/benefits/fsa-enrollment-form-2020.pdf

SUBMISSION

To submit your Enrollment forms please go to https://hr.unm.edu/upload or fax them to (505) 277-2278



LIFE INSURANCE – Basic LIFE INSURANCE

The Hartford

- UNM Contributes a portion of the premium based on salary and FTE
- Basic Life Term policy 1 times your annual salary rounded up to the next higher multiple of \$1,000
- Maximum is \$230,000 for SOM faculty
- Premium is based on monthly earnings and is \$0.087/per \$1000 covered (before employee/UNM cost share)
- Guaranteed issue for Basic Life during the initial eligibility period only.
- Enrollment for Basic (and Additional) is allowed at anytime after initial 60 day eligibility period, however, an "Evidence of Insurability" is required along with insurance enrollment. The Insurance company will review for approval
- Visit UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance



LIFE INSURANCE – Supplemental LIFE INSURANCE

The Hartford

- 100% Employee-Paid Premium
- > 1-5 times your annual salary
- 4-5 times requires Evidence of Insurability
- Maximum coverage levels apply
- Evidence of Insurability required for amounts over \$1,000,000
- Premium is based on employee age
- Must be enrolled in Basic Life to elect additional coverage

Enrollment for Additional Life is allowed at any time, however:

- Evidence of Insurability required after 60-day enrollment period
 - The Insurance company will review for approval; coverage is not guaranteed
 - Annual Open Enrollment offers enrollment with certain provisions for guaranteed issue (some restrictions apply)

Visit UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance



LIFE INSURANCE – Spouse and Child Life COVERAGE

The Hartford

FOR DEPENDENTS (100% Employee paid premium):

Spouse/Domestic Partner Coverage:

- Offered in units of \$10,000
- > \$10,000 minimum \$100,000 maximum coverage level
- First \$50,000 in coverage is guaranteed issue if enroll during the initial eligibility period
- Premium is based on spouse/domestic partner age and coverage amount
- Annual open enrollment offers enrollment with guaranteed issue if current coverage is below the \$50,000 guaranteed issue maximum
- Dependent Children Coverage:
 - Coverage is \$10,000 and is guaranteed issue
 - Coverage for dependent children up to age 26 (coverage ends on 26th birthday)
 - Cost is \$.15 per month (regardless of number of children)

Visit UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance



UNM BENEFITS – SHORT TERM DISABILITY

The Hartford

- ➤ 100% Employee paid premium
- > Pays 60% of base salary after 30 days of continuous disability due to accident or illness
 - Max benefit is \$850 per week
- > Premium is based on monthly earnings and is \$.17/per \$100 covered
- > Initial enrollment is guaranteed issue, and no medical underwriting
- ➤ Enrollments after initial eligibility period will be subject to a "late enrollment penalty". This applies a 60 day waiting period during the initial 12 months from the enrollment date for anything other than an accidental injury before benefits may be paid

Visit UNM's Benefits webpage for more details https://hr.unm.edu/benefits/short-term-disability



UNM BENEFITS – LONG TERM DISABILITY (LTD)

The Hartford

- UNM Contributes a portion of the premium based on Salary and FTE
- Pays 60% of base salary after six months of continuous disability due to accident or illness; Max benefit is \$15,000 monthly
- Premium is based on monthly earnings and is \$.30/per \$100 covered (before employee/UNM cost share)
- Coverage is guaranteed as long as you enroll within your initial eligibility period
- After initial eligibility period, employees must petition for coverage via health statement. Coverage acceptance is subject to underwriting review and is <u>not</u> <u>guaranteed</u>
- Annual salary must be at least \$10,000

Visit UNM's Benefits webpage for more details https://hr.unm.edu/benefits/long-term-disability



UNM BENEFITS – ACCIDENTAL DEATH & DISMEMBERMENT

The Hartford

- 100% Employee paid premium
- Benefits are paid if loss is due to an accident
- Employee or Family Coverage
- Offered in \$10,000 increments- \$.12 employee per increment and \$.20 family per increment
- > \$10,000 minimum \$600,000 maximum
- Eligible family members may be insured; however, benefit amounts paid depend on coverage level
- > Enroll during initial period or annual open enrollment or a qualified status event

Visit UNM's Benefits webpage for more details:

https://hr.unm.edu/benefits/accidental-death-and-dismemberment



ENROLLMENT FORM & SUBMISSION

ENROLLMENT FORM

Life, AD&D and Disability

https://hr.unm.edu/docs/benefits/life-adandd-and-disability-enrollment-form.pdf

SUBMISSION

To submit your Enrollment forms please go to https://hr.unm.edu/upload or fax them to (505) 277-2278



BENEFITS – Long Term Care (LTC) – UNUM

100% Employee-Paid Premium

Covers the cost of custodial care in a residential facility or private home after accident, injury, or illness

- Not restricted to the elderly
- Coverage options for self, spouse, dependents, parents, and grandparents
- LTC applications must be submitted within 60 calendar days of hire date for guaranteed issue
 - Applications submitted after the 60-day window are subject to Unum underwriting approval. Coverage is not guaranteed.
 - Applications submitted at any time for spouse, dependents, parents, and grandparents require Unum underwriting approval. Coverage is not guaranteed.

Go to the Unum website at <u>unuminfo.com/unm/</u> for LTC coverage information, rates, premium calculator, and enrollment



BENEFITS - RETIREMENT (ERB/ARP)

New Mexico Educational Retirement Board (ERB) Retirement Plan

- Automatically enrolled (unless you opt into ARP)
- Defined benefit
- Vested after 5 years plan (Employee: 10.7%-pre-tax; Employer: 14.15%)

Alternative Retirement Plan (ARP)

- Defined contribution plan
- Vested immediately (Employee: 10.7%-pre-tax; Employer: 14.15%-less 3.25%)
- 90 calendar days to enroll with paper form

For more information, visit https://hr.unm.edu/retirement



ALTERNATIVE RETIREMENT PLAN (ARP)

CONTACT INFORMATION

TIAA

- Julie Flores
- > 1-800-842-2638 Ext 484326
- > julie.flores@tiaa.org
- https://www.tiaa.org/

Fidelity

- Sam Cassad
- **>** (303) 549-6274
- > samuel.casad@fmr.com
- https://www.fidelity.com/



SUPPLEMENTAL RETIREMENT

403(b) and 457(b) Voluntary Tax Deferred Retirement Plans

- > 100% voluntary, funded by employee payroll deductions
- ➤ Vendors: TIAA, VALIC, VOYA, FIDELITY
- ➤ To enroll, visit: Retirement@Work

 (https://hr.unm.edu/retirement/supplemental-retirement-plans) during the month following employment start date
- Employee can change deduction amounts at any time
- Subject to IRS annual limits, which may change each year
- ➤ In the event of separation from UNM you may request a refund or rollover of all contributions made to the plan

For more information, visit: https://hr.unm.edu/retirement/supplemental-retirement-plans



VERIFICATION OF EMPLOYMENT

- ➤ To request a verification of employment, go to www.uconfirm.com and submit your request online.
- The employer is: University of New Mexico
- For all requests, a copy of the employee signed authorization is required. You will be prompted during the request process to upload or fax the authorization to uConfirm.
- ➤ If you need assistance, contact uConfirm's Customer Support toll free at 866.312.8266 or email support@ucomfirm.com
- For more information, visit: https://payroll.unm.edu/uconfirm.html



Counseling Assistance & Referral Services (CARS)

Confidential, FREE Employee Assistance Program on campus

Services Include:

Assessment

Individual counseling

Couples counseling

Supervisory consultation

Workshops

Debriefing

Training of staff and faculty
Information and referral to other resources

505-272-6868



UNM Health Sciences Center Faculty Contracts Office

MARIE CHESTNUT DIRECTOR MChestnut@salud.unm.edu	505-272-2260
KRICKETT MARQUEZ FACULTY AFFAIRS & SERVICES CONSULTANT KRMarquez@salud.unm.edu	505-272-4196
VERONICA ITURRALDE FACULTY AFFAIRS & SERVICES CONSULTANT VEArana@salud.unm.edu	505-925-6137
TRACY MCREYNOLDS HR TECH tmc@salud.unm.edu	505-272-1814
TRISH HINDERA ADMINISTRATIVE ASSISTANT III Phindera@salud.unm.edu	505-272-4231
BENEFITS OFFICE/HR SERVICE CENTER https://hr.unm.edu/benefits	505-277-6947





QUESTIONS?