

1

FACULTY BENEFITS AND GENERAL INFORMATION

HEALTHCARE FOR TODAY, RESEARCH AND EDUCATION FOR TOMORROW



2

✓ 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)



3

HSC FACULTY CONTRACTS OFFICE

THIS PRESENTATION AND THE LINKS REFERRED
TO CAN BE FOUND ON OUR WEBSITE:
HTTP://HSC.UNM.EDU/ADMIN/FCO/



Faculty Handbook

4

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.

THIS ELECTRONIC VERSION WILL ALWAYS REFLECT THE MOST RECENT POLICIES.

HTTP://HANDBOOK.UNM.EDU/



HSC & UNM Net ID's

5

What are Net ID's?

Net ID'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 Lobo Web



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: <u>HTTPS://MY.UNM.EDU/</u> AND LOGIN WITH YOUR <u>UNM</u> NET ID AND PASSWORD
- CLICK ON THE "ENTER LOBO WEB" TAB



Faculty Contracts & Contract Renewals

7

Faculty Contract Information

- \bullet Contracts are issued from your start date through June $30^{\rm th}$ and are re-issued during May or June for the following fiscal year
- Payday is in monthly installments you will be paid on the last business day of each month



8

Leave Information

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

Policies found in the Faculty Handbook HTTP://HANDBOOK.UNM.EDU/



9

Full Time

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

Part Time

- At least $\frac{1}{2}$ time but less than $\frac{3}{4}$ time 7 hours/month = 84 hours/year
- At least 3/4 time but less than full time 11 hours/month = 132 hours/year
- To earn vacation 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



11

Parental Leave

- Faculty must be employed for a period of at least six months and be at halftime 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 or 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/

Rates	UNM Park & Ride (G-Q-South)	Preferred (A-B-C-R-F-P-T-U-GR-M-L-W-Rio)	Structure (Yale- Lomas)	Reserved	Structure Reserved
Below \$50K/Year Payroll Deduction	\$175 / Yr.	\$400 / Yr.	\$499 / Yr.	\$1300 / Yr.	\$1600 / Yr.
Monthly	\$14.59	\$33.34	\$41.59	\$108.34	\$133.34
\$50K/Year and Above	\$175 / Yr.	\$475 / Yr.	\$698 / Yr.	\$1300 / Yr.	\$1600 / Yr.
Payroll Deduction Monthly	\$14.59	\$39.59	\$58.17	\$108.34	\$133.34

General Benefits

14

• Tuition Remission

- Waiver of tuition for up to 8 credit or non credit hours for Fall and Spring. 4 credit or non credit hours for Summer.
- 4 hour limit per semester for a spouse/domestic partner and it must be a credit course

• Dependent Education Program

- Paid undergraduate tuition at UNM for up to 18 credit hours per semester and up to 8 semesters for spouse/domestic/ and/or dependent children
- Employed with University for at least one year at .50 FTE

• <u>529 College Savings plan</u>

• UNM employees can contribute money to Section 529 plan from The Education Plan of New Mexico through a payroll deduction .

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
- ✓ UNM Life Insurance
- ✓ Long & Short Term Disability

- ✓ Accidental Death & Dismemberment
- ✓Long Term Care
- ✓ Selection of Participation in ERB or NM Alternative Retirement Plan (TIAA-CREF or Fidelity)
- ✓ 403 (b) & 457 (b) Tax Deferred Annuities



Benefits

16

ELIGIBILITY

- Faculty must have at least a 3 month academic year contract and at an appointment percent of 50% or greater.
- You will have 60 calendar days to enroll via my.unm.edu Benefits will be effective the first of the following month of enrollment.
- 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. 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 over 26 if mentally or physically disabled.

Qualifying change of status:

Must make change within 60 days of qualifying event

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

*UNM will require 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-eligibl**e 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 <u>directly</u> to **Aon Hewitt**, UNM's Benefits Consultant. You will receive a home mailing from Aon with information and instructions on how to provide documents to Aon.
- To comply with ACA reporting requirements, Aon 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 <u>only</u>, 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



<u>UNM Health</u>- http://unmmg.org/unmhealth/

UNM Health Network: UNM Health System, Davita and First Choice Community Health Providers and Facilities.

Extended Network: BlueCross BlueShield of NM Network (access to Lovelace Health System and BCBSNM providers and hospitals) access requires prior authorization from UNM Health provider.

Out-of-Network: If Prior Authorization for the Extended Network is not obtained and Providers and facilities not contracted with your TPA, benefits are out-of-network

BlueCross BlueShield of NM - http://www.bcbsnm.com/unm/

LoboCare Network: UNM Health System, Davita and First Choice Community Health Providers and Facilities.

In-Network: Access to Lovelace Health System and BCBSNM providers and hospitals

 $\textbf{Out-of-Network:} \ \textbf{Providers and facilities not contracted with your TPA}$

Presbyterian - http://www.phs.org

LoboCare Network: UNM Health System, Davita and First Choice Community Health Providers and Facilities.

 $\textbf{In-Network:} \ \textbf{Access to Presbyterian Health providers and hospitals}$

Out-of-Network: Providers and facilities not contracted with your TPA



Benefits – Prescription Drug Plan



Express Scripts - http://express-scripts.com/

Enrollment in the UNM Prescription Drug Plan is automatic once enrolled in a UNM Medical Plan.



Benefits- Dental/Vision



Delta Dental

Two plans: PPO and Premier

http://www.deltadentalnm.com

(505) 855-7111 or (877) 395-9420

UNM/Dental Clinic accepts Delta Dental - 272-4106

Vision Service Plan

http://www.vsp.com

(800) 877-7195



Benefits-Flexible Spending Accounts

22

Health

- Prescriptions, co-pays, co-insurance, orthodontics, laser eye surgery, etc.
- \$2,600 maximum.
- May carry over up to \$500 of unused Health FSA funds to the next calendar year, provided you remain an active employee in a benefits-eligible position.

Dependent Care

- Child or Elder care
- \$5,000 maximum.

Pre-Tax dollars

Based on a calendar year and must re-enroll each year (open enrollment is late October/early November)

Tracking of receipts
Use it or lose it

May obtain "flex card" debit card.

Stanley, Hunt, Dupree & Rhine process the claims for UNM

HTTP://SHDR.COM/ OR (800) 768-4873

Benefits – Life Insurance



- Basic Life Term policy 1 times your annual salary rounded up to the next higher multiple of \$1,000
- Minimum amount is \$150,000--Maximum is \$230,000 for SOM faculty
- Premium is based on monthly earnings and is \$.113/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 eligibility period, however, an "Evidence of Insurability" is required along with insurance enrollment. Standard Insurance company will review for approval
- Enrolling is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance

UNM Life Insurance — Additional Coverage



- Additional Term Life coverage of 1-5 times your salary
- \$1,850,000 maximum coverage level
- Must be enrolled in Basic Life insurance to elect Additional coverage
- Premium is based on your age and coverage selected
- Basic Term Life plus 3 times of coverage are guaranteed if enrolling during the initial eligibility period
- Annual open enrollment offers enrollment with a guaranteed issue if current coverage is below the 3 times guaranteed maximum
- Evidence of Insurability is required for 4-5 times
- Enrollment is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance

UNM Life Insurance – Additional Coverage

25

FOR DEPENDENTS:

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 \$.19 per month (regardless of number of children)
- Enrollment is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/life-insurance

Benefits – Short Term Disability



- 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 \$.30/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
- Enrolling is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/short-term-disability

Benefits - Long Term Disability



- Pays 60% of base salary after six months of continuous disability due to accident or illness; Max benefit is \$25,000 monthly
- Premium is based on monthly earnings and is \$.341/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
- Enrolling is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/long-term-disability

Benefits - Accidental Death & Dismemberment



- Benefits are paid if loss is due to an accident
- Employee or Family Coverage
- Offered in \$10,000 increments- \$.15-employee per increment and \$.25-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
- Enrollment is a paperless process, employees must use their UNM Banner ID to login to the www.standard.com/enroll/ site. Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/accidental-death-and-dismemberment

Benefits – Long Term Care (LTC)



- 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 days of hire date for guaranteed issue
- Applications submitted after the 60 day window are subject to underwriting approval.
 Coverage is not guaranteed
- Enrollment is a paperless process. Go to the Unum website at http://unuminfo.com/unm/ for enrollment, rates, and premium calculator
- Go to UNM's Benefits webpage for more details https://hr.unm.edu/benefits/long-term-care



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: 13.9%)

Alternative Retirement Plan (ARP)

- Defined contribution plan
- Vested immediately (Employee: 10.7%-pre-tax; Employer: 13.9-less 3%)
- 90 calendar days to enroll with paper form

There is a 3-part online module covering UNM Retirement, please visit: https://hr.unm.edu/retirement/classes

For more information, please go to https://hr.unm.edu/retirement



Alternative Retirement Plan (ARP) Contact Information



TIAA-CREF

MARK LARGENT AT (480) 350-3249 or mlargent@tiaa.org
 HTTPS://WWW.TIAA-CREF.ORG/

FIDELITY

• SAM CASSAD AT (303) 549-6274 or samuel.casad@fmr.com
HTTPS://WWW.FIDELITY.COM/



Supplemental Retirement



403(b) and 457(b) Tax Deferred Annuities

- 100% voluntary, funded by employee payroll deductions
- Vendors: TIAA, VALIC, METLIFE, VOYA, FIDELITY
- To enroll, register with Retirement Manager
 (https://www.myretirementmanager.com/myrm) 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, please go to:

https://hr.unm.edu/retirement/supplemental-retirement-plans



Verification of Employment



UNM Payroll Department
Phone: (505) 277-2353 Fax: (505) 277-9325

Or mail request to:
UNM Payroll Department
1700 Lomas Blvd NE Suite 3500
1 University of New Mexico
MSC 01 1230
Albuquerque, NM 87131

UNM Health Sciences Center Faculty Contracts Office

MARIE CHESTNUT	505-272-2260
DIRECTOR	
MChestnut@salud.unm.edu	
KRICKETT MARQUEZ	505-272-4196
MEDICAL FACULTY SERVICES REPRESENTATIVE	
KRMarquez@salud.unm.edu	
VERONICA ITURRALDE	505-925-6137
MEDICAL FACULTY SERVICES REPRESENTATIVE	303-323-0137
VEArana@salud.unm.edu	
Y LFH and C Salut. tilm. Ctu	
DWIGHT ZIER	505-272-1814
FACULTY HR TECH	
Dzier@salud.unm.edu	
TRACY MCREYNOLDS	505-272-4231
ADMINISTRATIVE ASSISTANT III	
tmc@salud.unm.edu	
BENEFITS OFFICE/HR SERVICE CENTER	505-277-6947
https://hr.unm.edu/benefits	



35)

QUESTIONS

