Campus Connection

FROM MMA'S HUMAN RESOURCES DEPARTMENT

ANNUAL OPEN ENROLLMENT

The Annual Open Enrollment period for Health, Dental & Vision plans will be held

May 4th
through 4pm on
May 15th

Annual enrollment allows employees to make changes to their plans. Employees who are not enrolled in these plans may enroll at this time.

All enrollments or changes take effect July 1, 2026.

NEW INSURANCE CARDS - UPDATE YOUR ADDRESS!

New Insurance cards may soon be sent to MMA employees. It is a good time of year to update contact info if your address or other information may have changed.

Check the address on your Direct Deposit Notice to make sure the address we have is correct for 2026.

If you need to update your address, Please email deb.grindle@mma.edu with your complete contact information (addresses, phone numbers, etc.)

INDEPENDENT LABS & IMAGING

Do you know State of Maine Health Plan members have access to independent lab and imaging facilities throughout the state?

The State of Maine Health Plan provides you with several independent lab and imaging facilities at no additional cost.

Lab and imaging facility locations are updated frequently. For the most up-to-date list of locations, visit us on the Employee Health, Wellness, & Workers' Compensation website.

carhartt

The Maine Mall - Store 20
Phone (207)956-5948

EMPLOYEE PERKS

The **Carhartt at Work** Discount program has partnered with MMA to provide a discount to our employees. MMA employees are eligible for 15% off any item in-store and online, except for special collaborations/sale items.

A Spring event is scheduled for **May 3rd through May 24th** which allows an increased discount of 25%

To get the discount in store, all that you will need to provide is an email, which can be either personal or work, and the company name.

If you would like to order anything online, just call the store's phone number and they can place the order for you with free shipping!

We are looking for more great people like you!

For a full list of positions we are seeking to fill visit: **http://jobs.mma.edu**

Welcome aboard

NEW EMPLOYEES

- Aaron Kelton – Football Defensive Coordinator

TIAA

ROTH CONTRIBUTIONS

Your employer offers another way to save for retirement.

Take advantage of Roth (after-tax) contributions.

Within your employer retirement plan, you can contribute on both a pretax and Roth after-tax basis. By using the Roth option, you contribute to your plan after taxes are taken out of your paycheck, and you can make future withdrawals from your retirement plan tax-free. **Note**: if your wages* from your employer were greater than $150,000 in the prior tax year, the IRS requires that your age-based catch-up contributions be Roth after tax.

Consider Roth after-tax contributions if you:

Want the ability to take tax-free distributions. Qualifying Roth distributions are typically tax-free, because you already paid taxes on the contributions, and your earnings are not taxable.

Make too much money and are not eligible for a Roth IRA because of the income limits. There are no income limits for Roth contributions within an employer-sponsored retirement plan.

Wish to make higher contributions than otherwise allowed in a Roth IRA. The IRS limit for pre-tax and/or Roth after-tax contributions made to an employer-sponsored retirement plan is much higher than the IRS limits allowed in traditional or Roth IRAs.

Prefer a portion of retirement plan assets to be taxable and another nontaxable. By having a mix of pretax and after-tax contributions in your retirement account, you may be able to provide a hedge against the uncertainty of future tax rates.

Don't want all of your retirement plan assets subject to Required Minimum Distributions (RMDs). Roth contributions to employer-sponsored retirement plans (and the earnings) are no longer required to be included in RMDs for tax years after December 31, 2023.

Desire to leave a tax-free distribution to your beneficiaries. Roth contributions within an employer-sponsored plan are tax-free to the beneficiary, so long as those contributions are at least five years old (starting on the date of the first contribution).

Earned more than $150,000 in wages* in the prior year and want to make age-based catch-up contributions The IRS requires that age-based catch-up contributions in employer-sponsored retirement plans be designated as Roth after tax for anyone who made more than $150,000 in wages* in the prior tax year from the employer sponsoring the plan.

*Wages generally mean Form W-2, Box 3 compensation.

Is the Roth contribution right for you?

To answer this question, you'll have to consider what is best for your current and future tax situation, and estimate the best you can. Of course, it's also wise to consult a tax advisor as well.

If you expect your tax rate during retirement will be	Your preferred option may be
Higher than your current rate	Roth after-tax contributions
Lower than your current rate	Pre-tax contributions
Equal to your current rate	Either or both

For more information about Roth after-tax contributions, visit tiaa.org/rothsavings or call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

Need help deciding if Roth after-tax contributions are right for you? Schedule an appointment with a TIAA Financial Consultant at no additional cost to you.

TIAA

Withdrawals other than qualified Roth distributions are pro-rated between your after tax contributions and taxable earnings. A 10% penalty may apply to the taxable amount. For governmental 457(b) plans, withdrawals are only allowed following separation from service or (plan permitting) when you reach age 59 1/2, unless you establish to your employer that you have an unforeseeable emergency.

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

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May is National Lyme Disease Awareness Month, a chance to spread information on how to prevent Lyme and tick-born diseases.

Early signs & symptoms of Lyme disease begin 3 to 30 days after the bite of an infected tick. Signs & symptoms may include:


Rash (usually a "Bull's-eye" rash)


Fever and chills


Fatigue (feeling very tired)


Muscle or joint soreness

The best way to prevent Lyme Disease is to prevent tick bites in the first place. Take these simple steps every day to prevent tick bites:


Wear light-colored, long-sleeved clothing and pants. Tuck your pants into your socks.


Use an EPA-approved bug spray.

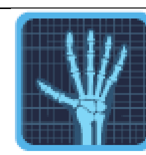

Stay in the middle of trails.

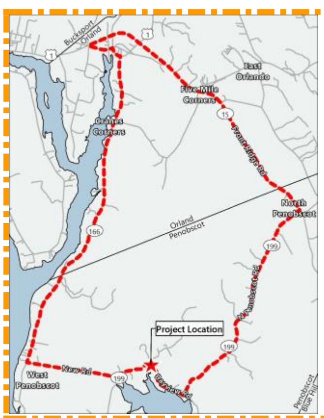

Do daily tick checks and check your pets for ticks.

To learn more about Lyme Disease check out:
https://www.maine.gov/dhhs/mecdc/infectious-disease/epi/vector-borne/lyme/index.shtml

May is National Osteoporosis Awareness and Prevention Month. Osteoporosis is a chronic bone disease which causes bones to become weak and fragile. Did you know? Osteoporosis-related fractures affect 1 in 3 women and 1 in 5 men globally.

- People over the age of 50, especially women, are at an increased risk of developing osteoporosis. It's important to discuss bone health with your doctor and when testing may be recommended for you.
- Maintaining strong bones is important at every stage of life. To promote good bone health, focus on a well-rounded diet, avoid smoking and alcohol, engage in regular physical activity, and ensure you're getting enough vitamin D throughout the year.
- Treatment of osteoporosis may require certain lifestyle modifications such as making your home safer to avoid falls, adding supplements to ensure you are getting enough nutrients, or utilizing pharmaceutical treatments if prescribed by your doctor.

Need a bone mineral density (BMD) test?	
To see which imaging facilities are covered at the highest level, refer to your Independent Imaging benefit or visit the Office of Employee Health, Wellness, & Workers' Compensation website	

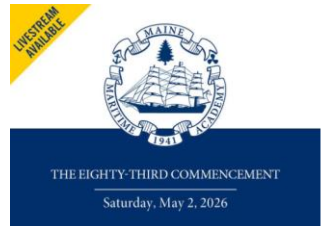


Road Closure

A month-long road closure of Bayview Road (Route 175) beginning April 20, 2026, will temporarily disrupt travel at Mill Creek in Penobscot. The closure is likely to impact a number of MMA students, faculty and staff. Bayview Road will be closed for up to four weeks from **April 20 – May 20, 2026**, to allow safe construction and high-quality installation in a sensitive tidal habitat. Traffic will be detoured via Route 199 to Route 15 and back to Route 175 toward Castine.

UPCOMING EVENTS

Dining Hall Closes	5/1	1:00pm
Commencement	5/2	11:30 am
Training Cruise Begins	5/3	
Open Enrollment (insurance benefits)	5/4-5/15	
TIAA webinar Money psychology: Beyond the numbers	5/7	11:00 am
TIAA webinar Finance for new grads	5/19	12:00 pm
MMA CLOSED	5/22	
MMA CLOSED	5/25	
HR Lunch & Learn: Being a Socially Responsible Person	5/27	11:30 am



2026 Summer Info

Main Dining Hall Summer Hours -
Open through 1:00pm Friday, 5/1
Closed through 6/14
Open M-F, 11-12:30 starting Monday 6/15 through 6/19
Closed through 8/10
Continuous dining starts 8/12

Help Desk Summer Hours –
8:00 am – 4:00 pm Monday-Friday

Many issues can be resolved remotely, so an attendant may not always be available in person. Call the Help Desk at (207) 326-2240 or submit a Helpdesk ticket.

Library Summer Hours -
M-F by advance appointment
(email library@mma.edu for appt.)

Bookstore Summer Hours –
10:00 am – 2:00 pm Monday-Friday

- Closed for inventory 5/6 through 5/8
- Power & Internet disruptions 5/15 through 6/12
- Relocating (TBD)

Fitness Center Summer Hours –
5:00 am – 9:00 pm Monday-Friday

No hot water from 5/11 through 6/11

Users must enter from the triple doors in the lower lobby. The pool hours are contingent upon lifeguard coverage. You can view the pool availability here: https://marinersports.org/sports/2022/5/18/information-facilities-index2.aspx

Cruise Dates –
TSSOM 2026 Summer Sea Term
May 3 through July 16
Port information can be found here.
Live TSSOM cruise tracker here!

Bowdoin 2026 Summer Sea Term
June 1 through July 16
Port information can be found here.
Live Bowdoin cruise tracker here!