



UNIVERSITY HUMAN RESOURCES

Benefits Overview

UHR Benefits Office
University of Maryland, College Park



ELIGIBILITY FOR COVERAGE

- All exempt and non exempt employees working at least 50 % time are eligible to receive benefits at the full State subsidized rate
- Contingent II employees are eligible to enroll on a self pay basis
- All eligible new employees must enroll within 60 days of their date of hire
- Changes to benefits can be made during Open Enrollment in the Fall
- Qualifying Status Changes

Dependent Coverage

- Any dependent child through the end of the month in which the child reaches age 26
- Same and opposite sex spouse
- Other Child Relatives* for grandchildren and legal ward
- Separate verification documents required



Open Enrollment

- Once enrolled, employees can change coverage, cancel coverage, add/delete dependents, or enroll in a Flexible Spending Account Plan during the Open Enrollment Period
- Each year, open enrollment usually occurs during the month of October
- Changes made during Open Enrollment become effective on January 1st

State Sponsored Benefits

- Health Insurance
- Prescription Drug Card
- Dental Plans
- Mental Health and Substance Abuse
- Vision Care
- Personal Accident and Dismemberment
- Flexible Spending Accounts
- Long Term Care
- Term Life Insurance

Health Insurance Plans

- PPO Preferred Provider Organization
- EPO Exclusive Provider Organization
- IHM Integrated Health Model

*State subsidizes about 80 % of the premium cost for regular employees

*Contractual employees: state subsidizes 75 % of the premium cost if they employee works at least 30 hours per week or 130 hours per month



Preferred Provider Organization Plans (PPO)

- Preferred Provider Organization (PPO) plans allow you to see whatever providers you choose, in- or out-of-network
- Greater cost savings by using doctors in the network
- Going out-of-network results in higher out of pocket costs for you
- No referrals needed for specialists
- In Network co-pays are \$15 per visit to your Primary Care Physician and \$30 for Specialist
- 10% co-insurance for in network in-patient and out-patient hospitalization.(In network)
- For more information, reference Summary of General Benefits in your Guide to Your Health Benefits book

Plan Options: **CareFirst & United Health Care..**



Exclusive Provider Organization Plans (EPO)

- No coverage for out of network services unless for a true emergency
- No referrals required for any plan, members can self-refer to in-network providers to get to a specialist
- \$15 co-payment for visit to PCP, \$30 co-pay for visit to Specialist

Plan Options: **CareFirst & United HealthCare**



Integrated Health Model

- No coverage for out of network services unless for a true emergency
- No referrals required for any plan, members can self-refer to in-network providers to get to a specialist
- \$15 co-payment for visit to PCP, \$15 co-pay for visit to Specialist

If you elect this option, you must visit providers and facilities that are part of the Kaiser Permanente network in the Baltimore/DC/VA area only for all of your care (except in an emergency).

Plan Options: **Kaiser**



Prescription Drug Plan

- Plan Administered by Express Scripts
- Card is good at all major pharmacies nationwide
- Co-payments based upon formularies
- Co-payments are normally either \$10, \$25, or \$40 dependent upon the drug being purchased
- You can use mail order to fill out a 90 days maintenance prescription drug, co-payment are the same
- State pays 80% of premium costs for regular employees.

***Contractual employees: state subsidizes 75 % of the premium cost if they employee works at least 30 hours per week or 130 hours per month**



Dental Plans

- Two plans offered: Delta Dental DHMO, and United Concordia PPO
- State Pays 50% of premium costs
- No claim forms, no deductible
- No Charge for Preventative and Diagnostic Services
- Other charges reimbursed on fee schedule basis
- Must select Primary Care Dentist for DHMO

***Contractual Employees : Must pay full cost no state subsidy.**



Mental Health/Substance Abuse Plan

- Available to all individuals and their dependents who carry medical coverage through the State of Maryland
- No additional premium required
- PPO, EPO and IHM plans administer their own mental health/substance abuse programs



Vision Care

- Available to all individuals and their dependents enrolled in a medical plan through the State of Maryland
- Covers an annual eye exam
- Pays partial cost for contact lenses and glasses every twelve months
- Contact your medical plan for instructions in accessing coverage



Flexible Spending Accounts

- **Health Care**
 - Employee contributes money out of their bi-weekly salary on a pre-tax basis
 - Can contribute up to \$2,500 annually
 - Must re-enroll each year
 - **Use it or Lose it rule**
 - Plan carefully!
 - **Dependent Care**
 - Employee can contribute up to \$5,000 annually from their pay on a pre-tax basis
 - Must re-enroll each year
 - **Use it or lose it rule**
- *Contributions can also be used to pay for elder day care

University Sponsored Benefits

- Term Life Insurance - UNUM
- Long Term Disability-UNUM



Tuition Remission

- Eligible immediately for graduate or undergraduate courses (employees must be hired within 5 days from the start of the semester)
- Can go to any institution participating in University System of Maryland program
- Can take up to 8 credits hours during Fall and Spring semesters, pro-rated to the employee's FTE
- Eligible for 8 credit hours for the whole Summer sessions, pro-rated to the employee's FTE
- Eligible for 4 credit hours during the Winter session, pro-rated to the employee's FTE.
- Undergraduate tuition remission is non-taxable. Tuition remission for graduate courses in excess of \$5,250 annually is taxable or can be waived with a supervisor certification form.

Tuition Remission

- Once the employee has completed 2 full years of employment at the University, their spouse/dependents are eligible for tuition remission for the first undergraduate degree only
- Must attend Institution where employee works
- Must meet entry requirements
- Eligible for full tuition remission for Fall and Spring, pro-rated to the employee's FTE
- Eligible for 8 credit hours for the whole Summer sessions, pro-rated to the employee's FTE
- Eligible for 4 credit hours during the winter session, pro-rated to the employee's FTE



Tuition Remission

- For tuition remission requests for classes at the College Park Campus, the employees must complete the online TR-Elf form. Employees may contact their departmental benefits representative for assistance with the form
- For tuition remission requests for another USM institution, the employee must complete the USM Tuition remission Request Form, available at <http://www.uhr.umd.edu>



Pension for Non-Exempt

- Mandatory enrollment in State Pension System
- Defined Benefit Plan – Retirement based upon formula: $.015 \times \text{Average Final Compensation} \times \text{Years of Credit}$ equals Annual Basic Allowance
-
- 7 percent mandatory contributions
- Vesting in 10 years
- Normal retirement age is 65 with ten years of service or Rule of 90 – age and service must equal 90
- Offers disability retirement provision
- Death benefit equal to 1 year of salary in event of death while actively employed
- Provides fully subsidized health insurance to retiree and their dependents once individual has reached 25 years of service



Retirement Options for Exempt Faculty and Staff

- Exempt Faculty and Staff can choose between the State Pension System or Defined Contribution Plan

Optional Retirement Program – ORP

- Employer contributes 7.25 percent of salary into plan for employee
- Money vests immediately
- Employee selects company to deposit money with and how money is invested
- Pension based upon how investments perform
- Health insurance is subsidized upon retirement but differently than Pension System
- Two companies to choose from: Fidelity Investments and TIAA-CREF



Supplemental Retirement Annuities (SRA)

- Available to everyone having FICA taxes taken from paycheck
- Allows employees to contribute up to \$18,000 annually from their paycheck on a ***pre-tax basis***
- If over 50 can contribute an additional \$6,000
- May deposit as little as \$10 per pay period
- May open account at anytime and can change amount being deposited as often as you like
- May open a 403(b) or 401(k) plan in addition to a 457(b) plan and same maximums apply to both
- Three companies to choose from: **Fidelity Investments, TIAA-CREF, and the Maryland Supplemental Retirement Plan (Nationwide Solutions)**
- Forms available on UHR website, in your department, or Benefits Office



UHR Contact Information

- **Benefits Office Phone Number is extension 55654.**
- Our Web Site is: uhr.umd.edu



David R. Rieger
Assistant Director
(301) 405-5654

Alesia Ruiz
Benefits Services
Counselor
(301) 405-8301

Stacy Sims
Benefits Services
Counselor
301-405-5657

Joseph Windsor
Benefits Services
Counselor
(301) 405-5658

- Agriculture
- Architecture
- Arts and Humanities
- College of Information Studies
- Education
- IT
- Libraries
- R.H. Smith School of Business
- Undergraduate Studies

- Administration & Finance
- CMNS
- President's Office
- Research & Grad School
- School of Public Health
- Shady Grove
- SVPAAP (Provost)

- BSOS
- Engineering
- Journalism
- Office of Extended Studies
- Public Policy
- Student Affairs
- University Relations