Today’s Agenda

Health Benefits

Tuition Remission

Retirement
Health Benefits
State Sponsored Benefits

- **Health Benefits**
  - Mental Health and Substance Abuse
  - Vision Care

- **Prescription Drug Card**

- **Dental Plans**

- **Personal Accident and Dismemberment & Term Life Insurance**

- **Flexible Spending Accounts**
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 the employee works at least 30 hours per week or 130 hours per month.
Health Insurance Plans

- **60 Days** from date of hire to enroll

- Coverage begins the 1st Day of month after date of hire

- Enroll online via The Maryland Statewide Personnel System also known as **SPS Workday**

- You will receive a series of emails from the State Benefits Office. The emails will include your user name (known as a “W” number) and a temporary password. Once you receive this information, you will be able to enroll in benefits. **Please note that these emails can take up to 30 days from your start date to be sent to you. This process cannot be expedited in any way.**
Preferred Provider Organization Plans (PPO)

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)

Plan Options:

Accepted at University Health Center

CareFirst, United Healthcare
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
- UnitedHealthcare

Accepted at University Health Center
Integrated Health Model (IHM)

- 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 MD/DC/VA area only for all of your care (except in an emergency).
Prescription Drug Plan

- Plan Administered by CVS Caremark
- 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 the employee works at least 30 hours per week or 130 hours per month

CVS Caremark®
Dental Plans

**Delta Dental**

- DHMO

**United Concordia Dental**

- PPO

- State Pays 50% of premium costs
- 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.*

FEARLESS IDEAS
Mental Health/Substance Abuse Plans

- 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

CareFirst
UnitedHealthcare
Kaiser Permanente
Available to employees and their families

$100,000, $200,000, $300,000

For family coverage, the amount of a dependent’s AD&D insurance is based on the composition of the employee’s family as follows:

<table>
<thead>
<tr>
<th>Employee’s Family Consists of</th>
<th>Amount of AD&amp;D Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse and Eligible Children</td>
<td>Spouse: 55% of employee’s amount of insurance</td>
</tr>
<tr>
<td></td>
<td>Each Child: 15% of employee’s amount of insurance*</td>
</tr>
<tr>
<td>Spouse and No Eligible Children</td>
<td>65% of employee’s amount of insurance</td>
</tr>
<tr>
<td>No Spouse but Eligible Children</td>
<td>25% of employee’s amount of insurance*</td>
</tr>
</tbody>
</table>

*The maximum benefit for child coverage is $50,000.
Health Insurance Plans

- Available to eligible employees within 60 days of employment
- $10,000 increments up to $300,000
- $50,000 is available as guaranteed coverage without completing an Evidence Insurability form
- You may elect coverage for your dependents in $5,000 increments up to a maximum of $150,000 or half of your life insurance amount, whichever is less.
- You may elect coverage up to the guaranteed coverage amount of $25,000 for your spouse and each of your eligible children

Term Life Insurance

- Available to eligible employees within 60 days of employment
- $10,000 increments up to $300,000
- $50,000 is available as guaranteed coverage without completing an Evidence Insurability form
- You may elect coverage for your dependents in $5,000 increments up to a maximum of $150,000 or half of your life insurance amount, whichever is less.
- You may elect coverage up to the guaranteed coverage amount of $25,000 for your spouse and each of your eligible children
<table>
<thead>
<tr>
<th>Flexible Spending Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care</strong></td>
</tr>
<tr>
<td>✓ Employee contributes</td>
</tr>
<tr>
<td>money out of their</td>
</tr>
<tr>
<td>bi-weekly salary on</td>
</tr>
<tr>
<td>a pre-tax basis</td>
</tr>
<tr>
<td>✓ Can contribute up to</td>
</tr>
<tr>
<td>$2,700 annually</td>
</tr>
<tr>
<td>✓ Must re-enroll each year</td>
</tr>
<tr>
<td>✓ <strong>Use it or Lose it rule</strong></td>
</tr>
<tr>
<td>✓ Plan carefully!</td>
</tr>
</tbody>
</table>

**Notes:**
- The employee contributes money on a pre-tax basis.
- Contributions are flexible and can be used for various expenses.
- There is a use it or lose it rule.
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.
University Sponsored Benefits

- Term Life Insurance
  - Guaranteed Issue up to $100,000

- Long Term Disability
  - Pays up to 60% of monthly earnings not to exceed $10,000 per month

- Enroll within the first 60 days of hire

- Employee pays 100% of the premiums

MetLife
Tuition Remission
✔ Eligible immediately
  Must be hired within 5 days from semester start

✔ Any USM institution

✔ Up to 8 credit hours* in Fall/Spring

✔ 8 credit hours* for Summer

✔ 4 credit hours* for Winter

*Pro-rated to the employee’s FTE
Undergraduate tuition remission is non-taxable.

Graduate tuition remission in excess of $5,250 annually is taxable.

Or can be waived with a supervisor certification form.
Tuition Remission - Dependents

- 2 full years of employment
- First undergraduate degree only
- Must attend Institution where employee works to receive full tuition remission*
- If the dependent attends a USM participating institution, they will receive 50% tuition remission*
- Must meet entry requirements
- Fall/Spring = Full tuition remission*
- Summer = 8 credit hours*
- Winter = 4 credit hours*

*Pro-rated to the employee’s FTE
All tuition remission requests must be submitted through the Tuition Remission Portal. Contact UHR Support Center for assistance.

uhr.umd.edu/benefits/tuition-remission/
Supplemental Retirement Annuities (SRA)

- Available to everyone having FICA taxes taken from paycheck
- Contribute up to $19,500 annually
  - Pre- or Post-tax basis
- If over 50 can contribute an additional $6,500
- May deposit as little as $10 per pay period
- May open account at anytime and can change amount as often as you like

$19,500 Annually
+$6,500 If over 50

FEARLESS IDEAS
Supplemental Retirement Annuities (SRA) Cont’d

- 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 - 403b, 457b, ROTH 403b
  - TIAA - 403b, 457b, ROTH 403b
  - Maryland Supplemental Retirement Plan (MSRP - Nationwide Solutions) – 401k, 403b, 457b, ROTH 403b, ROTH 457b

- Forms available on UHR website uhr.umd
Geographic Model

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ARHU – Arts & Humanities  
BMGT – R. H. Smith School of Business  
EDUC – Education  
EXST – Office of Extended Studies  
INFO – College of Information Studies  
PLCY – School of Public Policy

AGNR – Agriculture  
BSOS – College of Behavioral & Social Sciences  
CMNS  
GRAD  
JOUR – Journalism  
PRES  
SPHL – School of Public Health  
SVPAAP  
USG – Universities at Shady Grove  
VPA – VP Administration  
VPR – VP Research

ARCH – Architecture  
DIT  
ENGR – Engineering  
LIBR – Libraries  
UGST – Undergraduate Studies  
VPSA – VP Student Affairs  
VPUR – VP University Relations
Thank you!

Contact Us

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