



UNIVERSITY HUMAN RESOURCES

Graduate Assistant Benefits Orientation

UHR Benefits Office
University of Maryland, College Park



Topics to Be Covered

- Eligibility
- Enrollment Procedures
- State Sponsored Benefits
- Please Feel Free to Ask Questions at Anytime



Eligibility for Coverage

- All Graduate Assistants working at least 10 hours per week are eligible to receive benefits at the full State subsidized rate
- You must enroll within 60 days of your date of hire



Dependent Coverage

Who's Covered ?

- 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



Enrollment Procedures

- You are responsible for filing an Enrollment Worksheet within 60 days of hire date
- When adding dependents you must provide copy of marriage certificate and/or birth certificate, plus a Dependent Affidavit form for a spouse and each dependent
- Documents that are not in English must be translated by a third party and notarized
- Forms are available on line, in your department, or in the UHR Benefits Office located in the Chesapeake Building



Open Enrollment

- Once enrolled, you 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 in the month of October
- Changes made during Open Enrollment become effective on January 1st



State Sponsored Benefits

- Health Insurance/Vision Care
- Prescription Drug Plan
- Dental Plans
- Mental Health and Substance Abuse
- Personal Accidental Death and Dismemberment
- 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



Preferred Provider Organization (PPO)

- PPO Vendors: CareFirst Blue Cross/Blue Shield, United Healthcare
- Allows most freedom of choice – Can elect to use network doctor or out of network doctor every time service is required
- No referrals required
- More Choice = Higher Premium
- In Network co-pays are \$15 per visit to your Primary Care Physician and \$30 for Specialist
- Out-of-Network services subject to annual deductible of \$250 (\$500 for 2 or more) and reimbursed at 70% coinsurance



Exclusive Provider Organization (EPO)

- EPO vendors: CareFirst Blue Cross/Blue Shield, United Healthcare
- No coverage for out of network services unless for a medical emergency
- No referrals required
- \$15 co-payment for visit to PCP, \$30 co-pay for visit to Specialist
- Nationwide coverage



Integrated Health Model (IHM/Kaiser)

- An IHM plan refers to care that allows doctors, hospitals and the plan to work together to coordinate a patient's care for a total health approach
- Allows for a smooth transition from clinic to hospital or from primary care to specialty care
- 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).

***** Please note Kaiser health coverage is not accepted at the campus health center *****

Choosing a Health Insurance Plan

- Ask Co-Workers about their plan
- Call your doctor's office and ask them which plan(s) they participate with and which one they prefer to do business with
- Check our website and Link to State Commission that evaluates medical plans
 - UHR Benefits: (<https://uhr.umd.edu/benefits/>)
 - Maryland Healthcare Commission : (<http://mhcc.maryland.gov/>)



Prescription Drug Plan

- Plan Administered by Express Scripts
- Participant ID 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 a 90 day maintenance prescription drug.
- University pays 80% of premium costs



Dental Plans

- Two plans offered: Delta Dental DHMO and United Concordia PPO
- University 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



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
- 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 (100 % In-network)
- Pays partial cost for contact lenses and glasses every twelve months
- Contact your medical plan for instructions in accessing coverage



Personal Accidental Death and Dismemberment Coverage

- Provides benefits if individual is killed or dismembered in an accident
- Accident can be either on or off the job
- Benefits options are \$100,000, \$200,000, or \$300,000
- Can purchase coverage for family members
- Premiums are inexpensive



Term Life Insurance

- Must be full time (20 hrs./week) GA to be eligible
- Coverage provided by Minnesota Life
- First \$50,000 is guaranteed issue
- Can sign up for as much as \$300,000 in \$10,000 increments with medical underwriting
- Spouse and dependent children can purchase 50 percent of employee's coverage
- Rates are age based

Tuition Remission

- Eligible immediately for courses (must be hired within 5 days from the start of the semester)
- Full time (20 hrs./week) Graduate Assistants can take up to 10 credits hours during Fall and Spring semesters, up to 8 credit hours for the entire Summer sessions, and 4 credits during Winter term
- Half time (10 hrs./week) Graduate Assistants can take up to 5 credit hours during Fall and Spring semesters, up to 4 credit hours for the entire Summer sessions, and 2 credits during Winter term

Applying for Tuition Remission

- Tuition remission is automatically applied each semester or term upon registration
- Must have an active appointment



Additional Information and Contact Points

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



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- 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



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QUESTIONS ???

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