



UNIVERSITY
HUMAN RESOURCES

EMPLOYEE BENEFITS

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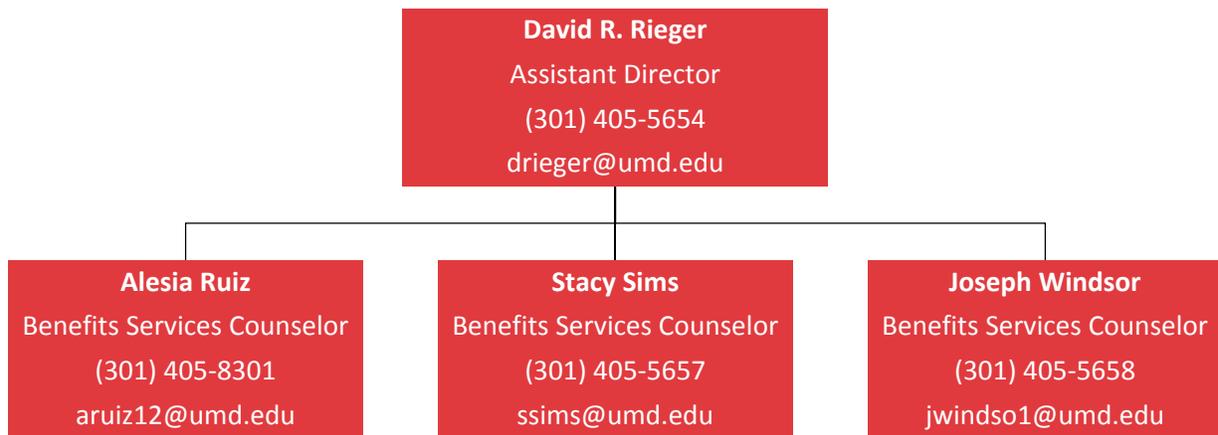
New Employee Overview of Benefits Contingent II Employees

www.uhr.umd.edu/benefits

Introduction

On behalf of the Office of Employee Benefits, we wish to welcome you and hope you enjoy your employment with the University of Maryland, College Park. As a Contingent II staff member of UMD, you may be entitled to many benefits offered by the State of Maryland. Benefits eligibility is detailed in your employment agreement.

Please read this packet carefully and take note of the time restrictions associated with benefits enrollment. If you wish to meet with your Benefits Services Counselor on health insurance or supplemental retirement selection, or any other matter, please contact the appropriate counselor as listed below. If you have general questions about health insurance or tuition remission, please contact the Office of Employee Benefits at (301) 405-5654 or visit us online at www.uhr.umd.edu/benefits.



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How Do I Initiate my Health Benefits?

Eligibility

Contingent II employees are eligible to participate in the Benefits Plans outlined in their contract. You may choose to enroll in one of the state health insurance plans within sixty (60) days of your employment date or during the next open enrollment period.

Contingent II employees may be eligible to receive a State/ University health care subsidy. The criteria for the subsidy is outlined below.

- Contingent II employees that regularly work less than 30 hours per week or 130 hours per month will pay the full (100%) cost of coverage.
- Contingent II employees that will regularly work 30 hours or more per week or 130 hours or more per month are eligible to receive a 75% subsidy of the total cost of medical and prescription coverage paid by the State/University. You will be responsible for paying the remaining 25% of the total cost of medical and prescription coverage. If you choose to enroll in dental coverage, personal accidental death and dismemberment insurance and/or group term life insurance, you will pay the full (100%) cost of these premiums, plus the 25% cost of medical and prescription coverage.

Payroll deduction is not available for this benefit. You will need to pay the State of Maryland directly, on a monthly basis, for your portion of the cost of the plans that you choose. Once enrolled, you will receive payment coupons to pay the State of Maryland directly by personal check or online. Instructions to pay online will be included with the payment coupons.

Health Benefits are administered through the State of Maryland. Please review the following information to determine if you are interested in enrolling in any of the plans offered. The State Employee Guide to Health Benefits is available at www.uhr.umd.edu/benefits

Benefits Available

The **State Employee Guide to Health Benefits** gives a general description of each of the following benefits available to you through the State of Maryland:

- Medical
- Prescription
- Dental
- Term Life Insurance
- Vision
- Mental Health & Substance Abuse
- Personal Accident & Dismemberment

Other Benefits offered through the University:

- UNUM Group Term Life Insurance
- UNUM Group Long Term Disability (LTD) Plan

Enrollment

If you are interested in enrolling in any **Plans offered through the State of Maryland**, please submit the following completed forms to your departmental benefits coordinator within **60 days** of your date of hire:

- **Enrollment Form** – Complete the State of Maryland-Active and Satellite Employees Enrollment Worksheet. This enrollment form can be found at www.uhr.umd.edu/forms/
- **Dependent Verification** - The State of Maryland requires proof of your spouse or dependent's eligibility in order to receive coverage. Please see the State Employee Guide to Health Benefits for specific instructions about dependent documentation. In general, here are the documents needed to enroll spouse, or dependent child(ren):
 - **Spouse:** A copy of a certified marriage certificate from a municipality for spousal coverage and a Tax Affidavit
 - **Dependent Child:** A certified copy of a birth certificate(s) and a Tax Affidavit for each dependent child enrolled.

NOTE: Your enrollment form cannot be submitted to the State of Maryland without these required documents for verification. Your health insurance is effective as soon as you see a deduction from your pay. It may be possible to make your effective date of coverage 'Retroactive' to your first day of employment, for details please see the health benefits guide for more information and contact employee benefits at (301) 405-5654 with questions.

If enrollment is not completed within the first 60 days of your date of employment, you will be unable to enroll until either:

- There is a change in personal/family status *or*
- You enroll during the next scheduled Open Enrollment period

University Benefits

The University offers a Long-Term Disability (LTD) and Life Insurance Plan through UNUM. If you are interested in these benefits, visit the 'Benefits Offered' webpage to view specific plan highlights at www.uhr.umd.edu/benefits

If you are interested in enrolling in UNUM's plans, please complete the UNUM Life & LTD enrollment form and applicable Beneficiary Form and submit it to your benefits coordinator within **60 days** of your date of hire. The UNUM enrollment form can be found at www.uhr.umd.edu/forms/

After the 60-Day enrollment period is over: You may enroll in UNUM Group Term Life Insurance and Long Term Disability at any time, but you must complete a statement of health in order to be considered for coverage.

Supplemental Retirement Annuity (SRA)

All employees are eligible to participate in an SRA. UMD has three SRA vendors you may choose from: Fidelity Investments, Maryland Supplemental Retirement Plan (administered by Nationwide Retirement Solutions), and TIAA-CREF. Fidelity and TIAA-CREF offer both 403(b) and 457(b) plans. The Maryland Supplemental Retirement Plan offers 403(b), 457(b), and 401(k) plans. Contributions by employees are tax deferred. For enrollment materials or additional information, see your departmental benefits coordinator or contact the Office of Employee Benefits at (301) 405-5654. Information is also available at www.uhr.umd.edu/benefits.

In addition to the Tax Deferred options listed above, the Maryland Supplemental Retirement Plan (administered by Nationwide Retirement Solutions) offers two Roth Savings Options, the Roth 401(k) and the Roth 457(b). Information about these two plans can also be found on the www.uhr.umd.edu/benefits website.

NOTE: Contingent employees are not eligible to participate in the state pension system or the optional retirement program.

Tuition Remission

Contingent II employees are entitled to tuition remission at the College Park campus and University College only, **as long as it is included in your contract**, beginning with the date you are hired and provided that you are hired before the tenth day of the start of classes. More information is available at www.uhr.umd.edu under "Employee Benefits".

Additional Benefits

U.S. Saving Bonds
State Employee Credit Union

Information on all benefits is available at www.uhr.umd.edu/benefits.