

UNIVERSITY OF MARYLAND, BALTIMORE SUMMARY OF BENEFITS

Benefits by Employment Category	Regular (Faculty, Exempt & Non-Exempt) 50% FTE or more	Regular Part Time Employees Less than 50%FTE	Contingent II Employees	Contingent I Employees	Post-Doc Fellows Includes SOP Residents	Graduate Assistants
Leave Package	√	√	√	N/A	*	*
Holiday Schedule	√	√	√	N/A	*	*
Health Benefits & Flexible Spending Accounts (FSA)						
Health Insurance (Includes Vision & Mental Health)	√	↓ unsubsidized benefits	↓ State subsidy for Medical*****	↓ State subsidy for Medical*****	√	N/A - Contact Student Health
Prescription Insurance	√	↓ unsubsidized benefits	↓ State subsidy for Prescription*****	↓ State subsidy for Prescription*****	√	N/A - Contact Student Health
Dental Insurance	√	↓ unsubsidized benefits	↓ unsubsidized benefits	↓ unsubsidized benefits	√	N/A - Contact Student Health
Flexible Spending Accounts	√	N/A	N/A	N/A	√	N/A
Income Protection						
Life Insurance (USM MetLife and MetLife)	√	√***	√***	MetLife Only through State of MD***	√	N/A
Accidental Death & Dismemberment Plan (AD&D)	√	√	√	√	√	N/A
Long Term Disability (LTD)	√	N/A	√***	N/A	√	√***
Education						
Tuition Remission ****	√	No eligible if less than 50%	Employee Only	N/A	Empl. Only (at participating campuses)	Empl. Only (at participating campuses)
Tuition Reimbursement	√ N/A Faculty	N/A	N/A	N/A	N/A	N/A
E-Learning (Online courses for employees)	√	√	√	N/A	√	√
College Savings Plans of Maryland	√	√	√	√	√	√
Retirement Plans - Mandatory						
State Retirement & Pension System (Defined Benefit Plan)	√	> 500 hrs/yr	N/A*****	N/A*****	N/A*****	N/A*****
Optional Retirement Program/ ORP (Defined Contribution Plan)	√ N/A Non-Exempt		N/A*****	N/A*****	N/A*****	N/A*****
Retirement Plans - Supplemental						
Supplemental Retirement Annuities 401k, 403b, 457b	√	√	√	√	√	√
UMB Campus Benefits						
Direct Deposit	√	√	√	√	√	√
State Employees Credit Union	√	√	√	√	√	√
Bookstore, Athletic Center, Computer Resources & Libraries	√	√	√	√	√	√
Employee Assistance Program (EAP)	√	√	√	N/A	√	N/A

* See Department Administrator for applicable leave package and holiday schedule
 ** State Subsidized Health Benefits, FSAs and Tuition Remission are not available to employees who work less than 50%. Unsubsidized COBRA rates apply for Contingent II Contractual employees.
 *** USM Life Insurance or Long Term Disability are not available to employees who work less than 50%
 **** In proportion to % of time worked.
 ***** Retirement creditable service generally only counts when participating in a mandatory plan.
 ***** 75% State subsidy applies to Contingent I and II employees that work more than 30 hours per week (or an average of 130 hours per month or faculty teaching 9 credits or more a semester)