



WELCOME TO THE BENEFITS OVERVIEW



<http://www.umaryland.edu/hrs/benefits/>



HRBenefits@umaryland.edu

AGENDA

State of Maryland Sponsored Benefits

- Eligibility, Enrollment, State Agency/USM Transfer, Dependent Eligibility & Plan Options
 - Health
 - Dental
 - Prescription
 - Flexible Spending Accounts
 - Term Life & AD&D



USM/UMB Sponsored Benefits

- Term Life & Disability
- Tuition Remission
- Launch Your Life
- Live Near Your Work



Mandatory Retirement

- State Pension
- ORP



ELIGIBILITY FOR COVERAGE

Employment Status and Hours	Eligibility
Exempt and Nonexempt Employees Working <u>at least</u> 50% time	Full State Subsidized Rate
Post-Docs Working <u>at least</u> 50% time	Full State Subsidized Rate
Contractual Employees Working <u>at least</u> 30 hours	State subsidizes 75% of the premium cost on a self-pay basis

ENROLLMENT INFORMATION

Remember



**MUST ENROLL WITHIN 60
CALENDAR DAYS OF THE
QUALIFYING EVENT DATE (HIRE
DATE).**

BENEFITS CHANGES:

- Annually Open Enrollment
- Qualifying Event

EFFECTIVE DATES OF COVERAGE

The 1st of the month **following** an event;

- New employment start date
- Other qualifying event: (marriage, divorce, loss of coverage, etc.)

NEW EMPLOYMENT
DATE

January 22nd

March 1st

EFFECTIVE COVERAGE
DATE

February 1st

March 1st

MISSED INSURANCE PREMIUM

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Employee will be billed by the State of Maryland Department of Budget and Management back to their effective date of coverage.



Department of Budget
and Management

ebd.mail@maryland.gov

410-767-4775 General Information
1-800-30-STATE (Outside Baltimore)
(410) 333-7104 Fax
301 West Preston Street, Room 510
Baltimore, MD 21201



HEALTH BENEFITS ENROLLMENT INFORMATION

- Health benefits enrollment is through the SPS Workday System;
- Employee's data is sent to the State of Maryland to be loaded into SPS Workday;



HEALTH BENEFITS ENROLLMENT INFORMATION



- Once employee's data is loaded into SPS Workday;
- New Hires will get an **email alert to their UMB email within 2-4 weeks of their hire date**
 - The New Hire's SPS ID (W#)
 - A link to your temporary password - you must click on this within 24 hours of receipt
- **The password link expires in 24 hours from the time of the email.** If the link has expired, contact **HRBenefits@umaryland.edu** to have your password reset

SPS WORKDAY EMAIL EXAMPLE

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From: noreply@onelogin.com <noreply@onelogin.com>
To: employee@umaryland.edu (WORK EMAIL ADDRESS ONLY)
Subject: **New SPS/Workday Account Created**

Welcome to employment with the State of Maryland!

You are receiving this email because you recently became a State employee. You will be using the Statewide Personnel System (SPS) for certain employee services. The SPS provides Human Resources, Time and Payroll, and Employee/Retiree Benefits services to State employees and Retirees. Depending on your agency, institution, or type of employment, you will use the SPS for certain services. It is important that you follow the instructions below to avoid delays in pay or benefits.

As a new employee, your agency/institution Human Resources Contact can assist you with any questions you may have going forward regarding your use of the SPS. All State employees who are eligible for the State Employee Health Benefits Program will get a Benefits Enrollment Event in SPS and will complete the benefit enrollment process in SPS. Benefits enrollment is time-sensitive, please make sure you address any questions with your Agency HR Contact.

NEXT STEPS:

1. Please click on the link (Password Link) below to set your initial password. This link will expire in 24 hours from the time of this email. If the link has expired, please contact your assigned Help Desk for assistance.
2. Please click on the First-Time user Login instructions and follow the same after finishing the first step.

Your username is: W1234567

Password Link: [Click Here](#)

First Time user Login instructions: [Click Here](#)

STATE AGENCY/USM TRANSFERS

- **Regular Employment Categories:** Do not need to re-enroll in benefits with **less than 30 days break** between jobs.



- All State benefits will **transfer** (Medical, dental, prescription, life ins & FSA). You **cannot** make any changes.
- Your **W# in Workday** will remain the same.

DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

Legally married spouses

- **RECORDED MARRIAGE CERTIFICATE:**
 - The State will only accept “Official” or “Certified” Marriage document
- Foreign Marriage Documents:
 - must be translated and notarized



DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

Children (under the age of 26)

- Biological children
- Adopted children
- Step-children



Other Child Relatives (under the age 25)

- Grandchild
- Step- Grandchild
- Legal Ward
- Other dependent relatives

DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

Domestic Partners*

- Affidavit of Domestic Partnership
- Two of the following:
 - Joint lease or mortgage
 - Designation of Domestic Partner as beneficiary for life insurance AND retirement contract
 - Designation of Domestic Partner as primary beneficiary in employee's or insured's will
 - Durable property AND health care powers of attorney
 - Joint ownership of a motor vehicle, joint checking account or joint credit account

Affidavit of Domestic Partnership



Employee/Retiree's Name _____

DECLARATION

We certify that _____ Domestic Partner's name (please print) _____ is a Domestic Partner of _____ Employee/Retiree's name (please print) _____ in accordance with the following eligibility criteria. We certify we met the following eligibility criteria for establishing a Domestic Partnership as of _____ Date _____.

- We have lived together for at least twelve months.
- We are not married, have not been married for at least the previous 12 months, and have no other Domestic Partner.
- We are at least 18 years of age and mentally competent to consent to contract.
- We reside together in the same residence and intend to do so indefinitely.
- We have an exclusive mutual commitment similar to that of marriage.
- We are jointly responsible for each other's common welfare and share financial obligations.

In addition to this Affidavit, we have attached at least two of the documents listed below. **Note: one of the submitted documents must prove the domestic partnership was established at least 12 months prior to the date of this affidavit.**

- Joint mortgage or lease
- Designation of Domestic Partner as beneficiary for life insurance and retirement contract
- Designation of Domestic Partner as primary beneficiary in employee's or insured's will.
- Durable property and health care powers of attorney or Maryland Certification of Domestic Partnership.
- Joint ownership of motor vehicle, joint checking account or joint credit account

Complete and attach the notarized Affidavit of Domestic Partnership to your Benefit Event or Enrollment Form. Notary seal and signature must be clearly visible.

CHANGE IN DOMESTIC PARTNERSHIP

We agree to notify the State of Maryland within thirty (30) days of any change in Domestic Partnership status which would make the Domestic Partner no longer eligible for benefits (e.g., a change in joint residency,) by filing a Statement of Termination of Domestic Partnership. The Statement of Termination shall affirm that the Domestic Partnership status is terminated as of the date of execution specified therein and that a copy has been mailed to the other party by the party authorizing the action.

Upon termination of this Affidavit of Domestic Partnership (evidenced by a Statement of Termination of the Partnership signed by the Insured), I _____ agree that another Affidavit of Domestic Partnership cannot be filed for a minimum of twelve months.

ACKNOWLEDGEMENTS

1. We have provided the information in this Affidavit for the sole purpose of determining our eligibility for Domestic Partnership health benefits.
2. Willful falsification of information within this document may lead to disciplinary action, loss of insurance coverage, and/or the recovery of the cost of benefits received related to such falsification.

Employee/Retiree Signature _____ Date _____

Employee/Retiree Social Security number _____

Employee and Domestic Partner Home Address _____

***subject to imputed income**

STATE OF MD INSURANCE

Health

(Vision and Wellness)



Dental

The Delta Dental logo is a green rectangular box containing a white triangle icon followed by the text 'DELTA DENTAL' in white, uppercase, sans-serif font.

The United Concordia Dental logo features the text 'UNITED CONCORDIA' in a blue, serif font above the word 'DENTAL' in a smaller, blue, sans-serif font.

Prescription Drug

The MediImpact logo features the name 'MediImpact' in a bold, purple, sans-serif font with a stylized purple and blue swoosh above the 'i'.

Life and AD&D

The MetLife logo features a stylized icon of two overlapping shapes, one blue and one green, followed by the name 'MetLife' in a bold, black, sans-serif font.

MEDICAL PLANS OPTIONS



Preferred Provider Organization Plans (PPO)

X No referrals

- ✓ **Out-of-network** and **in-network** providers covered
- ✓ Greater cost savings when using **in-network** providers
- ✓ In-network co-pays:
 - \$15 per visit for Primary Care;
 - \$30 per visit for Specialist;
- ✓ **10% co-insurance for in-network, in-patient and out-patient hospitalization.**

MEDICAL PLANS OPTIONS



Exclusive Provider Organization Plans (EPO)

X No referrals

✓ **In-network** services only; unless it's a true emergency

✓ Co-pays:

\$15 per visit for Primary Care

\$30 per visit for Specialist;

X No co-insurance for in-network, in-patient and out-patient hospitalization.

MEDICAL PLANS OPTIONS

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KAISER PERMANENTE®

Integrated Health Model (IHM)

X No referrals

✓ In-network services only; unless it's a true emergency

✓ Co-pays:

\$15 per visit for Primary Care

\$15 per visit for Specialist

Must visit providers and facilities that are part of the Kaiser Permanente network in the Baltimore/DC/VA area only for all your care (except in an emergency).

VISION CARE/ MENTAL HEALTH/ SUBSTANCE ABUSE/

- Eligible for employees & dependents on Health Insurance
- PPO, EPO and IHM plans administer their own vision, and mental health care services
- Vision Care
 - Covers an **annual eye exam**
 - Partial payment for contact lenses and glasses every 12 months



WELLNESS

✓ Eligible for employees & dependents on Health Insurance

💡 Incentives: \$0 PCP copays, \$10 specialist reduction

🔒 Privacy: Health info confidential & encrypted

Note: Kaiser Permanente rewards do not include reduced specialist copays.

For more information on Wellness Activities, please visit
<https://dbm.maryland.gov/benefits/Pages/WellnessHome.aspx>



Health Benefits
Together, we are working toward a **healthier community.**

PRESCRIPTION DRUG

Medi**impact**



Nationwide network: all major pharmacies;



Co-payments based upon formularies (generic, a brand-name or specialty);



Generally, Co-payments are \$10, \$25 or \$40 up to a 45-day supply;



Mail order services are available.

DENTAL PLANS



Delta Dental is a DHMO plan;



Must select Primary Care Dentist in the DeltaCare® USA Network;



No claim forms;



No deductible, or annual and lifetime dollar maximums.



United Concordia is a DPPO plan;



No Primary Care Dentist;



No claim forms;



Out-of-Network Service available.

FLEXIBLE SPENDING ACCOUNT



Health Care

- Pre-Tax employee contribute
- \$120 - \$3,300 yearly
- Funds are front loaded
- **Must re-enroll each year**
- Use it or Lose it rule

Eligible Health FSA Expenses

Co-Pays	Deductibles
OTC Medications	Dental Items
Eyeglasses	Contacts
Insulin	Hospital Services
Vaccines	Fertility Treatment
Hearing Devices	Speech Therapy
PPE	Thermometer

FLEXIBLE SPENDING ACCOUNT

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Dependent Care

- Pre-Tax employee contribute
- \$120 - \$7,500 per household, yearly
- Use for children up to 13 years old
- **Must re-enroll each year ;**
- Use it or lose it rule.

Eligible Dependent FSA Expenses

Daycare Center
Babysitters
Before Care
After-School Program
Summer Camps
Elder Daycare



TERM LIFE INSURANCE



- Employees' optional coverage amount of \$10,000 up to \$300,000; in \$10,000 increments;

-Guaranteed issue

amount

of \$50,000;

- Over \$50,000 requires medical insurability form.

- Spouse & dependents' optional coverage amount can only be half of the employees' amount, up to maximum of \$150,000;

-Guaranteed issue amount of \$25,000;

-Over \$25,000 requires medical insurability form.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)



- Compliments your Term Life insurance with coverage for severe accidents or loss of life on or off the job;
- Coverage available in increments of \$100,000, \$200,000 or \$300,000;
- Individual or Family Coverage Level.

THINGS TO KNOW

1. You will get your email alerts within **2-4 weeks of your hire date** or the date you were entered into our payroll system. The email alert will be from stateofmaryland@myworkday.com ;
2. Once you submit your plan elections in the Workday SPS system, you can review and print a summary of benefits. Please review your statement carefully to ensure all information is correct;
3. Member ID cards are mailed directly from the vendors. If you need temporary cards for a visit, contact the vendor directly;
4. Coverage begins on the 1st of the month following the start date of a new hire. If a new hire starts on the first of the month, benefits are effective on their start date. If deductions do not occur until after their effective date, the State will bill the employee back to their effective date

THINGS TO KNOW

5. Once enrolled, the next opportunity an employee can change or cancel coverage, add/delete dependents, or enroll/re-enroll in a Flexible Spending Account is during open enrollment or if you incur a life event

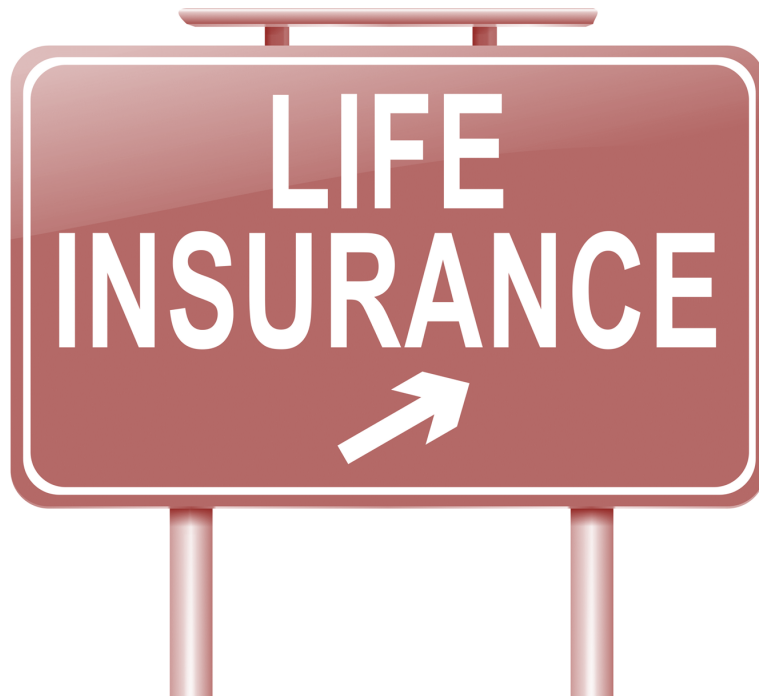
6. If you want prescription coverage, you must elect it. Prescription is NOT included/bundled with your medical coverage.

7. Research your options for health benefits in the [State of Maryland Health Benefits Guide](#)

8. The SPS password link you receive to first login expires in 24 hours from the time of the email. Be sure to click on it as soon as you get it. It will go to your work email.

USM INSURANCES

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Term Life Insurance

Long Term Disability

www.metlife.com/USMD

Group Term Life- Administered by MetLife

- **Employees-** Up to 6 times salary in increments of \$10,000 Not to exceed \$750,000;
- **Spouse-** Amounts in \$10,000 increments not to exceed \$150,000 or 100% of the employee amount, whichever is less;
- **Children-** Birth to 6 months = \$1,000; 6 months to age 26 = \$5,000 or \$10,000.

* (within the first 60 days of employment up to \$100,000 guaranteed issue)

Long term Disability- Administered by MetLife

- Long term disability insurance **pays 60%** of your gross monthly salary, if you are unable work due to a covered injury or illness.
- It can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work.
- Must Choose an “Elimination periods” - 90 days or 365 days.
The elimination period is the length of time you must wait while being disabled before you are eligible to receive payments.

TUITION REMISSION

	Eligibility	Amount	Taxable Income
Contractual II & Post-Doc Fellows	Eligible for remission at participating campus (No benefit for dependents). (Excluded DDS & MD degrees at UMB)	Up to 8 credit hours a semester Pro-rated to employee's FTE.	Undergraduate tuition is non-taxable. Graduate tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).
Regular Emp. (Faculty & Staff)	Working 50%FTE or More At any participating USM schools (Excluded DDS & MD degrees at UMB)	Up to 8 credit hours a semester Pro-rated to employee's FTE	Undergraduate tuition is non-taxable. Graduate tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).
Dependent(s) of Regular Employee	Once employee completes 2 full years of employment; Eligible for first undergraduate degree only. *Spouses not eligible at Morgan, BCCC or St. Mary's	Up to a full-time course load per semester *St. Mary is 50% for dependents	Does Not Apply.

For a full list of USM participating schools, please go to UHR website.

<https://www.umaryland.edu/hrs/benefits/tuition-remission/>

EMPLOYEE ASSISTANCE PROGRAM (EAP)

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24/7 Support,
Resources,
Consulting, and
Information

Call
855-410-7628

Website

<http://guidanceresources.com/>



CONFIDENTIAL EMOTIONAL SUPPORT



FINANCIAL RESOURCES



ONLINE SUPPORT



WORK/ACADEMIC LIFE SOLUTIONS



LEGAL GUIDANCE

LAUNCH YOUR LIFE

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Wellness program on campus

- Chair Yoga
- Massages
- Managing Stress



PHYSICAL

Address the state of the physical body through nutrition, physical activity, & sleep.



SOCIAL

Building a community and helping foster connections on UMB's campus.



MENTAL

Encompasses intellectual, emotional, & spiritual health.



ENVIRONMENTAL

Focus on the impact of the built environment & nature on our health. Consider how we can impact the environment around us.



FINANCIAL

Educate on managing finances and helping build financial literacy.

Stay Informed LYL Newsletter: <https://www.umaryland.edu/hr/benefits-and-well-being/well-being/newsletter/>

LIVE NEAR YOUR WORK

- A home buying assistance benefit
 - In selected Southwest & West Baltimore City
- **Grand total of \$18,500!!**
 - \$16,000 from Live Near Your Work
 - \$2,500 from Baltimore City
- Primary residence for 5 years



<https://www.umaryland.edu/live-near-your-work/>

LNYW@umaryland.edu

UMB PERKS & DISCOUNTS



- Lexington Market
- Verizon/Apple/T-Mobile
- Fast Park at BWI
- BJ's Wholesale Club
- TicketsatWork
- ...and more



BRICK BODIES (New UMB Perk)

- Free 14 – Day Pass
- Discounted Corporate Rate
- One Club Membership
 - Unlimited group fitness classes
 - \$0 down
- All access wellness membership
 - Hydromassage, Pool access, Recover Lounge, and Child Care
 - Access to all Brick Bodies locations
 - Padania, Reisterstown, Rotunda



SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

- Available to all employees
- Make changes at anytime
- Minimum contribution \$5 per pay period
- Pre-tax and Post-tax (Roth) Employee Contributions
 - 403(b): Fidelity, TIAA
 - 457(b): Empower, Fidelity, TIAA
 - 401 (k): MSRP Empower



SRA Maximums Contribution

2026 Calendar Year Limits

Age 49 and under
\$24,500 total per year

Age 50-59 and 64-Older
Additional \$8,000 Catch-up
\$32,500 total per year

Age 60 - 63
Additional \$11,250 Catch-up
\$35,750 total per year



Stackable

\$24,500 (457b)
+ \$ 24,500 (401k and/or 403b)
\$49,000 total per year

Important Reminders:



Employees enroll in the State Sponsored Benefits through SPS Workday system;



Look for the email notification from the State of Maryland with your W# and login information within **2-4 weeks** after hire date. This will come to your work email;



You must activate your account in the SPS Workday system within 24 hours of receiving your email notification;



You have **60 days** from your hire date to enroll in coverage;



Coverage goes into effect the 1st of the month following your hire date, with the exception that your hire date is the 1st of the month (coverages are effective the 1st).





Mandatory Retirement Plan Enrollment

Your retirement plan election:

- State Law requires a Retirement Selection on or prior to your first day of employment.
- Is a one-time, irrevocable election and **cannot** be changed
- If you were previously enrolled in a State of Maryland pension or ORP plan, you must re-enroll based on your previous election



RETIREMENT OPTIONS

Non-Exempt Staff

- Mandatory enrollment in Maryland State Retirement & Pension System

Law Enforcement Officers

- Mandatory enrollment in Law Enforcement Officers' Pension System through the Maryland State Retirement & Pension System

Faculty & Exempt Staff

- Mandatory enrollment in a Primary Retirement

Option 1 - Maryland State Retirement & Pension System (SRPS)

Option 2 - Optional Retirement Plan (ORP)

- **Fidelity**
- **TIAA**

Contractual employees are not eligible to enroll in a pension plan but can sign up for a supplemental retirement account

STATE RETIREMENT & PENSION SYSTEM

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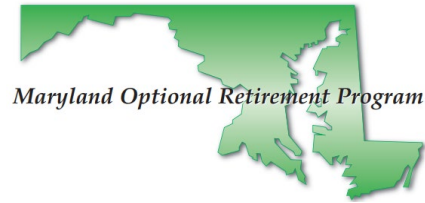


SRPS

MARYLAND STATE RETIREMENT
and PENSION SYSTEM

- Mandatory enrollment for Non-Exempt employees;
- Defined Benefit Plan with guaranteed lifetime benefit;
- **7% mandatory employee contributions**- once enrolled, you cannot change;
- Vesting in 10 years;
- **Normal Retirement** age is **65** with **10 years** of service or
Rule of 90 –age and service must equal 90;
- Offers **Early Retirement**, **Disability Retirement** & Death provision;
- Direct Retirees can continue Tuition Remission Benefit
- RetireeHealth Insurance:
 - **Full subsidize premiums** for Self and Family with **25 years of eligible service**
 - **Prorated premiums** for Self and Family with between **10 – 24.11 years of eligible service**

Optional Retirement Program (ORP)



- Viable to Faculty and Exempt Staff only
- Defined Contributory Plan;
- Must select a Vendor: TIAA or Fidelity, can change once a year;
- **7.25% employer (UMB) contributions** of the member's annual salary over a **20-pay cycle**. The member may not contribute any additional money.
- Vesting is immediate;
- No Early Retirement, Disability & Death provision;
- Direct Retirees can continue Tuition Remission Benefit
- Retiree Health Insurance:
 - **25 years** of eligible service retiree get **fully subsidize premiums** for **Self and Family**
 - **10 – 25 years** of eligible service **direct** retirees get **prorated premiums** for **Self only**, dependent pay full price

FILLING OUT FORMS

- You will need to fill out your retirement forms.

X No scratch out

X No white out

- ✓ Read the documents in full
- ✓ Write as neatly as possible
- ✓ Answer all question

✓ **Date forms with your start date**

- Take picture of complete documents for your copy



Helpful Tips When Filling Out Your Forms:

Form 60: Election for Participation, must be completed by **Faculty** and **Exempt Employee** *Unless previously in the MD Pension*

Your USM Agency is – **University of Maryland, Baltimore**

Only Pension enrollees needs to be notarized

Notify the Benefits team if you are an **elected State Official for any Maryland Office**

Cell phone number is fine to put down if you don't have an office phone number





Thank You!



<http://www.umaryland.edu/hrs/benefits/>



HRBenefits@umaryland.edu