



# 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 1<sup>st</sup> of the month **following** an event;

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

NEW EMPLOYMENT  
DATE

January 22<sup>nd</sup>

March 1<sup>st</sup>

EFFECTIVE COVERAGE  
DATE

February 1<sup>st</sup>

March 1<sup>st</sup>

# MISSED INSURANCE PREMIUM

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](mailto: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

HUMAN  
RESOURCES

- 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**
  - Email 1: The New Hire's SPS ID (W#)
  - Email 2: 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](mailto:HRBenefits@umaryland.edu)** to have your password reset

# New User SPS Workday Notification Email Example

## What to look for: Email #1

**From:** shared.services maryland <[stateofmaryland@myworkday.com](mailto:stateofmaryland@myworkday.com)>

**Sent:** Monday, November 14, 2022 8:14 AM

**To:** Name <Name@umaryland.edu >

**Subject:** A Benefit Event requires your attention New Hire

You have a Benefit Event New Hire in progress in your inbox. Please log into Workday to complete by the Submit Elections By date.

If you do not complete and submit the elections by the Submit Elections By date you will have to wait until the next Open Enrollment to make this change. (Exception: Divorce or Death of Dependent events may be older than 60 days only when removing ineligible dependents.)

Business Process: Benefit Change - New Hire : Name Name

**(W1234567)** on 10/24/2022

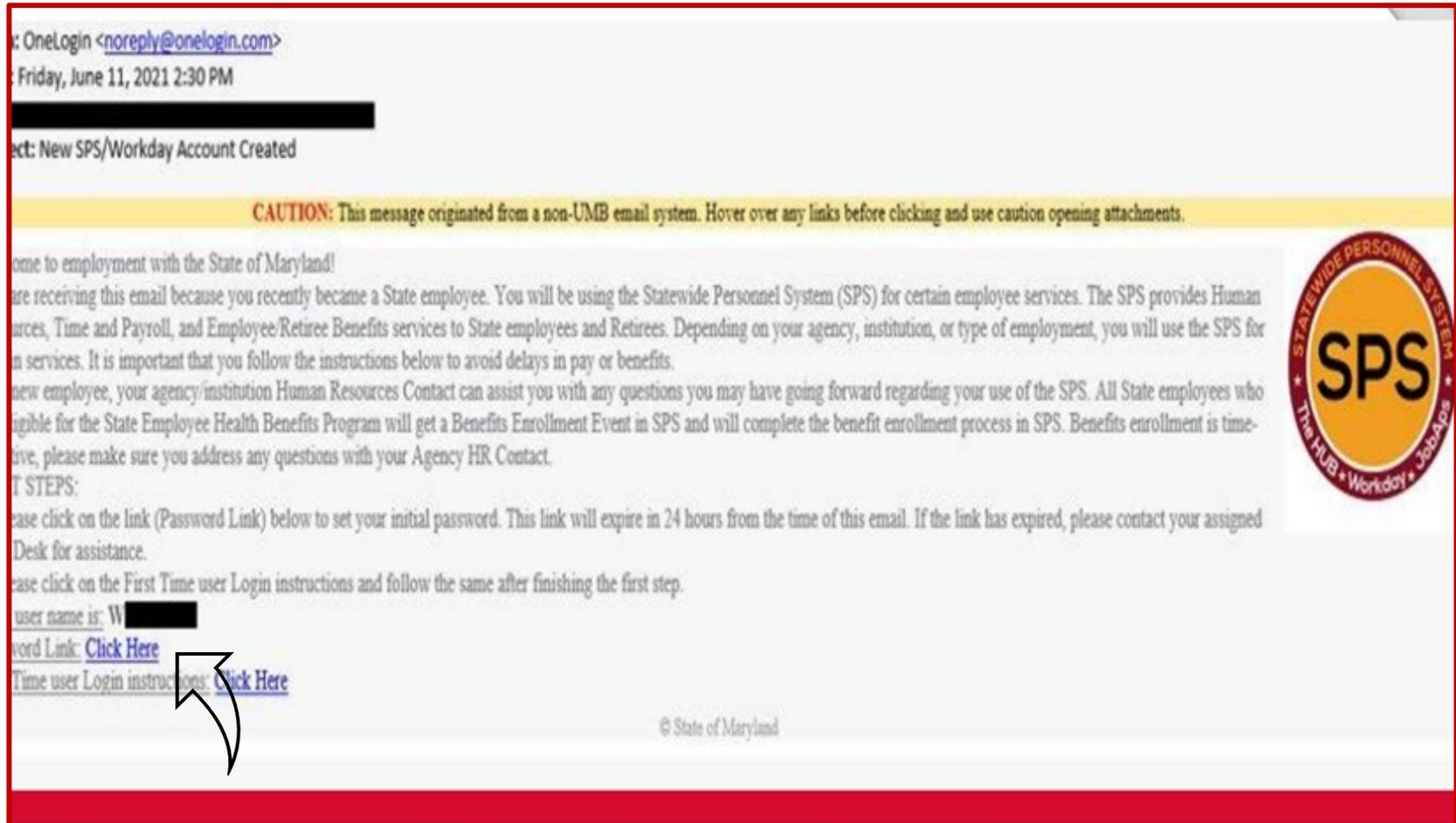
Subject:Name Name (W1234567)

Details: Change Benefits for Life Event for Name Name (W1234567) effective on 10/24/2022

# New User SPS Workday Notification Email Example

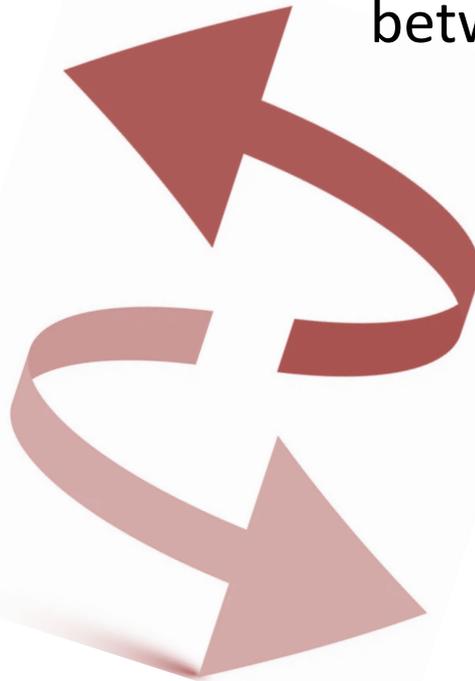
## What to look for: Email #2

This contains the password link – you must click on this within 24 hours of receipt



# 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 and 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 blue, sans-serif font.

## Prescription Drug

The MediImpact logo is the word 'MediImpact' in a purple, sans-serif font, with a stylized purple and blue swoosh element under the 'i'.

## Life and AD&D

The MetLife logo consists of a stylized 'M' icon made of two overlapping shapes (one blue, one green) followed by the text 'MetLife' in a 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

HUMAN  
RESOURCES



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/

HUMAN  
RESOURCES

- 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



## 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](mailto: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



Term Life Insurance

Long Term Disability

[www.metlife.com/USMD](http://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
<b>Contractual II &amp; Post-Doc Fellows</b>	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.	<b>Undergraduate</b> tuition is non-taxable.  <b>Graduate</b> tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).
<b>Regular Emp. (Faculty &amp; Staff)</b>	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	<b>Undergraduate</b> tuition is non-taxable.  <b>Graduate</b> tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).
<b>Dependent(s) of Regular Employee</b>	Once employee completes 2 full years of employment; Eligible for <b>first undergraduate degree only.</b> *Spouses not eligible at Morgan, BCCC or St. Mary's *St. Mary is 50% for dependent	Up to a full-time course load per semester	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)

HUMAN  
RESOURCES

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

# 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



# SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

## 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 1<sup>st</sup> of the month following your hire date, with the exception that your hire date is the 1<sup>st</sup> of the month (coverages are effective the 1<sup>st</sup> ).





# 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



# STATE AGENCY/USM TRANSFERS

## Retirement Selection:



**No changes** to Retirement plan selection.



**Must** continue with retirement selection from previous employer.



**Need** to re-complete retirement forms to update salary and agency.



**Supplemental Retirement Accounts (401K, 403B, 457B):**  
complete necessary forms to re-activated.

# 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

- 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 & Death provision;
- Provides fully subsidized health insurance to retiree and their dependents once individual has reached 25 years of service. Pro-rated subsidy with at least 10 years, for retiree and dependents.

# Optional Retirement Program (ORP)

- Exempt employees have a choice between the State Pension System or the Optional Retirement Program (ORP);
- 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;
- Provides fully subsidized health insurance to retirees' and their dependents after 25 years. Pro-rated subsidy with at least 10 years, for retiree only, dependents pay full price;
- If you have at least 10 years but less than 25 years of services, you must retiree directly from the University with continuous distribution (payment) from ORP account to be eligible for health insurance later.

# 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:

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

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

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Only Pension enrollees needs to be notarized

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

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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](mailto:HRBenefits@umaryland.edu)