Welcome to the Benefits Overview

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

HRBenefits@umaryland.edu
Overview Agenda

• **State of Maryland Sponsored Benefits**
  – Transfer, Eligibility, Enrollment, Dependent Eligibility & Plan Options
  – 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
State Agency/USM Transfers

State Sponsored Benefits Enrollment:

• **Regular Employment Categories**: Non-Exempt, Exempt and Faculty, 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. Your password will also be the same if it has not been more than 90 days, however, you may not be able to login until after your first paycheck.
State Agency/USM Transfers, cont.

Retirement Selection:

• **No changes** to Retirement plan selection.
• **Must** continue with retirement selection from previous employer.
• **Need** to inform HR Service Center of retirement selection and re-complete retirement forms to update agency.
• **Supplemental Retirement Accounts** (401K, 403B, 457B): complete necessary forms to re-activated.
## ELIGIBILITY FOR COVERAGE

<table>
<thead>
<tr>
<th>Employment Status and Hours</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exempt and Nonexempt Employees Working at least 50% time</td>
<td>Full State Subsidized Rate</td>
</tr>
<tr>
<td>Post-Docs Working at least 50% time</td>
<td>Full State Subsidized Rate</td>
</tr>
<tr>
<td>Contractual Employees Working at least 30 hours</td>
<td>State subsidizes 75% of the premium cost on a self-pay basis</td>
</tr>
</tbody>
</table>
EFFECTIVE DATES OF COVERAGE

- The 1st of the month following the new employment start date or other qualifying event (marriage, divorce, loss of coverage, etc.)

- Employee will be billed by the State of Maryland back to their effective date of coverage.

<table>
<thead>
<tr>
<th>NEW EMPLOYMENT DATE</th>
<th>EFFECTIVE COVERAGE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 22nd</td>
<td>February 1st</td>
</tr>
<tr>
<td>March 1st</td>
<td>March 1st</td>
</tr>
</tbody>
</table>
ENROLLMENT INFORMATION

Remember

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

BENEFITS CHANGES:
- Annually Open Enrollment
- Qualifying Event
ENROLLMENT INFORMATION

• Enrollment is through the SPS Workday System
• Employee data is sent to the State of Maryland to be loaded into SPS Workday, this takes 2-3 weeks
• Once data is loaded into SPS after your first paycheck, an email will be sent with user info to login to SPS to employees work email
  – Expect email after first paycheck;
• You must login with 24 hours of receiving email with login credentials; however, if you miss this window, just select "Forgot Password" to reset your account
New User Notification Email

*Must activate account within 24 hours*

From: OneLogin <noreply@onelogin.com>
Sent: Friday, June 11, 2021 2:30 PM
To:
Subject: New SPS/Workday Account Created

CAUTION: This message originated from a non-UMD email system. Hover over any links before clicking and use caution opening attachments.

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 user name is: W[redacted]
Password Link: Click Here
First Time user Login instructions: Click Here

© State of Maryland
DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

Legally married spouses:

RECORDED MARRIAGE CERTIFICATE:
- The State will only accept “Official” or “Certified” Marriage document:
  - Date stamped on or after the date of marriage;
  - Signed by the appropriate State or County official; County Clerk’s or State Registrar.

*Marriage Documents signed by an Officiant, Pastor, Rabbi or Reverend are not acceptable documents*

- Foreign Marriage Documents:
  - must be translated and notarized by someone other than employee or family member;
  - You must upload the untranslated and translated version.
DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

• **Children (under the age of 26)**
  - Biological children
    - Official State Birth Certificate with employee’s name listed as parent
  - Adopted children
    - Pending Adoption or Final Adoption Decree
  - Step-children
    - Official Marriage Document & Child’s State Birth Certificate with employee’s spouse name listed as parent.

**Other child relatives (under the age 25)**

- Grandchild, Step-Grandchildren, Legal Ward & Other Dependent Relatives:
  - Child’s State Birth Certificate
  - Proof of Permanent Residency
  - Copy of Legal/Testamentary Court document signed by Judge
  - Proof of relation by blood or marriage.

*The required documentations must be uploaded at the time of enrollment.*
MEDICAL BENEFIT OPTIONS

Health Insurance (vision & mental health included)
- CareFirst PPO
- CareFirst EPO
- United Healthcare PPO
- United Healthcare EPO
- Kaiser Permanente IHM

Dental
- United Concordia Dental DPPO
- Delta Dental DHMO

Prescription
- CVS Caremark
Preferred Provider Organization Plans (PPO)

PPO plans allow in-network and out-of-network services.

X  No referrals;

✓  Greater cost savings by using doctors in-network;

✓  Out-of-network results in higher out of pocket expenses;

✓  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, Cont.

Exclusive Provider Organization Plans (EPO)

X No referrals;
✓ No out-of-network services 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 Option, Cont.

Integrated Health Model (IHM)

✗ No out-of-network services, unless it’s a true emergency;

✓ No referrals; members can self-refer to in-network providers (including specialist);

✓ Co-pays:

  $15 co-pays per visit for Primary Care & 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

✓ Available to all individuals and their dependents enrolled in a medical plan;
✓ Covers an annual eye exam;
✓ Partial payment for contract lenses and glasses every 12 months;
✓ PPO, EPO and IHM plans administer their own vision care services;
✓ Contact the medical plans for instructions in accessing coverage.
✓ Available to all medical policy holders and their enrolled dependents;
✓ No additional premium required;
✓ PPO, EPO and IHM plans administer their own mental health/substance abuse and vision care programs;

Wellness Plan has several important benefits for all Medical plans:

$0 copays for PCP visits; and
$5 reduction in Specialist copays.

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

Delta Dental is a DHMO plan;
- Must select Primary Care Dentist;
- 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 ACCOUNTS

Health Care
- Contribute up to $2750 annually, front loaded;
- Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2022- Dec 2022);
- Use to pay expenses associated with medical care (co-pays, deductible, co-insurance, etc.);
- **Must re-enroll each year;**
- Use it or Lose it rule.

Health Care
- Contribute up to $2750 annually, front loaded;
- Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2022- Dec 2022);
- Use to pay expenses associated with medical care (co-pays, deductible, co-insurance, etc.);
- **Must re-enroll each year;**
- Use it or Lose it rule.

Dependent Care
- Contribute up to $5,000 annually, accrued;
- Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2022- Dec 2022);
- Use to pay childcare expenses (Daycare, Before & After care, Elder Daycare, etc.);
- **Must re-enroll each year;**
- Use it or lose it rule.
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 not receive your Workday SPS login (W#) email notification for Benefits enrollment until **AFTER** your first paycheck. Yes, this time counts towards the 60-days time frame to enroll;

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. You will get billed **back to the effective date** of the health insurance, the 1st of the month following your start date even if you wait until the 59th day to enroll in Benefits.
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 **OPEN ENROLLMENT**;

- Annually, Open Enrollment usually occurs in the month of October;

- Open Enrollment enrollments/changes goes into effect January 1st.

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

University System of Maryland provides two additional benefits:

- Term Life Insurance
- Long Term Disability

www.metlife.com/USMD
USM Benefits

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)
USM Benefits

Long term Disability- Administered by MetLife

• Long term disability insurance pays 60% of your gross monthly salary, if you are unable to 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

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Taxable Income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee (Regular)</strong></td>
<td>Immediately (after first paycheck) for graduate or undergraduate courses at any participating USM schools (Excluded DDS &amp; MD degrees).</td>
<td>Up to 8 credit hours. Pro-rated to employee’s FTE.</td>
</tr>
<tr>
<td><strong>Dependent(s) of Regular Employee</strong></td>
<td>Once employee completes two full years of employment; Eligible for first undergraduate degree only. *Spouses not eligible at Morgan, BCCC or St. Mary’s</td>
<td>Up to a full-time course load per semester</td>
</tr>
<tr>
<td><strong>Employee (Contractual)</strong></td>
<td>Eligible for remission only at home campus (No benefit for dependents).</td>
<td>Up to 8 credit hours prorated to employee’s FTE</td>
</tr>
</tbody>
</table>

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

https://www.umaryland.edu/hrs/benefits/tuition-remission/
LAUNCH YOUR LIFE

• UMB’s Health and Wellness Program
• Massage, Stress Management, Financial Education, Nutrition and Cooking, Wellness Education, Fitness...
• Currently Virtual, emails from HRWELL to work email
• https://www.umaryland.edu/launch-your-life/
LIVE NEAR YOUR WORK

- A home buying assistance benefit for employees that offers money toward the down payment and closing costs of homes in select Southwest & West Baltimore neighborhoods.
- You do not have to remain employed, but must be primary residence for 5 years
- [https://www.umaryland.edu/live-near-your-work/](https://www.umaryland.edu/live-near-your-work/)
- LNYW@umaryland.edu
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 2-3 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 ).
QUESTIONS???
SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA’S)

- Plans are available to anyone;
- This is an additional savings for retirement, (Not Pension or ORP)
- Optional enrollment, you can join, switch plans and change amount at anytime during the year;
- May deposit as little as $10 per pay period;
- Enrollment forms are available on the UHR website:

Vendor Options

Fidelity
Pre-tax: 403(b) & 457(b)
Post-tax: Roth 403(b)

TIAA
Pre-tax: 403(b) & 457(b)
Post-tax: Roth 403(b)

MSRP Nationwide
Pre-tax: 401(k), 403(b) & 457(b)
Post-tax: Roth 401(k), & Roth 457(b)

Supplement Retirement Accounts
SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA’S)

2022 Calendar Year Limits

$ 20,500 (401k or 403b)  
+ 20,500 (457b)  
$41,000 total per year

If over 50 can contribute an additional $6,500 ($20,500 + $6,500) for a total $27,000 per year
RETIREMENT OPTIONS

Your retirement plan election:

• Must be made within 1-2 days of your start day
• 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

**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*
**Transfers- Retirement**

- **You CANNOT** change retirement plans and you **DO** have to re-complete your retirement forms to update your agency.
- You will have to reactivate your supplemental retirement accounts (401K, 403B, 457B) if you wish to contribute.
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- cannot change;
- 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.
Thank You!

QUESTIONS???

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

HRBenefits@umaryland.edu