Welcome to UMB

BENEFITS OVERVIEW

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

HRBenefits@umaryland.edu
State Agency/USM Transfers

• Do not need to re-enroll in benefits if it has been less than 30 days between jobs and you were an exempt or non-exempt employee, and your employment category is not changing. All State benefits will transfer (Medical, dental, prescription, life ins & FSA). You cannot make any changes.

• You CANNOT change your retirement plan 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)

• 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.
## 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>
DEPENDENT INFORMATION

- Legally married spouses, biological children, adopted children, and step-children. Other child relatives may also be considered dependents.

- Biological, adopted, and step-children may be covered through the end of the month in which they turn 26

<table>
<thead>
<tr>
<th>Required Documents</th>
<th>Marriage</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Copy of Marriage certificate signed by the clerk of the court</td>
<td>Copy of State-issued birth certificate</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 hire date

• Benefit changes can only be made during Open Enrollment or if you have a qualifying event

*Have your documentation such as marriage certificates, and birth certificates scanned for quick upload.*
ENROLLMENT INFORMATION

- Enrollment is through the SPS Workday System
- Employee data is sent to the State of Maryland to be loaded into SPS Workday
- Once data is loaded into SPS after your first paycheck, an email will be sent with user info to login to SPS
- 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
Process to Enroll in SPS

*You must click on activation link in email within 24 hours*

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

CAUTION: This message originated from a non-UMB 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 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: [红字]
Password Link: Click Here
First Time user Login instructions: Click Here

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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

Wellness Activities for all Medical plans- Wellness Activities
# MEDICAL BENEFIT OPTIONS

## State of Maryland Health Benefits Guide

### CareFirst

<table>
<thead>
<tr>
<th>TYPE OF SERVICE</th>
<th>PPO</th>
<th>EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOSPITAL INPATIENT SERVICES (Preauthorization Required)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>90% of allowed benefit</td>
<td>70% of allowed benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>90% of allowed benefit</td>
<td>70% of allowed benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible</td>
</tr>
<tr>
<td>Acute Inpatient Rehab when Medically Necessary</td>
<td>90% of allowed benefit</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>90% of allowed benefit</td>
<td>70% of allowed benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible</td>
</tr>
<tr>
<td>Surgery</td>
<td>90% of allowed benefit</td>
<td>70% of allowed benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible</td>
</tr>
<tr>
<td>Organ Transplant</td>
<td>90% of allowed benefit</td>
<td>70% of allowed benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible</td>
</tr>
</tbody>
</table>

Together, we are working toward a healthier community.

Awareness • Ownership • Accountability • Improvement

University of Maryland Baltimore
TERM LIFE INSURANCE
Metlife

- Employee can take out life insurance for up to $300,000 in $10,000 increments
  - Guaranteed issue amount of $50,000 offered to employees
  - $50,000+ requires medical insurability form

- Insurance for dependents may be taken for 1/2 employee amount or $150,000 whichever is less
  - Guaranteed issue amount of $25,000 offered to dependents
  - Any amount in excess of $25,000 for dependents must have medical insurability form
State of MD MetLife

- Financial protection when a covered accident results in death or dismemberment
- Guaranteed coverage
- Coverage available in increments of $100,000, $200,000 or $300,000
- Options available for individual or family
<table>
<thead>
<tr>
<th>FLEXIBLE SPENDING ACCOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>P&amp;A Group</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health Care</th>
<th>Dependent Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Contribute up to $2,750 annually, front loaded</td>
<td>• Contribute up to $5,000 annually, accrued</td>
</tr>
<tr>
<td>• Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2022- Dec 2022)</td>
<td>• Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2022- Dec 2022)</td>
</tr>
<tr>
<td>• Use to pay expenses associated with medical care (co-pays for doctor visits, prescription co-pays, etc.)</td>
<td>• Use to pay expenses associated with day care costs (fees, after care costs for children, eldercare, etc.)</td>
</tr>
<tr>
<td>• Must re-enroll each year</td>
<td>• Must re-enroll each year</td>
</tr>
<tr>
<td>• Use it or Lose it rule (Jan 2022- March 2023)</td>
<td>• Use it or lose it rule (Jan 2022- Dec 2022)</td>
</tr>
</tbody>
</table>
THINGS TO KNOW

1. New Hires will get an email alert to their UMB email within 2-3 weeks of their hire date or the date they were entered into our payroll system.

2. Once benefits are effective you can view a summary of your benefits in SPS Workday. Review statement to ensure all information is correct.

3. Member ID cards will be sent out to you directly from the vendors. If you need temporary cards for a visit while you wait, 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.
USM Benefits

University System of Maryland provides two additional benefits:

- Term Life Insurance
- Long Term Disability

*These benefits are not in Workday

www.metlife.com/USMD
USM Benefits

USM MetLife- Group Term Life

- **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

USM MetLife- Long term Disability

• Long term disability insurance pays you 60% of your gross monthly salary if you cannot work due to a covered injury or illness or your disability prevents you from working at all or limits your ability to work.

• Elimination periods: 90 days or 365 days elimination period. This is how long you must be out before you receive payments.
## TUITION REMISSION

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee (Regular)</strong></td>
<td>Immediately for graduate or undergraduate courses at any participating USM schools (Excluded DDS &amp; MD degrees) Up to 8 credit hours prorated 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 <strong>first</strong> undergraduate degree only <em>Spouses not eligible at Morgan, BCCC or St. Mary’s</em> 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.) Up to 8 credit hours prorated to employee’s FTE</td>
</tr>
</tbody>
</table>

Any University of Maryland Campus, Morgan State, Towson, University of Baltimore, Coppin State, Bowie, Frostburg, Salisbury, BCCC & St. Mary’s
LAUNCH YOUR LIFE

- UMB’s Health and Wellness Program
- Massage, Stress Management, Financial Education, Nutrition and Cooking, Wellness Education, Fitness...
- [https://www.umaryland.edu/launch-your-life/](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/
• LNYW@umaryland.edu
Health Benefit Reminders:

• Employees enroll in health benefits through SPS Workday, the State of Maryland benefits system
• You have 60 days to enroll from your hire date
• You will get an email from the State of Maryland with your W# and login information for Health Benefits about **2-3 weeks after hire date**. This will come to your work email
• You must login to SPS Workday within 24 hours of this email to activate your account or select "Forgot Password"
• Benefits are effective the 1\textsuperscript{st} of the month after your hire date, exception being if you are hired the 1\textsuperscript{st} of the month, benefits are effective the 1\textsuperscript{st}
QUESTIONS???
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

• Email your selection to **HRServiceCenter@umaryland.edu**
# 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 - cannot change
- Vesting in 10 years, unused sick leave added as service credit
- 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 & dependents.
Optional Retirement Plan (ORP)

- Exempt employees have a choice between the State Pension System or the Optional Retirement Program (ORP)
- Must select a Vendor: TIAA or Fidelity, can change once a year
- 7.25% employer (UMB) contributions- cannot change
- Vesting is immediate, unused sick leave is forfeited
- No Early Retirement, Disability & Death provision
- Provides fully subsidized health insurance to the retiree and their dependents after 25 years. Pro-rated subsidy with at least 10 years, for retiree only, dependents pay full price.
- If you do not have 25 years, you must start distribution (payment) when you leave to be eligible for health insurance later.
SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA’S)

• These plans are in addition to your Pension plan

• Plans are optional you can join at anytime and can change amount deposited at anytime

• Deposit as little as $10 per pay period

• Enrollment forms can be found on our 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 Plan Reminders:

• E-mail HRServiceCenter@umaryland.edu your retirement election today to get you in our HR system
  – Non-exempt employees must enroll in the pension
  – Exempt faculty & staff may choose wither the pension or ORP (election is irrevocable)
• Retirement forms must be emailed/sent back to the Benefits Office retirementforms@umaryland.edu within one week of your New Hire/change in status date or fees may be applied
  Attached with a valid copy of your proof of birth (Driver's License)
• Supplemental retirement (SRA) is available to all employees. You may enroll, cancel, change at any time
Thank You!

QUESTIONS???

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

HRBenefits@umaryland.edu