WELCOME TO THE BENEFITS OVERVIEW

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

HRBenefits@umaryland.edu
AGENDA

State of Maryland Sponsored Benefits
- Agency/USM Transfers, 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
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>
ENROLLMENT INFORMATION

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\textsuperscript{st} 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 22\textsuperscript{nd}</td>
<td>February 1\textsuperscript{st}</td>
</tr>
<tr>
<td>March 1\textsuperscript{st}</td>
<td>March 1\textsuperscript{st}</td>
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</tbody>
</table>
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 2-3 weeks of their hire date or the date they were entered into our payroll system. The email alert will be from stateofmaryland@myworkday.com and will contain
  - 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
- New Hires must use the temporary password link in their initial email from stateofmaryland@myworkday.com to login to the SPS Workday System for the first time
- 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
New User SPS Workday Notification Email Example
What to look for: Email #1

From: shared.services maryland <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

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.
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.*
HEALTH 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.

- 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.
Integrated Health Model (IHM)

X 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 contact 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.
MENTAL HEALTH/SUBSTANCE ABUSE/WELLNESS

- 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

Complete one of the recommended screenings to receive a $5 reduction in specialists copays. Complete an annual eye exam for a $5 reduction in specialists copays. Complete both for maximum reduction of $10.

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

**CVS caremark®**

- 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 Dental
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 $2,850 annually, front loaded;
• Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2023 - Dec 2023);
• 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 2023 - Dec 2023);
• 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 get your email alerts within **2-3 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.
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.

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 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.
<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Taxable Income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee (Regular)</strong></td>
<td>Up to 8 credit hours. Pro-rated to employee’s FTE.</td>
<td>Undergraduate tuition is non-taxable. Graduate tuition over $5,250 annually is taxable. (Supervisor Waiver Certificate).</td>
</tr>
<tr>
<td><strong>Dependent(s) of Regular Employee</strong></td>
<td>Up to a full-time course load per semester</td>
<td>Does Not Apply.</td>
</tr>
<tr>
<td><strong>Employee (Contractual)</strong></td>
<td>Up to 8 credit hours prorated to employee’s FTE</td>
<td>Undergraduate tuition is non-taxable. Graduate tuition over $5,250 annually is taxable. (Supervisor Waiver Certificate).</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/](https://www.umaryland.edu/hrs/benefits/tuition-remission/)
LAUNCH YOUR LIFE

UMB’s work-life and wellness program--currently virtual events

- Stress management, financial and legal assistance, nutrition, step challenges, work life solutions, employee discounts and more

HRWell@umaryland.edu
UMB Guidance Resources
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).
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)

2023 Calendar Year Limits

$ 22,500 (401k or 403b)  
+ 22,500 (457b)  
$45,000 total per year

If over 50 can contribute an additional $7,500 ($22,500 + $7,500) for a total $30,000 per year
Time for a Break
RETIREMENT OPTIONS

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 Selection:

<table>
<thead>
<tr>
<th>Icon</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>🚌</td>
<td><strong>No changes</strong> to Retirement plan selection.</td>
</tr>
<tr>
<td>🚶‍♂️</td>
<td><strong>Must</strong> continue with retirement selection from previous employer.</td>
</tr>
<tr>
<td>💲</td>
<td><strong>Need</strong> to re-complete retirement forms to update salary and agency.</td>
</tr>
<tr>
<td>🐞</td>
<td><strong>Supplemental Retirement Accounts</strong> (401K, 403B, 457B): complete necessary forms to re-activated.</td>
</tr>
</tbody>
</table>
## 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 - 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!

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

HRBenefits@umaryland.edu