

In addition to the health and life insurance benefits offered by the State of Maryland Department of Budget and Management, employees of UMB ALSO have the opportunity to obtain life insurance and long-term disability insurance thru University Systems of Maryland (USM). We are pleased to announce that the University System of Maryland (USM) has selected MetLife to replace UNUM as their vendor for these plans. They can be accessed at this website: www.metlife.com/USMD

This is not to be confused with the State of Maryland MetLife coverage. This USM sponsored MetLife plan is separate and in addition to the State of Maryland MetLife life insurance and accidental death & dismemberment (AD&D) Insurance.

These plans are available to all Regular Exempt, Non-Exempt, Faculty, and Contingent II employees who regularly work 20 hours per week or more (50% to 100% FTE).

If you are currently enrolled in a USM UNUM plan:

- Carryover of existing Life and/or LTD Insurance coverage from UNUM to USM MetLife will be automatic; no re-enrollment is required.
- USM MetLife life insurance rates will be lower than the USM UNUM life insurance rates.
- Login to check your information to ensure it is correct
 - Go to www.metlife.com/USMD
 - Click “Enroll” (even if you already have coverage)
 - Your username is your W# which is that same one you use to login to Workday
 - Your password is “the last 4 digits of your W# & your 4-digit year of birth”
 - Once you are logged in you can see your current coverages under “My Benefits”, then select “Benefit Summary”
 - If you wish to enroll, click “Next” at the bottom of the home page to start the enrollment process
- If everything is correct, there is nothing you need to do to keep your current coverage in force.
- You can go to www.metlife.com/USMD at any time to view or change your existing coverage or make changes in the event of a Qualifying Life Event (QLE).

If you are *not currently enrolled* in an UNUM plan:

- If you a **new hire/rehire** and you wish to enroll in USM MetLife benefits, you have **60 days** from your hire/rehire date to enroll.
- If you are a **current employee** who is not currently enrolled, you can enroll in USM MetLife during this **special enrollment period thru April 30th**. The next opportunity will be during Open Enrollment.
- You may receive additional communications over the next few weeks to remind you to check your coverage or enroll.
- Here's how to enroll:
 - Go to www.metlife.com/USMD
 - Click "Enroll"
 - Your username is your W# which is that same one you use to login to Workday
 - Your password is "the last 4 digits of your W# & your 4-digit year of birth"

Over the next few weeks, eligible employees will receive communications from USM and MetLife at home addresses and via your UMB work email detailing the new plans and rates. The link to USM MetLife's dedicated website for USM employees is www.metlife.com/USMD.

Questions can be directed to HRBenefits@umaryland.edu

UNUM TO USM METLIFE TRANSITION FAQs

1. How do I login to the USM MetLife system?

- Go to www.metlife.com/USMD
- Click “Enroll” (even if you already have coverage)
- Your username is your W# which is that same one you use to login to Workday
- Your password is “the last 4 digits of your W# & your 4 digit year of birth”
- Once you are logged in you can see your current coverages under “My Benefits”, then select “Benefit Summary”
- If you wish to enroll, click “Next” at the bottom of the home page to start the enrollment process

2. If I have UNUM coverage, what do I need to do?

If you currently have one or more of the USM UNUM policies (Life and/or Long Term Disability), your current coverage will remain the same under USM MetLife with access to enhanced benefits and reduced rates. You are strongly encouraged to go to the MetLife website and review your existing coverage and beneficiaries: www.metlife.com/USMD.

3. If I don't have UNUM coverage but want to enroll in one or both of these MetLife plan, what do I need to do?

A special enrollment period is open from April 1 – April 30, 2021, during which you will be able to enroll in Optional Life and/or LTD with reduced rates and simplified underwriting. Answer just five health questions to apply for Optional Life. You can also enroll in the LTD plan (365-day elimination period option) without having to answer any health questions. Go to www.metlife.com/USMD.

4. Is this USM-MetLife plan the same as the State of Maryland MetLife plan?

Though MetLife is the same carrier for both USM and the State of Maryland, the USM plans and the State of Maryland plans are completely separate. If you are currently enrolled in a State of Maryland MetLife plan, it will remain the same.

5. How will the deduction appear on my paystub?

- The payroll code will appear as “USM Life/Dbilty.”
- The premiums for USM MetLife life insurance and/or long-term disability will be combined to show as one deduction on your paystub. To find out your cost for each separate plan, login to your account at www.metlife.com/USMD
- There is only one payroll deduction code that is used for both USM

MetLife life insurance and long-term disability. If you only have USM MetLife life insurance or USM MetLife long-term disability, your payroll deduction code will still be "USM Life/Dbly".

6. If I enroll, add, or increase coverage, will I need to provide medical information?

If you enroll, add, or increase coverage by April 30, 2021, there is simplified underwriting. Answer just five health questions for Optional Life. LTD coverage with a 365-day elimination period option does not require answering any health questions.

7. What is the effective date of approved new enrollments, additions, or coverage increases?

- The effective date for approved new enrollments, additions, or coverage will be May 1, 2021.
- Existing UNUM policies that are rolling into USM MetLife will have an April 1 effective date, and there will be no break in existing coverage.

8. How do I find out more about the policies offered and their rates?

- Detailed information about the USM-MetLife plans will be distributed and posted through April.
- Watch for communications directly from MetLife
- Go to www.metlife.com/USMD

9. Who administers the USM MetLife plans?

The USM MetLife plans are managed by a third party administrator, GIS/Boon-Chapman. You may receive communications or emails from GIS/Boon-Chapman about USM MetLife life insurance and long-term disability insurance.