

**UNIVERSITY OF MARYLAND, BALTIMORE SUMMARY OF BENEFITS**

Benefits by Employment Category	Regular (Faculty, Exempt & Non-Exempt) 50% FTE or more	Regular Part Time Employees Less than 50%FTE	Contingent II Employees	Contingent I Employees	Post-Doc Fellows Includes SOP Residents	Graduate Assistants
<b>Leave Package</b>	√	√	√	N/A	*	*
<b>Holiday Schedule</b>	√	√	√	N/A	*	*
<b>Health Benefits &amp; Flexible Spending Accounts (FSA)</b>						
Health Insurance (Includes Vision & Mental Health)	√	√ unsubsidized benefits	↓ State subsidy for Medical*****	↓ State subsidy for Medical*****	√	N/A - Contact Student Health
Prescription Insurance	√	√ unsubsidized benefits	↓ State subsidy for Prescription*****	↓ State subsidy for Prescription*****	√	N/A - Contact Student Health
Dental Insurance	√	√ unsubsidized benefits	↓ unsubsidized benefits	↓ unsubsidized benefits	√	N/A - Contact Student Health
Flexible Spending Accounts	√	N/A	N/A	N/A	√	N/A
<b>Income Protection</b>						
Life Insurance (USM MetLife and MetLife)	√	√***	√***	MetLife Only through State of MD***	√	N/A
Accidental Death & Dismemberment Plan (AD&D)	√	√	√	√	√	N/A
Long Term Disability (LTD)	√	N/A	√***	N/A	√	√***
<b>Education</b>						
Tuition Remission ****	√	No eligible if less than 50%	Employee Only at Home Campus	N/A	Empl. Only (at participating campuses)	Empl. Only (at participating campuses)
Tuition Reimbursement	√ N/A Faculty	N/A	N/A	N/A	N/A	N/A
E-Learning (Online courses for employees)	√	√	√	N/A	√	√
College Savings Plans of Maryland	√	√	√	√	√	√
<b>Retirement Plans - Mandatory</b>						
State Retirement & Pension System (Defined Benefit Plan)	√	> 500 hrs/yr	N/A*****	N/A*****	N/A*****	N/A*****
Optional Retirement Program/ ORP (Defined Contribution Plan)	√ N/A Non-Exempt		N/A*****	N/A*****	N/A*****	N/A*****
<b>Retirement Plans - Supplemental</b>						
Supplemental Retirement Annuities 401k, 403b, 457b	√	√	√	√	√	√
<b>UMB Campus Benefits</b>						
Direct Deposit	√	√	√	√	√	√
State Employees Credit Union	√	√	√	√	√	√
United Buying Services (Auto Purchasing Assistance)	√	√	√	√	√	√
Bookstore, Athletic Center, Computer Resources & Libraries	√	√	√	√	√	√
Employee Assistance Program (EAP)	√	√	√	N/A	√	N/A

\* See Department Administrator for applicable leave package and holiday schedule  
 \*\* State Subsidized Health Benefits, FSAs and Tuition Remission are not available to employees who work less than 50%. Unsubsidized COBRA rates apply for Contingent II Contractual employees.  
 \*\*\* USM Life Insurance or Long Term Disability are not available to employees who work less than 50%  
 \*\*\*\* In proportion to % of time worked.  
 \*\*\*\*\* Retirement creditable service generally only counts when participating in a mandatory plan.  
 \*\*\*\*\* 75% State subsidy applies to Contingent I and II employees that work more than 30 hours per week (or an average of 130 hours per month or faculty teaching 9 credits or more a semester)