

# UMBC Benefits Summary

## For 9 -Month Faculty

The following benefits are available to all regular, full-time 9 month Faculty of the University of Maryland, Baltimore County (UMBC):

**HEALTH INSURANCE:** A total of 8 health benefit plans (2 Preferred Provider Organization, 3 Point of Service Plans, and 3 Health Maintenance Organizations) are available to employees. Employee contributes 20-25% of premium through payroll deduction on a pre-tax basis. The employee must enroll **no later than 60 days** from the original date of hire. Coverage becomes effective with the first payroll deduction; however the employee may elect to begin coverage effective on the first day of employment. Vision benefits, with limited reimbursement for specified services, are offered as part of medical coverage.

**DENTAL INSURANCE:** There are 3 dental providers for the State of Maryland. The plans offer comprehensive dental coverage with the choice of 2 Dental Health Maintenance Organizations (must utilize Plan dentists or no payment for service) administered by United Concordia and Dental Benefits Providers; or a Preferred Provider Option (employee can go outside of dental network) administered by United Concordia. Employee contributes 50% of premium.

**PRESCRIPTION PLAN:** Administered by Catalyst, Rx Prescription Card Services, Inc, provides payment for generic prescription drugs with co-pay to employee. Drugs without generic equivalent are subject to a higher co-pay or payment of the difference between generic and name-brand drug. Plan also offers a Voluntary Mail Order Program. Employee contributes 20% of the premium.

**LONG TERM CARE:** Underwritten by Prudential Long Term Care, this plan provides coverage for care received at home or in a facility, when someone needs assistance with activities of daily living or suffers severe cognitive impairment. Available to active employees and their family members (spouses, children, parents, parents-in-law, grandparents and grandparents-in-law).

**LIFE INSURANCE:** Two plans available to University employees: **MetLife Insurance** (offered through State's plan) allows employee to purchase up to \$300,000 in life insurance for self and 50% or \$150,000, whichever is less, for dependents; and/or **UNUM Term Life** (not pre-tax) which allows employee to purchase life insurance for up to 6x annual salary and 100% or \$150,000, whichever is less, for spouse, and \$10,000 for dependent children.

**LONG TERM DISABILITY:** Administered by UNUM, the plan provides 60% of wages up to \$8,000 per month for temporary or total disability (subject to appropriate medical documentation) after 90 day or 365 day elimination period has been met.

**RETIREMENT PLAN:** The University offers choice of membership in two plans; the Maryland State Retirement/Pension System (MSRPS) with vesting after 5 years of continuous service, with mandatory 5% employee contribution; or an Optional Retirement Program (TIAA-CREF or Fidelity Investments) wherein University contributes 7.25% of annual salary over 20 pay cycle with immediate vesting of contributions.

**SUPPLEMENTAL RETIREMENT PLANS:** The University offers three plans (TIAA-CREF, PEBSICO and Fidelity Investments) wherein employees may contribute a portion of their annual salary on a pre-tax basis to a supplemental retirement annuity.

**FLEXIBLE SPENDING ACCOUNTS:** Employees may elect to use pre-tax dollars to pay for health care costs up to \$3,000 per year not otherwise covered by health insurance and \$5,000 for costs associated with day care.

**SICK LEAVE:** 1.25 sick days are accrued per month with unlimited accumulation.

**FAMILY MEDICAL LEAVE:** Employees are entitled up to 12 weeks of leave with job protection for an eligible illness with no loss of State subsidy for medical coverage.

**HOLIDAYS:** 14 paid holidays (15 in election year) observed per published schedule.

**EDUCATIONAL ASSISTANCE:** Employees eligible for tuition remission of up to 8 credits per semester for undergraduate and graduate level courses at any USM campus. Following 2 years of full-time employment with the University, spouse and dependent children of staff member are eligible for full remission of tuition at UMBC for **first undergraduate degree** or 50% at any other USM institution if desired discipline is not offered at UMBC.

**EMPLOYEE ASSISTANCE PROGRAM:** Confidential counseling and referral service for financial, marital, substance abuse problems, etc. Free initial consultation with referrals made only on a supervisory basis.

### **MISCELLANEOUS BENEFITS AND PROGRAMS**

**CREDIT UNION:** Employees can join the State Employees Credit Union for an initial deposit of \$10; free checking and other financial benefits available.

**DIRECT DEPOSIT:** Employees are required to have their net pay directly deposited into a checking account of their choice.

**JURY DUTY LEAVE:** Employees are excused from work when called upon to serve and receive usual compensation without charge to accrued leave.

**MILITARY LEAVE:** An employee who is a member of the organized militias, i.e., National Guard or a federal armed forces services unit, shall be entitled to leave of absence for military training for up to 15 working days annually without loss of pay or charge against accrued leave.

**DAY CARE CENTER:** Administered by an independent contractor, a licensed day care center is conveniently located on campus. Hours of operation are 7:30 a.m. – 6:00 p.m.

**NOTARY SERVICE:** Certified Notary Publics on staff and available to all employees.