Benefits Overview

UHR Benefits Office
University of Maryland, College Park
ELIGIBILITY FOR COVERAGE

• All exempt and non exempt employees working at least 50 % time are eligible to receive benefits at the full State subsidized rate

• Contingent II employees are eligible to enroll on a self pay basis

• All eligible new employees must enroll within 60 days of their date of hire

• Changes to benefits can be made during Open Enrollment in the Fall

• Qualifying Status Changes
Dependent Coverage

- Any dependent child through the end of the month in which the child reaches age 26
- Same and opposite sex spouse
- Other Child Relatives* for grandchildren and legal ward
- Separate verification documents required
Open Enrollment

• Once enrolled, employees can change coverage, cancel coverage, add/delete dependents, or enroll in a Flexible Spending Account Plan during the Open Enrollment Period

• Each year, open enrollment usually occurs during the month of October

• Changes made during Open Enrollment become effective on January 1st
State Sponsored Benefits

- Health Insurance
- Prescription Drug Card
- Dental Plans
- Mental Health and Substance Abuse
- Vision Care
- Personal Accident and Dismemberment
- Flexible Spending Accounts
- Long Term Care
- Term Life Insurance
Health Insurance Plans

- PPO  Preferred Provider Organization
- EPO  Exclusive Provider Organization
- IHM Integrated Health Model

*State subsidizes about 80 % of the premium cost for regular employees

*Contractual employees: state subsidizes 75 % of the premium cost if they employee works at least 30 hours per week or 130 hours per month
Preferred Provider Organization Plans (PPO)

- Preferred Provider Organization (PPO) plans allow you to see whatever providers you choose, in- or out-of-network.
- Greater cost savings by using doctors in the network.
- Going out-of-network results in higher out of pocket costs for you.
- No referrals needed for specialists.
- In Network co-pays are $15 per visit to your Primary Care Physician and $30 for Specialist.
- 10% co-insurance for in network in-patient and out-patient hospitalization. (In network)

Plan Options: CareFirst & United Health Care..
Exclusive Provider Organization Plans (EPO)

• No coverage for out of network services unless for a true emergency

• No referrals required for any plan, members can self-refer to in-network providers to get to a specialist

• $15 co-payment for visit to PCP, $30 co-pay for visit to Specialist

Plan Options: CareFirst & United HealthCare
Integrated Health Model

- No coverage for out of network services unless for a true emergency

- No referrals required for any plan, members can self-refer to in-network providers to get to a specialist

- $15 co-payment for visit to PCP, $15 co-pay for visit to Specialist

If you elect this option, you must visit providers and facilities that are part of the Kaiser Permanente network in the Baltimore/DC/VA area only for all of your care (except in an emergency).

Plan Options: Kaiser

*** Please note Kaiser health coverage is not accepted at the campus health center ***
Prescription Drug Plan

- Plan Administered by Express Scripts
- Card is good at all major pharmacies nationwide
- Co-payments based upon formularies
- Co-payments are normally either $10, $25, or $40 dependent upon the drug being purchased
- You can use mail order to fill out a 90 days maintenance prescription drug, co-payment are the same
- State pays 80% of premium costs for regular employees.

*Contractual employees: state subsidizes 75 % of the premium cost if they employee works at least 30 hours per week or 130 hours per month*
Dental Plans

• Two plans offered: Delta Dental DHMO, and United Concordia PPO
• State Pays 50% of premium costs
• No claim forms, no deductible
• No Charge for Preventative and Diagnostic Services
• Other charges reimbursed on fee schedule basis
• Must select Primary Care Dentist for DHMO

*Contractual Employees: Must pay full cost no state subsidy.
Mental Health/Substance Abuse Plan

- Available to all individuals and their dependents who carry medical coverage through the State of Maryland

- No additional premium required

- PPO, EPO and IHM plans administer their own mental health/substance abuse programs
Vision Care

• Available to all individuals and their dependents enrolled in a medical plan through the State of Maryland

• Covers an annual eye exam

• Pays partial cost for contact lenses and glasses every twelve months

• Contact your medical plan for instructions in accessing coverage
Flexible Spending Accounts

**Health Care**
- Employee contributes money out of their bi-weekly salary on a pre-tax basis
- Can contribute up to $2,500 annually
- Must re-enroll each year
- **Use it or Lose it rule**
- Plan carefully!

**Dependent Care**
- Employee can contribute up to $5,000 annually from their pay on a pre-tax basis
- Must re-enroll each year
- **Use it or lose it rule**

*Contributions can also be used to pay for elder day care*
University Sponsored Benefits

• Term Life Insurance - UNUM

• Long Term Disability-UNUM
Tuition Remission

• Eligible immediately for graduate or undergraduate courses (employees must be hired within 5 days from the start of the semester)

• Can go to any institution participating in University System of Maryland program

• Can take up to 8 credits hours during Fall and Spring semesters, pro-rated to the employee’s FTE

• Eligible for 8 credit hours for the whole Summer sessions, pro-rated to the employee’s FTE

• Eligible for 4 credit hours during the Winter session, pro-rated to the employee’s FTE.

• Undergraduate tuition remission is non-taxable. Tuition remission for graduate courses in excess of $5,250 annually is taxable or can be waived with a supervisor certification form.
Tuition Remission

- Once the employee has completed 2 full years of employment at the University, their spouse/dependents are eligible for tuition remission for the first undergraduate degree only

- Must attend Institution where employee works

- Must meet entry requirements

- Eligible for full tuition remission for Fall and Spring, pro-rated to the employee’s FTE

- Eligible for 8 credit hours for the whole Summer sessions, pro-rated to the employee’s FTE

- Eligible for 4 credit hours during the winter session, pro-rated to the employee’s FTE
Tuition Remission

• For tuition remission requests for classes at the College Park Campus, the employees must complete the online TR-Elf form. Employees may contact their departmental benefits representative for assistance with the form.

• For tuition remission requests for another USM institution, the employee must complete the USM Tuition remission Request Form, available at http://www.uhr.umd.edu
Pension for Non-Exempt

• Mandatory enrollment in State Pension System

• Defined Benefit Plan – Retirement based upon formula: \[0.015 \times \text{Average Final Compensation} \times \text{Years of Credit} = \text{Annual Basic Allowance}\]

• 7 percent mandatory contributions

• Vesting in 10 years

• Normal retirement age is 65 with ten years of service or Rule of 90 – age and service must equal 90

• Offers disability retirement provision

• Death benefit equal to 1 year of salary in event of death while actively employed

• Provides fully subsidized health insurance to retiree and their dependents once individual has reached 25 years of service
Retirement Options for Exempt Faculty and Staff

- Exempt Faculty and Staff can choose between the State Pension System or Defined Contribution Plan

**Optional Retirement Program – ORP**

- Employer contributes 7.25 percent of salary into plan for employee
- Money vests immediately
- Employee selects company to deposit money with and how money is invested
- Pension based upon how investments perform
- Health insurance is subsidized upon retirement but differently than Pension System
- Two companies to choose from: Fidelity Investments and TIAA-CREF
Supplemental Retirement Annuities (SRA)

- Available to everyone having FICA taxes taken from paycheck
- Allows employees to contribute up to $18,000 annually from their paycheck on a pre-tax basis
- If over 50 can contribute an additional $6,000
- May deposit as little as $10 per pay period
- May open account at anytime and can change amount being deposited as often as you like
- May open a 403(b) or 401(k) plan in addition to a 457(b) plan and same maximums apply to both
- Three companies to choose from: Fidelity Investments, TIAA-CREF, and the Maryland Supplemental Retirement Plan (Nationwide Solutions)
- Forms available on UHR website, in your department, or Benefits Office
UHR Contact Information

• Benefits Office Phone Number is extension 55654.

• Our Web Site is: uhr.umd.edu