



# WELCOME TO THE BENEFITS OVERVIEW



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

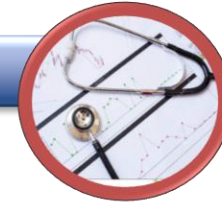


HRBenefits@umaryland.edu

# AGENDA

## State of Maryland Sponsored Benefits

- Eligibility, Enrollment, State Agency/USM Transfer, Dependent Eligibility & Plan Options
  - Health
  - Dental
  - Prescription
  - Flexible Spending Accounts
  - 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

Employment Status and Hours	Eligibility
Exempt and Nonexempt Employees Working <u>at least</u> 50% time	Full State Subsidized Rate
Post-Docs Working <u>at least</u> 50% time	Full State Subsidized Rate
Contractual Employees Working <u>at least</u> 30 hours	State subsidizes 75% of the premium cost on a self-pay basis

# ENROLLMENT INFORMATION

*Remember*



**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<sup>st</sup> 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.

## NEW EMPLOYMENT DATE

January 22<sup>nd</sup>

March 1<sup>st</sup>

## EFFECTIVE COVERAGE DATE

February 1<sup>st</sup>

March 1<sup>st</sup>

# 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](mailto: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](mailto: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](mailto: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](mailto: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

From: OneLogin <noreply@onelogin.com>

Date: Friday, June 11, 2021 2:30 PM

Subject: New SPS/Workday Account Created

**CAUTION:** This message originated from a non-UMB email system. Hover over any links before clicking and use caution opening attachments.

Welcome to employment with the State of Maryland!

You are receiving this email because you recently became a State employee. You will be using the Statewide Personnel System (SPS) for certain employee services. The SPS provides Human Resources, Time and Payroll, and Employee/Retiree Benefits services to State employees and Retirees. Depending on your agency, institution, or type of employment, you will use the SPS for various services. It is important that you follow the instructions below to avoid delays in pay or benefits.

As a new employee, your agency/institution Human Resources Contact can assist you with any questions you may have going forward regarding your use of the SPS. All State employees who are eligible for the State Employee Health Benefits Program will get a Benefits Enrollment Event in SPS and will complete the benefit enrollment process in SPS. Benefits enrollment is time-sensitive, please make sure you address any questions with your Agency HR Contact.

**IMPORTANT STEPS:**

Please click on the link (Password Link) below to set your initial password. This link will expire in 24 hours from the time of this email. If the link has expired, please contact your assigned HR Service Desk for assistance.

Please click on the First Time user Login instructions and follow the same after finishing the first step.

Your user name is: W [REDACTED]

Password Link: [Click Here](#)

First Time user Login instructions: [Click Here](#)

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# 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.

# DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

## 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

# DEPENDENT ELIGIBILITY & REQUIRED DOCUMENTATION

## Domestic Partners\*

- Affidavit of Domestic Partnership
- Two of the following:
  - Joint lease or mortgage
  - Designation of Domestic Partner as beneficiary for life insurance AND retirement contract
  - Designation of Domestic Partner as primary beneficiary in employee's or insured's will
  - Durable property AND health care powers of attorney
  - Joint ownership of a motor vehicle, joint checking account or joint credit account

\*subject to imputed income

# 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



# MEDICAL PLANS OPTIONS

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## Preferred Provider Organization Plans (PPO)

PPO plans allow in-network and out-of-network services.

**X 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.

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## 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.**

# Medical Plans Option, Cont.



KAISER PERMANENTE®

## 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

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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 is a DPPO plan;



No Primary Care Dentist;



No claim forms;



Out-of-Network Service available.

# FLEXIBLE SPENDING ACCOUNTS



## Health Care

- Contribute up to \$3,050 annually, front loaded;
- Biweekly salary pay on a pre-tax basis over 24 pays (Jan 2024- Dec 2024);
- 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 2024- Dec 2024);
- 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](mailto: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

# THINGS TO KNOW cont.

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

6. If you want prescription coverage, you must elect it. Prescription is NOT included/bundled with your medical coverage.

7. Research your options for health benefits in the [State of Maryland Health Benefits Guide](#)

8. The SPS password link you receive to first login expires in 24 hours from the time of the email. Be sure to click on it as soon as you get it. It will go to your work email.



# USM Sponsored Plans

University System of Maryland provides two additional benefits:

- Term Life Insurance
- Long Term Disability

[www.metlife.com/USMD](http://www.metlife.com/USMD)



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## 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)

## 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.

# TUITION REMISSION

	Eligibility	Amount	Taxable Income
<b>Employee (Regular)</b>	Immediately (after first paycheck) for graduate or undergraduate courses at any participating USM schools (Excluded DDS & MD degrees).	Up to 8 credit hours. Pro-rated to employee's FTE.	<b>Undergraduate</b> tuition is non-taxable. <b>Graduate</b> tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).
<b>Dependent(s) of Regular Employee</b>	Once employee completes two full years of employment; Eligible for first undergraduate degree only. *Spouses not eligible at Morgan, BCCC or St. Mary's	Up to a full-time course load per semester	Does Not Apply.
<b>Employee (Contractual)</b>	Eligible for remission only at home campus (No benefit for dependents).	Up to 8 credit hours prorated to employee's FTE	<b>Undergraduate</b> tuition is non-taxable. <b>Graduate</b> tuition over \$5,250 annually is taxable. (Supervisor Waiver Certificate).

For a full list of USM participating schools, please go to UHR website.

<https://www.umaryland.edu/hrs/benefits/tuition-remission/>

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

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- Your UMB [Guidance Resources](#) **Employee Assistance Program (EAP)** offers someone to talk to and resources to consult whenever and wherever you need them.



CONFIDENTIAL EMOTIONAL  
SUPPORT



FINANCIAL RESOURCES



ONLINE SUPPORT



WORK/ACADEMIC LIFE  
SOLUTIONS



LEGAL GUIDANCE

# LIVE NEAR YOUR WORK



- A home buying assistance benefit for employees that offers \$16,000 toward the down payment and closing costs of homes in select Southwest & West Baltimore neighborhoods. Baltimore City matches \$2,500.
- **Grand total of \$18,500!!**
- You do not have to remain employed, but must be primary residence for 5 years
- <https://www.umaryland.edu/live-near-your-work/>
- LNYW@umaryland.edu



# UMB Perks and Discounts



- UMB One Card provides staff discounts at Lexington Market
- Verizon/Apple/T-Mobile
- Fast Park at BWI
- BJ's Wholesale Club
- TicketsatWork
- ...and more





# 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 1<sup>st</sup> of the month following your hire date, with the exception that your hire date is the 1<sup>st</sup> of the month (coverages are effective the 1<sup>st</sup> ).

# 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)

## 2024 Calendar Year Limits

\$ 23,000 (401k or 403b)

+ 23,000 (457b)

\$46,000 total per year

If over 50 can contribute an  
additional \$7,500 (\$23,000 +  
\$7,500) for a total \$30,500 per year







# Mandatory Retirement Plan Enrollment

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



# STATE AGENCY/USM TRANSFERS

## Retirement Selection:



**No changes** to Retirement plan selection.



**Must** continue with retirement selection from previous employer.



**Need** to re-complete retirement forms to update salary and agency.



**Supplemental Retirement Accounts (401K, 403B, 457B):**  
complete necessary forms to re-activated.



# 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.

# Next steps:

- You will need to fill out your retirement forms.
  - Someone will be coming around to distribute the forms to you. Please stay seated.
- Once filled out, take them out in the hall to be collected and reviewed from a member of the benefits team.
- Once you have turned in your forms and all questions have been answered, you may go!







*Thank You!*



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



[HRBenefits@umaryland.edu](mailto:HRBenefits@umaryland.edu)