



UNIVERSITY  
HUMAN RESOURCES

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**EMPLOYEE BENEFITS**

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[uhr.umd.edu](http://uhr.umd.edu)

## New Employee Overview of Benefits Regular Non-Exempt Employees

[uhr.umd.edu/benefits](http://uhr.umd.edu/benefits)

# Introduction

On behalf of the Office of Employee Benefits, we wish to welcome you and hope you enjoy your employment with the University of Maryland at College Park. As a regular non-exempt staff member of UMD, you are entitled to many benefits offered by the State of Maryland. This packet provides a detailed outline of what you need to do to become active on payroll by selecting a retirement plan, enrolling in health benefits and taking advantage of the tuition remission benefits.

Please read this packet carefully and take note of the time restrictions associated with benefits enrollment. If you wish to meet with your Benefits Services Counselor, please contact the appropriate counselor listed on the next page. If you have any general questions about health insurance or tuition remission, please contact the Office of Employee Benefits at (301) 405-7575, or [online](#).

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# Retirement Programs

## Enrollment

As a condition of employment at UMD, all regular non-exempt staff are required to enroll in the Employee’s Reformed Contributory Pension System (EPS). A description of the plan is presented in this section and is listed in full detail on the website at [uhr.umd.edu/benefits](http://uhr.umd.edu/benefits). **You must enroll on your first day of employment.**

## Employees’ Reformed Contributory Pension System At-a-Glance

Maryland State Employees’ Reformed Contributory Pension System (EPS)
Defined Benefit Plan, retirement is based upon a formula as follows: <u>Average Final Compensation x .015 x Years of Service</u>
EPS is available to eligible Staff TPS is available to eligible Faculty
Members of the EPS or TPS contribute 7% of their annual salary, on a pre-tax basis.
Vesting in 10 years. If you leave the University, your plan may be transferrable to certain plans within the State of Maryland.
<i>Normal:</i> At least 90 years of combined age and years of eligibility service. For example: <ul style="list-style-type: none"> <li>• Age 57 with 33 years of service,</li> <li>• Age 60 with 30 years of service or</li> <li>• Age 63 with 27 years of service</li> </ul> Active members with at least 10 years of eligibility service become eligible for normal service retirement at age 65. <i>Early:</i> Age 60 with at least 15 years of eligibility service.
Offers disability retirement provision.
If a member dies after accruing at least one year of eligibility service, or dies in the course of duty, the beneficiary(ies) receives a one-time payment of the member’s annual salary plus the member’s accumulated contributions and interest.
Provides fully subsidized health insurance to retiree and their dependents once individual has reached twenty-five (25) years of creditable service. Retiree’s with 10 or more years of creditable service may receive 1/25 <sup>th</sup> of the State subsidy for each year of creditable service up to 25 years for themselves and eligible dependents.

# Supplemental Retirement Annuity (SRA)

All employees are eligible to participate in an SRA. UMD has three SRA vendors you may choose from: Fidelity Investments, Maryland Supplemental Retirement Plan (administered by Nationwide Retirement Solutions), and TIAA-CREF. Fidelity and TIAA-CREF offer both 403(b) and 457(b) plans. The Maryland Supplemental Retirement Plan offers 403(b), 457(b), and 401(k) plans. Contributions by employees are tax deferred. For enrollment materials or additional information, see your departmental benefits coordinator or contact the Office of Employee Benefits at (301) 405-7575. Information is also available at <https://uhr.umd.edu/benefits/retirement-information/supplemental-retirement-accounts-sra/>.

In addition to the Tax Deferred options listed above, Fidelity Investments, Maryland Supplemental Retirement Plan (administered by Nationwide Retirement Solutions), and TIAA-CREF each offer Roth (post tax) retirement plans. Additional Information about these plans is available at <https://uhr.umd.edu/benefits/retirement-information/supplemental-retirement-accounts-sra/>

## How Do I Initiate my Health Benefits?

### Eligibility

Regular status employees with a 50% or greater FTE are eligible for health benefits. Health Benefits are administered through the State of Maryland. Please review the following information to determine if you are interested in enrolling in any of the plans offered. The State Employee Guide to Health Benefits is available at [uhr.umd.edu/benefits](http://uhr.umd.edu/benefits)

### Benefits Available

The **State Employee Guide to Health Benefits** gives a general description of each of the following benefits available to you through the State of Maryland:

- Medical
- Prescription
- Dental
- Term Life Insurance
- Vision
- Mental Health & Substance Abuse
- Personal Accident & Dismemberment

### Enrollment

Enrollment for benefits will be completed via the State of Maryland Employees Benefits Portal. You will not be able to enroll until you receive a series of emails from the State that will include your user name (known as a “W” number) and a temporary password. Once you receive this information you will be able to enroll in benefits. Please note that these emails can take up to 30 days from your start date to be sent to you. This process cannot be expedited in any way.

- **Effective Date of Coverage:** Coverage may **NOT** be backdated to your date of hire. Benefits will be effective on the first of the month following your date of hire. The exception is if your hire date is the 1st day of any month. Then your effective date will be the 1st of the month that you started work.
- **Processing Time:** Normal processing time for online benefits request can take between 30-60 days from your date of hire for your benefits to become active. Various factors including receiving the enrollment information from the state benefits office, the time frame you take to submit your request, and your response to additional information that the state may request after you submit your application.

Regardless of when you enroll within your 60 days of hire, your benefits coverage will still be effective on the first of the month following your date of hire. If it applies, you will be responsible for paying any

mandatory retroactive adjustment payments for periods of coverage back to your benefits effective date.

Even though your coverage will become effective the 1st of the month following your hire date you will not receive your benefits cards until the State of Maryland Employee Benefits Division has processed your online request. If you have a medical need during this time you may be required to pay out of pocket for these services by your medical providers. If you pay out of pocket for a service it may be possible to submit claim forms for reimbursement. For more information, please contact the State of Maryland Employees Benefits Division at (410)-767-4775.

- **Dependent Verification** - The State of Maryland requires proof of your spouse or dependent's eligibility in order to receive coverage. Please see the State Employee Guide to Health Benefits for specific instructions about dependent documentation. In general, here are the documents needed to enroll spouse or dependent child(ren):
  - **Spouse:** A copy of a certified marriage certificate from a municipality for spousal coverage.
  - **Dependent Child:** A certified copy of a birth certificate(s) for each dependent child enrolled

**\*\*\*If your dependent documentation not in English, you will need to have these documents translated by someone other than yourself or a family member. Translations must be signed and notarized by the translating party. You will need to submit both your untranslated and translated documents at the time of enrollment.\*\*\***

**NOTE: Your online benefits enrollment request cannot be processed by State of Maryland Employee Benefits Division without these required documents for verification.**

**If enrollment is not completed within the first 60 days of your date of employment, you will be unable to enroll until either:**

- There is a change in personal/family status *or*
- You enroll during the next scheduled Open Enrollment period

### **University Benefits**

The University offers a Long-Term Disability (LTD) and Life Insurance Plan through UNUM. If you are interested in these benefits, visit the 'Benefits Offered' webpage to view specific plan highlights at [uhr.umd.edu/benefits](http://uhr.umd.edu/benefits)

If you are interested in enrolling in UNUM's plans, please complete the UNUM Life & LTD enrollment form and applicable Beneficiary Form and submit it to your benefits coordinator within **60 days** of your date of hire. The UNUM enrollment form can be found at [uhr.umd.edu/forms/](http://uhr.umd.edu/forms/)

**After the 60-Day enrollment period is over:** You may enroll in UNUM Group Term Life Insurance and Long Term Disability at any time, but you must complete a statement of health in order to be considered for coverage.

## **Tuition Remission**

All active regular employees with a 50% or greater full time equivalency (FTE) are entitled to tuition remission, prorated to their percentage of FTE, for undergraduate and graduate courses beginning the date they are hired, provided that they are hired before the tenth day of the start of classes. Spouse

and dependents are also available for remission at the College Park campus, for the first undergraduate degree, after the employee has been employed for two consecutive years from the date they are hired. The chart below lists eligibility for employees and their spouse/dependents by semester. More information regarding tuition remission is available at [uhr.umd.edu/benefits](http://uhr.umd.edu/benefits).

	Fall	Spring	Summer	Winter
<b>Employees, prorated*</b>	Maximum of 8 credits	Maximum of 8 credits	Maximum of 8 credits total for both sessions	Maximum of 4 credits
<b>Spouse/Dependents, prorated**</b>	Unlimited	Unlimited	Maximum of 8 credits total for both session	Maximum of 4 credits

**\*prorated to the employees FTE; FTE must be 50% or more**

**\*\*prorated to the employees FTE; FTE must be 50% or more; only permitted for the first undergrad degree**

## Additional Benefits

U.S. Saving Bonds

State Employee Credit Union

Information on all benefits is available at [uhr.umd.edu/benefits](http://uhr.umd.edu/benefits).