



UNIVERSITY HUMAN RESOURCES

EMPLOYEE BENEFITS

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New Appointment Overview of Benefits Graduate Assistants

uhr.umd.edu/benefits

Introduction

On behalf of the Office of Employee Benefits, we wish to welcome you and hope you enjoy your appointment with the University of Maryland at College Park. As a Graduate Assistant at the University, you are entitled to many benefits offered by the State of Maryland.

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 as 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 visit uhr.umd.edu/benefits.

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How Do I Initiate My Health Benefits?

Eligibility

Graduate Assistants are **Eligible for Health Benefits at the start of their appointment**. You must work a minimum of 10 hours per week to be eligible for 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

Benefits Available

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

- Medical
- Prescription
- Dental
- Term Life Insurance (Full-Time GA's only)
- 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

Tuition Remission

All Graduate Assistants are eligible for tuition remission provided their appointment is effective within the first ten (10) days of the start of the semester and remain on payroll throughout the entire semester.

The chart below lists the number of credits GA's are eligible for per their appointment. More information regarding tuition remission is available at uhr.umd.edu

GA Type	Fall	Spring	Summer (12-month appt only)	Winter term
Full-time GA (20 hours/ week, 50%)	10 credits	10 credits	8 credits	4 credits
Part-time GA (10 hours/ week, 25%)	5 credits	5 credits	4 credits	2 credits

Additional Benefits

- U.S. Saving Bonds
- State Employee Credit Union

All Information about benefits can be found on our website at uhr.umd.edu/benefits