



UNIVERSITY OF
MARYLAND

Benefits Overview For Regular Exempt Employees



THANK YOU FOR CONSIDERING UMD! The University of Maryland offers a generous benefits package with plenty of options. Benefit premiums depend upon the coverage selected and the number of family members covered. Here is a brief snapshot of what's available.

WORKING AT UMD

UMD is not just a great place to learn. It's also a great place to work. The university offers an array of career options, along with ample opportunities for growth and advancement.

MEDICAL PLANS

A variety of health plan options (with vision benefits included) from which to choose:

- Two Preferred Provider Organization (PPO) plans
- Two Exclusive Provider Organization (EPO) plans
- One Integrated Health Model (IHM) plan

PRESCRIPTION PLAN

Covers the cost of approved prescription drugs at participating pharmacies, subject to nominal copayments

BROAD AND FLEXIBLE COVERAGE THAT IS TAILORED TO YOU!— ANOTHER GOOD REASON WHY YOU BELONG AT UMD!

DENTAL PLANS

Two dental plans from which to choose:

- Dental Preferred Provider Organization (DPPO) plan
- Dental Health Maintenance Organization (DHMO) plan

FLEXIBLE SPENDING ACCOUNTS

Allows you to pay for medical and/or dependent care expenses with pretax dollars

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Offered through Securian
- No medical exam required
- Provides coverage for accidents that occur on or off the job

Please note: You must enroll in the benefits described above within the first 60 days of employment, during the annual open enrollment period, or within 60 days of experiencing a qualifying event.

Note: Benefits begin on the 1st of the month following your hire date. e.g. Start date is January 1st, Coverage date is February 1st.

TERM LIFE INSURANCE

Offered through Unum or Securian.

LONG-TERM DISABILITY INSURANCE

Offered through Unum.

LEAVE

- 22 days of annual leave.
- 3 personal days.
- 15 sick days.
- 14 state holidays. (15 in a general election year)

RETIREMENT—MANDATORY PARTICIPATION

Newly hired employees must choose one of two plans:

NOTE: Plan choice must be made by the 1st day of employment. Once a choice has been made it is irrevocable.

Optional Retirement Program

- State contributes 7.25% of your salary.
- Funds must be invested through TIAA or Fidelity Investments.

Maryland State Retirement and Pension System (MSRPS.)

- State contributes an actuarially determined amount.
- Employee contributes 7% of annual salary.

RETIREMENT—SUPPLEMENTAL

In addition to selecting a mandatory retirement plan, employees may elect to participate in a supplemental retirement account (SRA) plan in which they decide on a dollar amount to contribute per pay on a pretax basis. Choices include 401(k), 403(b), 457(b), Roth 401(k), or Roth 457(b). The vendors are TIAA, Fidelity Investments, and Maryland Supplemental Retirement Plans with Nationwide as the administrator.

TUITION REMISSION

- Immediate eligibility for all regular exempt staff, including full-time or part-time (at least 50 percent) employees. For employees: 8 credits per regular semester, 4 credits during winter session, 8 credits during summer session
- Spouses and dependent children are eligible for full undergraduate tuition remission after two years of service.

EQUAL EMPLOYMENT OPPORTUNITY

UMD is an Equal Opportunity Employer. For more information, please visit <https://uhr.umd.edu/affirmative-action>.

ANNUAL SAFETY AND SECURITY REPORT & ANNUAL FIRE SAFETY REPORT

The Annual Safety and Security Report and Annual Fire Safety Report are available to prospective employees and includes information about campus crime and security. Please visit <https://ejobs.umd.edu> to view the reports.

NOTE: This document presents highlights of benefits plans. Actual plan documents prevail in all situations involving questions or issues.