

Overview of Benefits

The information provided in this document is not a contract and only represents a brief summary of benefits. The contents are subject to change and/or correction by employer at any time without notice. For additional information please visit our website at: salisbury.edu/hr



TABLE OF CONTENTS

BENEFITS OVERVIEW	3
STATE OF MARYLAND HEALTH BENEFITS.....	4
MEDICAL PLANS	4
PRESCRIPTION DRUG PLAN	5
DENTAL PLANS	5
TERM LIFE INSURANCE (MetLife)	5
ACCIDENTAL DEATH & DISMEMBERMENT	5
FLEXIBLE SPENDING ACCOUNTS	5
UNIVERSITY SYSTEM of MARYLAND (USM) ADDITIONAL BENEFITS	6
TERM LIFE INSURANCE (MetLife)	6
LONG TERM DISABILITY (MetLife)	6
EMPLOYEE ASSISTANCE PROGRAM (EAP)	6
RETIREMENT PLANNING	7
COMPENSATION	8
LEAVE BENEFITS	8
MD STATE EMPLOYEES CREDIT UNION (SECU)	10
TUITION REMISSION	10

BENEFITS OVERVIEW

Salisbury University offers a full range of benefits to its faculty and staff. Many are part of the State of Maryland's benefits package that allows employees to choose their benefits and pay the premiums with pretax dollars. The following information provides an overview of what is available.

Full-time, non-exempt employees of SU are eligible for the following benefits:

- Medical Insurance
- Prescription Drug Plan
- Dental Insurance
- Term Life Insurance
- Accidental Death & Dismemberment
- Long Term Disability
- Flexible Spending Accounts
- Employee Assistance Program
- Retirement Plan
- Supplemental Retirement Plans
- Compensation
- Leave Plans
- Maryland State Employees Credit Union (SECU)
- Tuition Remission
- Bookstore Discount
- Dining Services Discount
- Community Discounts

HEALTH BENEFITS

Employees may choose from three types of medical insurance plans: Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), and Kaiser Permanente (IHM). The main differences between the three types of plans are the network of doctors and out-of-pocket expenses. The premium costs vary depending on the specific plan and level of coverage selected.

New employees interested in health benefits must enroll within their first 60 days of employment. After enrolling, the employee and dependents cannot make changes to the benefit selections for the remainder of the plan year, unless they experience an IRS approved "qualifying event." New employees who do not enroll within their first 60 days of employment may enroll during the next open enrollment period or when a "qualifying event" occurs.

Rates are based on employment category. Employees paid on the Regular Payroll System are eligible for payroll deduction. Rates for employees paid on the Contractual Payroll System based on their Affordable Care Act (ACA) eligibility. Employees on the Contractual Payroll System pay their insurance premiums through a direct bill system using payment coupons.

CAFETERIA-STYLE INSURANCE OPTIONS

- Medical Plans (includes vision program and mental health services)
- Prescription Drug Plan
- Dental Plans

Group rates, not subsidized:

- Term Life Insurance
- Accidental Death & Dismemberment
- Flexible Spending Accounts

Additional non-subsidized plans available through the University System of Maryland:

- Group Term Life - MetLife
- Group Long Term Disability - MetLife

STATE OF MARYLAND HEALTH BENEFITS

Health Benefit options are provided through the State of Maryland. The benefits are administered by the Department of Budget and Management (DBM), Employee Benefits Division (EBD).

Access EBD at their website – dbm.maryland.gov/benefits – to view the current Benefits Guide, insurance rates, how to complete wellness activities for co-pay discounts, and more.

Statewide Personnel System (SPS)

Health Benefit elections are completed in the Statewide Personnel System (SPS). SPS is a self-service, web-based application through Workday. All new hires, active employees, and retirees can use SPS to view, enroll, or change coverage. (Resource website:

<https://dbm.maryland.gov/sps/Pages/default.aspx>)

MEDICAL PLANS

There are no preexisting condition limitations for any of the medical plans, but exclusions may apply. Plans do not have a lifetime maximum. The medical plans can provide further information on coverage exclusions, limitations, determination of medical necessity, preauthorization requirements, etc.

PPO (Preferred Provider Organization)

- Insured has option to choose services rendered by a participating or non-participating provider. When using a non-participating provider, a deductible is incurred (\$250/individual, \$500/family), and then services are covered at 70% of the allowed benefit.
- No deductible when using participating providers/services. Services are covered at 90% of the allowed benefit.
- Co-payment - \$15 primary care, \$30 specialist
- Behavioral Health and Vision benefits through the PPO Plan
- Wellness Program – requires the designation of a participating provider as a Primary Care Physician to receive reduced/waived co-payments.

EPO (Exclusive Provider Organization)

- All services must be rendered by a participating provider unless the services are deemed as a medical emergency.
- No deductible
- Co-payment - \$15 primary care, \$30 specialist
- Behavioral Health and Vision benefits provided through the EPO Plan
- Wellness Program – requires the designation of a participating provider as a Primary Care Physician to receive reduced/waived co-payments.

IHM (Integrated Health Model)

- 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).
- This plan option is not available to members who are eligible for Medicare
- Co-payment - \$15 primary care, \$30 vision specialist

- Behavioral Health and Vision benefits provided through the IHM Plan
- Wellness Program – earn reduced/waived co-payments by completing eligible activities.

PRESCRIPTION DRUG PLAN

Prescription drug coverage is available to the employee and eligible dependents. The prescription drug plan is a national program and is separate from the medical plans. Prescriptions are subject to a co-payment.

DENTAL PLANS

Dental benefits are available through a PPO and HMO Plan. Dental coverage is separate from the medical plans.

TERM LIFE INSURANCE (MetLife)

Term life insurance is available in amounts between \$10,000 - \$300,000. Premiums for the first \$50,000 are eligible for pre-tax treatment. Employees may elect up to \$50,000 of coverage without a medical review. Dependents may be covered for up to ½ of the employee's coverage.

ACCIDENTAL DEATH & DISMEMBERMENT

AD&D insurance is available in amounts between \$100,000 - \$300,000 for protection of an accidental death or dismemberment.

FLEXIBLE SPENDING ACCOUNTS

The account allows for employees to take advantage of income tax laws by paying the cost of out-of-pocket expenses for health and dependent care services on a pre-tax basis. This benefit is available only to employees eligible for health benefit payroll deductions.

UNIVERSITY SYSTEM of MARYLAND (USM)

ADDITIONAL BENEFITS

TERM LIFE INSURANCE (MetLife)

Levels of coverage range from \$10,000 up to six times salary (not to exceed \$750,000). At the time of hire, up to \$100,000 of coverage may be elected without medical review for the employee, \$50,000 for spouse. A spouse may be covered at the same value as the employee up to \$150,000.

LONG-TERM DISABILITY (MetLife)

Coverage provides benefits equal up to 60% of salary following a 90-365 day waiting period from the onset of the disability/illness.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Administered through ComPsych (GuidanceResources), both traditional and non-traditional services are available to all faculty and staff, and members of their household.

LifeResources also provides no-cost, confidential solutions to life's challenges: Services include Confidential Emotional Support, Work-Life Solutions, Legal Guidance, Financial Resources, and Online Support. (Resource website: guidanceresources.com)

RETIREMENT PLANNING

As a condition of employment, all employees on the Regular Payroll System (RG) must participate in a retirement plan (SRPS and ORP).

Non-exempt and law enforcement employees are eligible for their respective plan with the Maryland State Retirement and Pension System (SRPS).

Exempt staff and faculty are eligible for either their respective plan with the Maryland State Retirement and Pension System (SRPS) or Optional Retirement Program (ORP). Plan selection is a one-time, irrevocable decision.

Employees on the Contractual Payroll System (CT) may participate with the Supplemental Retirement Accounts (SRA) only.

Maryland State Retirement and Pension System (SRPS)

This is a defined benefit plan that provides a benefit upon retirement based upon a formulary, salary, and years of service. The plan requires a 7% employee contribution that is nontaxable for federal tax purposes. The University also makes a contribution based on the employee's salary. The plan provides early retirement, disability, and death benefits, as applicable. The account is vested (guaranteed a benefit) after completing 10 years of eligibility service. (Resource website: sra.maryland.gov)

Optional Retirement Program (ORP)

This is a defined contribution plan that provides a benefit based upon the employee's accumulated account balance. The State contributes the equivalent of a specified percentage of the employee's salary (currently 7.25%) each year to the employee's ORP account. The contributions are processed over 20 pay periods. Employees are fully vested in their total account balance. ORP vendors currently include TIAA and Fidelity Investments. ([Choosing a Retirement Program: Highlights of the SRPS & ORP Retirement Programs](#))

SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

All employees are able to supplement their retirement income by contributing a portion of their salary to a supplemental retirement account investment plan of their choice on a pre-tax or post-tax basis. Account options vary by vendor. Employees may choose from the following vendors:

- Empower
- TIAA (Teachers Insurance Annuity Assoc.)
- Fidelity Investments

COMPENSATION

Paydays are biweekly on Wednesdays. Regular and Contractual payroll are paid on opposite weeks. Pay schedules can be found on the Salisbury University Payroll Office's website.

LEAVE BENEFITS

Employees on the Regular Payroll System; full-time, non-tenure track faculty; and Contingent II employees are eligible for the leave benefits as described below.

For all time-off types, eligible part-time employees working 50% or more earn annual leave proportionate to their percent employed.

ANNUAL LEAVE

Regular and Contingent II non-exempt employees earn annual leave based on length of continuous service. Annual leave may be used to the extent it is accrued and available effective with the start of employment. Annual leave may be accumulated with a maximum of 50 days carried over into a new calendar year.

<u>Years of Service</u>	<u>Annual Leave Earned</u>
Hire – 1 st year	11 days per year = 3.38 hours per pay period
2 nd year	12 days per year = 3.69 hours per pay period
3 rd year	13 days per year = 4.00 hours per pay period
4 th year	14 days per year = 4.31 hours per pay period
5 th – 10 th year	15 days per year = 4.62 hours per pay period
11 th – 20 th year	20 days per year = 6.15 hours per pay period
21 st year +	25 days per year = 7.69 hours per pay period

Regular and Contingent II exempt staff and 12-month faculty earn 22 days of annual leave per calendar year at the rate of 6.77 hours per pay period. Beginning on the 21st year of employment, employees earn 25 days per year. Annual leave may be accumulated with a maximum of 60 days carried over into a new calendar year.

Full-time faculty members serving on a 10-month academic year contract are entitled to 15 calendar days of paid annual leave, which shall be the last 15 days of the 10-month contract period in June, unless otherwise designated at the time of appointment. Such paid annual leave may not be carried forward into the next fiscal year.

Part-time, non-tenure track faculty members appointed on at least a 50% of full-time basis and serving on a 10-month academic year contract are entitled to annual leave on a pro-rata basis. Such leave shall be taken as the final days of the 10-month contract period, unless otherwise designated at the time of appointment. Such paid annual leave may not be carried forward into the next fiscal year.

SICK AND SAFE LEAVE

Twelve-month employees on the Regular Payroll System; 12-month, full-time, non-tenure track faculty; and 12-month, Contingent II employees earn 15 days of sick leave per calendar year at the rate of 4.62 hours per pay period. Sick leave may be accumulated without limitation.

Sick leave for faculty members serving on a 10-month academic year contract is accrued at the rate of 1.25 work days per month at full salary. Sick leave may be accumulated without limitation.

Contingent I employees are eligible for Sick and Safe Leave as outlined in the Maryland Healthy Working Families Act. Eligibility for this time-off type begins after 106 days (15 weeks) of employment when the employee works at least 12 hour per week on a regular basis. Eligible employees earn one hour for every 30 hours worked with a maximum accrual of 40 hours per calendar year. The hour balance may not exceed 64 hours at any point in time. Employees may not use more than 64 hours in any calendar year.

HOLIDAY LEAVE

Twelve-month employees on the Regular Payroll System; 12-month, full-time, non-tenure track faculty; and 12-month, Contingent II employees are entitled to 16 paid holidays (17 in a general or congressional election year). The Human Resources Office publishes a schedule indicating when each holiday will be observed.

Winter Recess - Salisbury University employees enjoy a winter recess normally occurring between Christmas and New Year, using the holidays designated for this purpose.

PERSONAL LEAVE

ON January 1 of each year, regular, 12-month employees receive three personal days that are designed to be used in those situations where unforeseen circumstances require the employee's absence from work. These days must be used in the calendar year in which they are received. Personal days may not be carried over from one calendar year to another. Personal Leave becomes available to eligible employees on the contractual payroll on July 1 each year.

MILITARY LEAVE

Regular Non-Exempt and Exempt Staff USM Policy affords members of Military Reserve or National Guard units a benefit of 15 Military Leave days per year to attend active-duty training.

MARYLAND STATE EMPLOYEES CREDIT UNION **(SECU)**

A variety of services are available, including direct deposit and payroll deduction.
(Resource website: secumd.org)

TUITION REMISSION

The below benefit applies to employees in the following categories:

- All employees on the Regular Payroll System
- Full-time, non-tenure track faculty
- Part-time non-tenure track faculty who are in their FIFTH semester of teaching
- Contingent II employees (benefit applies to home institution only: Salisbury University)

Registering students must meet the admissibility and registration criteria of the attending institution. (Resource website: usmd.edu)

Employee taking courses (USM Policy VII-4.10)

Eligible employees are eligible for up to eight credits per semester with tuition remitted at any institution in the University System of Maryland (USM). Part-time employees working 50% or more are eligible proportionate to their percent employed. This benefit does not include mandatory fees, which remain the responsibility of the eligible employee.

Spouse/Eligible Dependent Taking Courses (USM Policy VII-4.20)

Eligible spouse and dependent children, as defined in USM Policy VII-4.20, are eligible to receive 100% tuition remission at Salisbury University and 50% at other USM Institutions after the employee has been employed with the University System of Maryland in an eligible position for two years prior to the last date available for registration in the semester in which the course is being offered. This benefit does not include mandatory fees, which remain the responsibility of the eligible employee.