The information contained in this presentation is a summary of general benefits available to active employees of the University of Maryland University College. Wherever conflicts occur between the contents of this presentation and the policies, contracts, rules, regulations, or laws governing the administration of the various programs, the terms set forth in the various policies, program contracts, rules, regulations, or laws shall prevail.
BENEFITS ROADMAP

• Medical Plan, including vision
• Prescription Plan
• Dental Plan
• Flexible Spending Account (FSA)
• Term Life Insurance
• Accidental Death & Dismemberment
• Long Term Disability
• Retirement Plan
• Supplemental Retirement Plan
• Employee Assistance Program (EAP)
WHO IS ELIGIBLE?

- Regular Status Employees & 12 Month Collegiate Faculty
- Lawfully married spouse of eligible employee
- Biological, adopted, and/or step children through the month in which they turn age 26
- Biological, adopted, and/or step children, over age 26, incapable of self support (mental/physical - prior to age 26)
- Other unmarried child/dependent relatives, under age 26 and who reside in home with some restrictions
- Dependents eligible as a result of a Qualifying Medical Child Support Order
USM or State Agency Transfers!!

If you are a transfer from another University of Maryland institution or another state agency, please identify yourself to the Benefits staff TODAY!!

We want to make your transition as smooth as possible, but we can’t if we don’t know who you are!
### MEDICAL PLAN OPTIONS

<table>
<thead>
<tr>
<th>PPO Preferred Provider Organization</th>
<th>IHM Integrated Health Model</th>
<th>EPO Exclusive Provider Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>• CareFirst BlueCross BlueShield</td>
<td>• Kaiser Permanente</td>
<td>• CareFirst BlueCross BlueShield</td>
</tr>
<tr>
<td>• UnitedHealthcare</td>
<td></td>
<td>• UnitedHealthcare</td>
</tr>
</tbody>
</table>

See the [2017 Health Benefits Guide](http://www.dbm.maryland.gov/benefits) for plan details. The Guide is posted on UMUC Engage as well as the State of Maryland Health Benefits homepage: [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits)
NETWORK COMPARISON

**PPO**
- National and International networks
- Includes In- and Out-of-Network benefits
- No referrals required
- Coinsurance and Copayments

**EPO**
- National networks
- In-network benefits only
- No referrals required
- No Coinsurance

**IHM**
- Regional network
- In-network benefits only
- Lab, x-ray, primary care, etc. in one place

University of Maryland University College
WHO does this affect?

The Wellness Program applies to the following people who are enrolled in CareFirst, UnitedHealthcare, or Kaiser medical plans:

- Employees
- Non-Medicare Eligible Spouses
- Non-Medicare Eligible Retirees and their enrolled Spouses
Complete the following 4 items for the Wellness Program benefits by 9/30/2017:

1. Select a primary care physician (PCP).

2. Complete a health risk assessment (HRA).

3. Review the results of your HRA with your PCP.

4. If you are not already current, complete all recommended age/gender specific health screenings for more copay savings.
Participation is VOLUNTARY, but…

Completing the requirements gets you $0 copay for primary care physician office visits in 2017, reduced specialist copays, and a healthier you!

You have from January 1\textsuperscript{st} to September 30\textsuperscript{th} to complete the requirements. The sooner you complete them, the sooner you save $$$!
WHICH MEDICAL PLAN IS RIGHT FOR ME?

- **Network**: Regional, National, International
- **Referrals and Pre-Authorization requirements**
- **Coverage Differences**
- **Cost**: Premiums and Out-of-Pocket Expenses like copays, coinsurance and deductibles

YOUR NEEDS
Vision is included in your health plan.

To learn more about the benefit provided, review the 2017 Health Benefits Guide found on UMUC Engage, or at State of Maryland Health Benefits homepage:
www.dbm.maryland.gov/benefits
• Separate elections must be made for health, prescription, and dental plans.

• These are “stand-alone” plans.

• Vision coverage is included in each of the health plans.
Express Scripts
www.dbm.maryland.gov/benefits

- Outpatient (i.e., pharmacy) prescription benefits are not included in the medical plan.
- $0 Copay Generics Program.
- Mandatory Generics: When generic is available, you will be responsible for the difference in cost + the copay if you purchase a non-generic.

<table>
<thead>
<tr>
<th>Type of Prescription Drug</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
</tr>
<tr>
<td>Preferred brand name</td>
</tr>
<tr>
<td>Non-preferred brand name</td>
</tr>
</tbody>
</table>
DENTAL INSURANCE

United Concordia

- Dental PPO (DPPO)

Delta Dental

- Dental HMO (DHMO)
FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Pre-tax** dollars to pay for eligible health and daycare expenses.
- You may enroll in one or both accounts.
- IRS rules states you lose it if you don’t use it!
- Healthcare Flex limit in 2017 is $2,550.

**Note:** Plan vendor changes from ConnectYourCare to P&A Group effective 1/1/2017.
TERM LIFE BENEFITS

Employees may elect **one or both** life insurance options listed below:

- Securian Insurance—sponsored by State of MD
- Unum Life Insurance—sponsored by USM; must be 0.5 FTE or greater
Accidental Death & Dismemberment (AD&D) provides payment in the event of an accidental death or dismemberment of a covered employee or covered family member.

- Administered by Securian Insurance Company; sponsored by State of Maryland
- Available in increments of $100,000, $200,000 or $300,000.
- Dependent coverage will be based on a percentage of the employee’s benefit amount elected.

LONG TERM DISABILITY – must be 0.5 FTE or greater

- Offered through Unum Life Insurance. Sponsored by USM.
- Replaces up to 60% of employee’s annual salary, up to $8,000 per month.
- May elect 90 day or 365 day elimination period; benefits begin after elimination period.
- For rates, enrollment, and additional details: [www.unuminfo.com/usm](http://www.unuminfo.com/usm).
ABOUT YOUR COVERAGE

ENROLLMENT:
- Complete the election form.
- If enrolling a dependent(s), Affidavit for Dependent Eligibility Form needed.
- Notify the Benefits Unit if retroactive adjustment needed.

EFFECTIVE DATE:
- Begins on the 1st or 16th of the month unless you request retroactive adjustment to date of hire.

BENEFIT CONFIRMATION STATEMENT:
- Benefit confirmation statement and effective dates from UMUC Benefits Unit.
- Immediately review and notify EBD if any corrections need to be made.

ID CARDS:
- 10-14 business days after notification of coverage.
- If care needed before you receive your ID card, contact the carrier directly for a temporary ID card.
- Report any address change to UMUC Benefits Unit.

You have 60 days from date of hire to enroll in benefits.

Carrier contact information is located on the inside cover of the 2017 Health Benefits Guide.
If you do not want ANY State of Maryland-sponsored benefits, you must complete the Decline All Coverage form.

If you do not intend to elect health benefits, please review the following important information about the Affordable Care Act at:

MAKING CHANGES TO YOUR PLAN

After your initial eligibility period, you may only make changes to your benefits during Open Enrollment unless you experience a Qualifying Life Event (QLE).

- Birth, Adoption & Placement of a child
- Marriage
- Divorce or legal separation
- Death
- Spouse’s change in insurance eligibility due to gain or loss of employment
- Change in your employment status (ex: full time to part time)
- Dependent loses or gains insurance eligibility

You have 60 days from the date of your qualifying life event to update your elections & provide supporting documentation. Except for changes due to birth and/or adoption, coverage will begin on the 1st or 16th of the month.

Refer to the 2017 Health Benefits Guide for additional details: www.dbm.maryland.gov/benefits
**State Pension System**

- Regular non-exempt staff must enroll in the State Pension.
- Regular Exempt and 12-month Collegiate Faculty may choose between the State Pension or ORP.

**Optional Retirement Plan (ORP)**

- Regular Exempt and 12-month Collegiate Faculty may choose between the State Pension or ORP.
State Retirement plan: 10 Year Vesting

Contribution rates determined annually by MSRP Board of Trustees.

- UMUC contributes over 17% of your base salary (FY2017)
- You contribute 7% of your base salary
- \[ \text{UMUC contributes} \times 1.5 \times \text{Average Final Compensation (AFC) \times Years of Service} \]

Optional Retirement Plan: Vesting Immediate

- UMUC contributes 7.25% of your base annual salary
- You contribute nothing
- Your Contributions + Investment Earnings/Loss

Retiree Health Benefits rules differ per plan. See the Choosing a Retirement Program Handbook for more information.
ENROLLMENT: You must make your retirement election through WorkDay by FRIDAY of your first week. Otherwise, you will be enrolled in the State Pension Plan.

VESTING:
- The State Pension Plan has a 10 year vesting requirement.
- The Optional Retirement Plan (ORP) has immediate vesting.

CHANGING YOUR ELECTION: If you elect the ORP, your decision is irrevocable. If you elect the pension, you may switch to the ORP within 1 year of your date of hire.

Your enrollment selection is due on your 1st day of work.

See the Choosing a Retirement Program Handbook for more information about your retirement options.
ALL employees are eligible to enroll in any of the five Supplemental Retirement Account (SRA) plans: 401(k), 403(b), 457(b), Roth 401(k), and Roth 457(b).

Three vendor options:
- Fidelity Investments
- TIAA
- MD Supplemental Retirement (Nationwide)

You may begin, change, or stop contributing at anytime.

**2017 Contribution Limits:**
- Employees under 50: Up to $18,000 per plan (calendar year)
- Employees 50 and over: An additional $6,000 per plan (calendar year)

For additional details about the plans, enrollment forms, and campus visit schedule, visit the Retirement Engage page.
DECISIONS TO BE MADE

✓ Medical Plan
✓ Prescription Plan
✓ Dental Plan
✓ Flexible Spending Account (FSA)
✓ Term Life Insurance
✓ Accidental Death & Dismemberment
✓ Long Term Disability

✓ Retirement Plans:
✓ State Pension
✓ Optional Retirement Plan (ORP)
✓ Supplemental Retirement Plan
The EAP program provides:

- **Free confidential** short term counseling.
- Referrals/support for navigating life’s demands.
- Call 800-346-0110 to speak with a licensed counselor.

**INOVA counselors available 24/7, 365 days a year to assist with topics like:**

- Common life issues: college planning and private school resources
- Parenting and adoption services
- Financial and legal services, identify theft resolution
- Health and wellness resources, discounts

Visit INOVA’s EAP website at [www.inova.org/eap](http://www.inova.org/eap) (Username:USM  Password: UMUC)
HOW TO CONTACT US

• **E-mail:** [Benefits@umuc.edu](mailto:Benefits@umuc.edu)
• Fax: (301) 985-7367
• Hard copy, inter-office mail forms/documents: Human Resources – ADMIN 2200 (Adelphi)

**Your Benefits Team:**
- Lisa Schnieder--AVP, Compensation & Benefits
- Rebecca Newhall--Benefits Manager
- Clare Murray--Benefits Administrator
- Sammaria Hopkins--Benefits Administrator
- Katrina Giles—Benefits Associate