

Benefits for Contingent II Contractual Employees

A Contingent II Contractual employee is non-regular, has a written agreement (contract) for more than six months but no more than 12 consecutive months, is fulltime or on a part-time basis of 50% or more of full time employment, and is not seasonal or intermittent in nature.

Benefits Available to a Contingent II Contractual Employee include:

- Medical
- Prescription
- Dental
- Vision
- Mental Health
- Personal Accidental Death and Dismemberment
- Life Insurance – both State and University sponsored plans
- Long Term Disability
- Long Term Care
- Tuition Remission
- Supplemental Retirement Annuities

Premium Rates

Please note that contractual employees pay the full premium cost for the benefit plans in which they enroll. The premium is a discounted group rate but is not subsidized. Some departments may pay an addition to salary for a partial or full amount of the subsidy portion of the total cost of the premiums. This is a negotiated item with the department. It is not required. [Click here](#) for contractual rates for the 2010 plan year. Premiums are paid in after tax dollars, meaning if applicable, the additional salary given to you by your department to pay for benefits is taxable. You may use the additional salary to purchase a University sponsored plan or to buy an outside plan. You must provide proof of purchase to receive the subsidy. If you cancel your coverage any time prior to the end of your contract, you are required to inform your department and have them amend your contract to remove any salary addition they included to help you pay for insurance coverage. You cannot keep this money. You may be required to repay any subsidy portion paid to you that was not used for the purchase of health insurance.

Enrollment

Advantages of enrolling include:

- No pre-existing conditions applied
- Plan offers excellent benefits at an affordable, group discount price
- Would not be able to purchase similar coverage at this price on your own
- In the event your contract is terminated, you are eligible to continue coverage under COBRA

You may enroll in benefits by completing the Direct Pay [enrollment form](#). The form must be submitted to the Office of Employee Benefits within 60 days of your date of employment. If you do not enroll within the first 60 days of hire, you cannot use your first contract renewal date to sign up for benefits. You must wait until the next Open Enrollment. When you renew your contract your department must notify the Office of Employee Benefits that you will be renewing your insurance coverage. Ask your department forward the appropriate renewal form with a copy of the new contract to the Office of Employee Benefits.

Dependents

You can cover a spouse, child, same sex domestic partner and/or same sex domestic partner's child on your health insurance. Contact your department or the Office of Employee Benefits for information about appropriate dependent documentation.

Payment

Upon receiving your enrollment form, the State Employee Benefits Division in Baltimore will mail you a coupon sheet within 30 days. Simply tear off a coupon and send it back with a check for your premium to the address shown on the coupon. Your check must be received before the due date or you coverage could be cancelled.

Contact the Office of Employee Benefits at (301)405-5654 for additional information.