



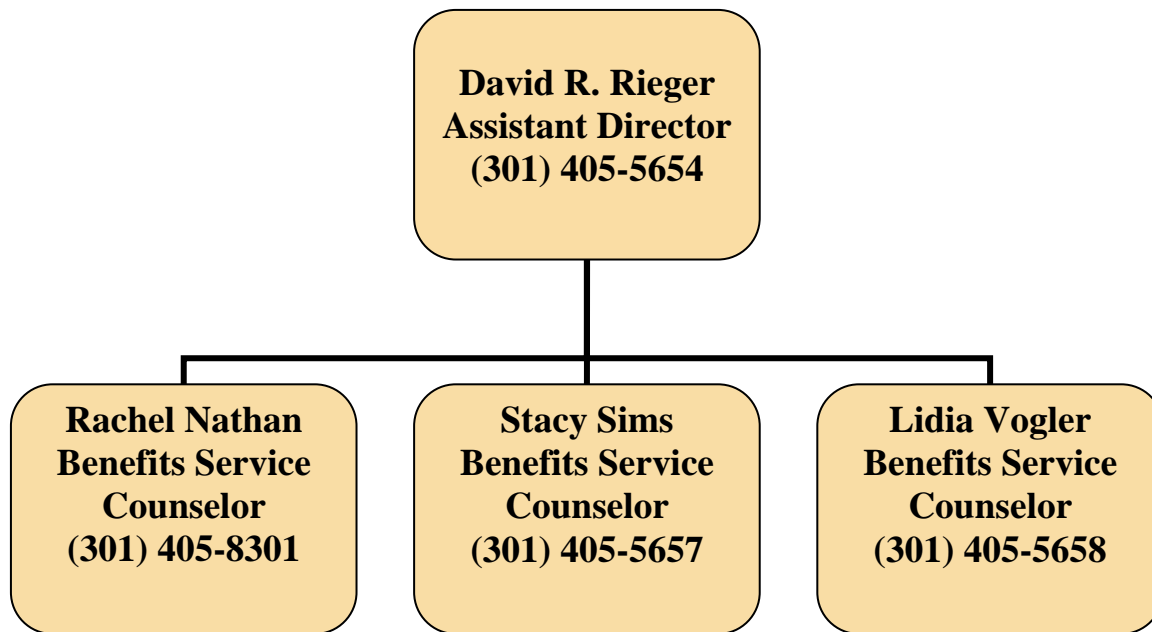
Office of Employee Benefits
1101 Chesapeake Building
College Park, MD 20742
(301) 405-5654

New Hire Overview of Benefits Regular Non-Exempt Employees

Introduction

On behalf of the Office of Employee Benefits, we wish to welcome you and hope you enjoy your employment with the University of Maryland at College Park. As a regular, non-exempt staff member of UMCP, you are entitled to many benefits offered by the State of Maryland. This packet provides a detailed outline of what you need to do to become active on payroll by selecting a retirement plan, enrolling in health benefits and taking advantage of the tuition remission benefits.

Please read this packet carefully and take note of any time restrictions associated with benefits enrollment. If you wish to meet with your Benefits Services Counselor regarding health insurance or retirement selection, or any other matter, please contact the appropriate counselor as listed below. If you have any general questions about health insurance or tuition remission, please contact the Office of Employee Benefits at (301) 405-5654.



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College of Information Studies
College of Life Science
Libraries
Office of Extended Studies
Office of Information Tech
Shady Grove
R.H. Smith School of Business

Administrative Affairs
Architecture
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Research & Grad School
School of Public Health
Undergraduate Studies

Agriculture
BSOS
Education
Engineering
Journalism
Public Affairs
Student Affairs
SVPAAP
University Relations

Retirement Program

As a condition of employment at UMCP, all regular non-exempt employees are required to enroll in the Maryland State Employees' Alternate Pension System (EAPS) on their first day of employment, along with completing your W-4 form. Members contribute 5% of their salary to the EAPS on a pre-tax basis.

Please complete the following forms by your first day of employment and return them to your departmental benefits coordinator with proof of birth documentation (i.e. copy of your driver's license, birth certificate):

- Application for Membership (SRA Form #001)
- Designation of Beneficiary (SRA Form #4)

Additional information about the Employees' Alternate Pension System is available under "Employee Benefits" at www.uhr.umd.edu.

Supplemental Retirement Annuity (SRA)

All employees are eligible to participate. UMCP has three SRA vendors you may choose from, including Fidelity Investments, Maryland Supplemental Retirement Plan (administered by Nationwide Retirement Solutions), and TIAA-CREF. Fidelity and TIAA-CREF offer both 403(b) and 457(b) plans. The Maryland Supplemental Retirement Plan offers 403(b), 457(b), and 401(k) plans. Contributions by employees are tax deferred. For enrollment materials or additional information, see your departmental benefits coordinator or contact the Office of Employee Benefits at (301) 405-5654. Information is also available at www.uhr.umd.edu.

If you enroll in the SRA, the State may match up to a specific dollar amount per fiscal year to your account. The availability of a match is determined each year by legislation.

How Do I Initiate my Health Benefits?

Regular status employees with a 50% or greater FTE are eligible for health benefits. You have 60 days from your date of hire to enroll in the various plans.

Please review the following information to determine if you are interested in enrolling in any of the plans.

- | | |
|----------------|----------------------------|
| -Medical | -Vision |
| -Prescription | -Term Life Insurance |
| -Dental | -Personal Accidental Death |
| -Mental Health | |

The State Employees Guide to Health Benefits is available at www.uhr.umd.edu for your reference.

Other Benefits offered through the University:

- Prudential Long Term Care
- UNUM Group Term Life Insurance
- UNUM Group Long Term Disability Plan

Enrollment Information

- If you are interested in enrolling in any plans, please submit the following completed forms to you departmental benefits coordinator within **60 days** of your date of hire:
 - **The State of Maryland-Active and Satellite Employees Enrollment Worksheet.**
This is the enrollment form.
 - **Dependent verification/eligibility**-The State of Maryland requires proof of spousal or dependent eligibility in order to provide coverage. A copy of a certified marriage certificate from a municipality is required for your spouse to receive coverage. A copy of a certified birth certificate, plus a Tax Affidavit for Dependent Children, is required for each dependent to receive coverage.
NOTE: Your enrollment form cannot be submitted to the State of Maryland for enrollment without these required documents for verification.
- **Your health insurance is effective as soon as you see a deduction from your pay.**
- **If enrollment is not completed within the first 60 days of your date of hire, 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.
- **After the 60 Day enrollment period is over:**
You may enroll in UNUM Group Term Life Insurance and Long Term Disability at any time, but you must complete a statement of health in order to be considered for coverage.

Tuition Remission

All active regular employees with a 50% or greater full time equivalency (FTE) are entitled to tuition remission, prorated to their percentage of FTE, for undergraduate and graduate courses beginning the date they are hired, provided that they are hired before the tenth day of the start of classes. Spouse and dependents are also available for remission at the College Park campus, for the first undergraduate degree, after the employee has been employed for two consecutive years from the

date they are hired. The chart below lists eligibility for employees and their spouse/dependents by semester. More information regarding tuition remission is available at www.uhr.umd.edu .

	Fall	Spring	Summer	Winter
Employees prorated*	Maximum of 8 credits	Maximum of 8 credits	Maximum of 8 credits total for both sessions	Maximum of 4 credits
Spouse/Dependents prorated**	Unlimited	Unlimited	Maximum of 8 credits total for both session	Maximum of 4 credits

*prorated to the employees FTE; FTE must be 50% or more

**prorated to the employees FTE; FTE must be 50% or more; only permitted for the first undergrad degree

Additional Benefits

U.S. Saving Bonds
State Employee Credit Union

Information on all benefits is available at www.uhr.umd.edu .