

Full-time exempt employees of FSU are eligible for the following benefits:

- **COMPENSATION**
- **LEAVE**
- **INSURANCE OPTIONS**
- **RETIREMENT PLAN**
- **TAX SHELTERED ANNUITIES**
- **US SAVINGS BONDS**
- **MD STATE EMPLOYEES CREDIT UNION**
- **TUITION REMISSION**

COMPENSATION

Paydays are biweekly (every other Wednesday).

LEAVE

Annual Leave

22 days earned during calendar year (i.e., 6.77 hrs. per pay period). May be accumulated with a maximum 55 days carried over into new calendar year.

Sick Leave

15 days earned during calendar year (i.e. 4.62 hrs. per pay period).

Holiday Leave

11 paid holidays per year (12 days in year of General Election).

Winter Recess

Frostburg State University employees enjoy a winter recess normally occurring between Christmas and New Year's, using holidays designated for this purpose or accrued leave.

Personal Leave

Three days per calendar year. May not be carried over from one calendar year to another.

Military Leave

Statute affords members of Military Reserve or National Guard units benefit of 15 Military Leave days per year to attend active duty training.

HEALTH INSURANCE

New employees who want health benefits must enroll within the first 60 days of employment. After enrolling, the employee and dependents are locked into the selected benefits for the remainder of the plan year. New employees who do not enroll within the first 60 days of employment do not have access to the benefits until open enrollment occurs or until they have a "change in family status."

CAFETERIA STYLE INSURANCE OPTIONS

Group rates/premiums are partially subsidized by Frostburg State University. Employee contributions are on a pre-tax basis.

- **Health Plans**
- **Prescription Drug Plan**
- **Dental Plans**

Group rates, not subsidized:

- **Personal Accidental Death & Dismemberment Plan**
- **Term Life Insurance**
- **Flexible Spending Accounts**
- **Long Term Care**

Additional plans available through University System of Maryland:

- **Group Term Life - UNUM**
- **Group Disability - UNUM**

HEALTH PLANS

A brief summary of the terms of the Health Insurance options follows:

PPO (Preferred Provider Organization)

- No need to choose a primary care physician. Insured has option to choose a participating physician or non-participating physician. If a non-participating physician is sought, then a deductible is incurred and the employee receives 80% coverage after deductible.

- Copayment - \$15 primary care, \$25 specialist
- No deductible if using participating providers/services
- Deductible for use of non-participating providers/services - \$250/individual, \$500/family
- Mental health/substance abuse benefits through APS Healthcare, Inc.
- Vision Plan through Preferred Provider Plan

POS (Point of Service)

- Insured must choose a primary care physician to enjoy maximum benefit.
- Copayment - \$15 primary care, \$25 specialist
- No deductible if using participating providers/being referred by the primary care physician
- Annual deductible for use of non-participating physicians and/or not using a referral from the primary care physician - \$250 individual, \$500 family
- Mental health/substance abuse benefits through APS Healthcare, Inc.
- Vision Plan through Point of Service Plan

HMO (Health Maintenance Organization)

- Insured must choose a participating provider as a primary care physician to enjoy any benefit.
- Insured's primary care physician must authorize all medical care services and make referrals for specialist care.
- Copayment - \$15 primary care, \$25 specialist
- No benefits for medical services received from non-HMO providers and facilities without prior authorization from the HMO primary care physician.
- Mental health/substance abuse benefits provided through the HMO physician
- Vision Plan through HMO Plan

RETIREMENT PLAN

Exempt employees must select a retirement plan from the following choices:

- **MD State Retirement System (MSRS) Employees' Modified Pension System**

- **Teachers Insurance Annuity Association/ College Retirement Equities Fund (TIAA-CREF)**
- **Fidelity Investments**

SUPPLEMENTAL RETIREMENT ACCOUNTS

There are three vendors to choose from:

- **PEBSICO (Nationwide Retirement Solutions)**
- **TIAA-CREF (Teachers Insurance Annuity Assoc./College Retirement Equities Fund)**
- **Fidelity Investments**

US SAVINGS BONDS

Available through payroll deduction. Contact the Office of Human Resources for more information and an enrollment form.

MD STATE EMPLOYEES CREDIT UNION/SECU

Variety of services available, including direct deposit and payroll deduction.

TUITION REMISSION

Full-time, regular employees may enjoy up to eight credits per semester with tuition remitted at any institution in the University System of Maryland (USM).

Restriction Effective July 1, 1990

All spouses and dependent children of all active regular faculty and regular staff whose initial appointment was made on or after January 1, 1990, and before July 1, 1992, may receive tuition remission of 100% on courses toward a first undergraduate degree at the institution where the spouse or parent is employed. If a spouse or dependent child of regular faculty or regular staff at a degree-granting institution wishes to enroll in courses toward a first undergraduate degree in an academic program not available at the home institution, the spouse or dependent child may, with the approval of the chief executive officer or designee of the home institution, register for courses at other institutions of the University System with 50% tuition remission.

Additional Restriction Effective July 1, 1992

Tuition remission benefits for spouses and dependent children of regular faculty and regular staff are available, subject to certain restrictions, after the employee has been employed with the University System of Maryland for two years prior to the last date available for registration in the semester in which the course is being offered.

UNION REPRESENTATION

Unless excluded due to managerial, supervisory, or confidential employment status, Exempt Employees, Non-Exempt Employees and Sworn Police Officers at Frostburg State University are represented by the following labor unions:

- **Eligible Exempt Employees – AFSCME**
- **Eligible Non-Exempt Employees – AFSCME**
- **Sworn Police Officers – MCEA**

Union representatives attend new employee orientation.

Job applicants are encouraged to call the Office of Human Resources to further discuss benefits afforded University System of Maryland Employees.

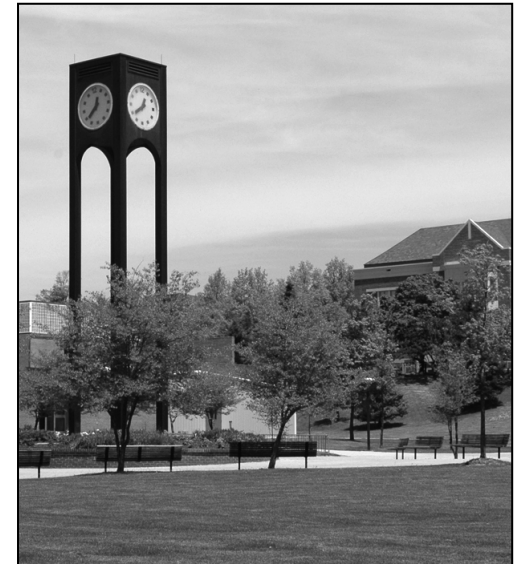
The information provided in this pamphlet is not a contract and only represents a brief summary of benefits. The contents are subject to change and/or correction by employer at any time without notice.

Frostburg State University is committed to making all of its programs, services and activities accessible to persons with disabilities. You may request accommodations through the ADA Compliance Office, 301.687.4102, TDD 301.687.7955.

Revised: 11/07

Welcome to
FROSTBURG STATE UNIVERSITY

SUMMARY OF
**EXEMPT
BENEFITS**



FSU OFFICE OF HUMAN RESOURCES
301.687.4398