Presented by:
The Office of Human Resources
Plan Year 2014

New Employee Orientation
Regular Status Employees and
12 Month Collegiate Faculty

The information contained in this presentation is a summary of general benefits available to active employees of Frostburg State University. 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.
HR Orientation Team

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- Kim Martz, Executive Administrative Assistant I

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Office of Human Resources
101 Braddock Road
Frostburg, MD 21532

- Phone: 301-687-4105
- Fax: 301-687-4118
Getting Started

Direct Deposit is required for all state employees.

• Employees may deposit funds into any regular checking or savings account at one banking institution; or

• Employees may deposit funds with the State Employee’s Credit Union (SECU) - www.secumd.org. If you have a SECU account, you may also arrange to have your payroll transferred to this SECU account.

Please allow approximately two (2) pay periods for Direct Deposit to take effect.

For questions about your Direct Deposit, please call OHR at 301/687-4105; or Payroll at 301/687-4332.
Eligible employees must enroll in one of the mandatory Retirement Plans as of their Date of Hire.

- Enrollment forms will be required on or before the first day of employment.
- Failure to provide an election form will result in automatic enrollment in the Employee Pension System.
Introduction to Health Benefits

• The State of Maryland provides a generous benefit package to eligible employees. There are a wide range of benefit options.
• The Benefits Program is administered on a calendar year.
Benefits & Enrollment

Eligible employees must enroll in Health, Prescription, Dental, Life and Disability plans within the first 60 days of employment.

• Unless a retroactive coverage begin date is requested, benefits are effective as of the 1st or the 16th of the month following enrollment based on the pay period of first deduction.

• Employees will receive Summary Statement and will be notified of the coverage effective date.
Eligibility

To cover dependents under medical, dental or prescription benefits, you must provide the dependent documentation, as well as, the Affidavit for Dependent Eligibility form.

For a complete list of eligible dependents and acceptable documentation, please review the State of Maryland Benefits Guide.

Eligible dependents include:

- Opposite sex or same sex spouse
- Biological, adopted and/or step-child under age 26
- Grandchild under age 26 who resides in your home
- Step-grandchild or other dependent child relatives under age 26 who resides in your home
- Legal ward, testamentary, or court appointed guardian under age 26 who reside in your home
- Child with mental or physical incapacity over age 26 incapable of self-support due to mental or physical incapacity incurred prior to age 26
- Child under a Medical Child Support Order
Health Benefits Overview

The type of medical plan you choose will impact your premiums, out-of-pocket cost, and network of doctors.

- All plans include vision, mental health & substance abuse benefits
  - PPO & POS Behavioral Health benefits are provided by APS Healthcare.
  - EPO Behavioral Health benefits are provided by the health plan vendor.

Important: Out-patient prescription drug benefits are not included under the medical plans. Enrollment in the prescription drug plan is required.

Please refer to the Employee Benefits Division website for complete plan descriptions & plan certificates.
Benefits Summary

Programs include group medical, dental, prescription, term life and long-term disability insurance, basic and supplemental retirement, tuition remission, and workers compensation.

Benefits may differ based on employment category and FTE.

- Exempt Employee Benefits Summary
- Non-Exempt Employee Benefits Summary
- Faculty Benefits Summary

Prescription Coverage

The prescription drug plan is administered by Express Scripts.

Important Note:
• You must enroll separately in the prescription drug plan.

To learn more visit the web page, or call Express Scripts at 877.213.3867
www.express-scripts.com
Dental Benefits – Your Choices

Dental coverage is available to all individuals who are eligible for State health benefits. United Concordia offers two dental plans from which to choose:

• Dental Health Maintenance Organization (DHMO) plan

• Dental Preferred Provider Organization (DPPO) plan

Visit United Concordia Dental for plan specifics.
www.UnitedConcordia.com/statemdd
Flexible Spending Accounts (FSAs) allow you to use pre-tax dollars to pay for qualified healthcare or dependent day care expenses. FSA contributions are pretax; you save money by not paying taxes on your contributions.

Eligible expenses include:
- Prescriptions
- Certain over-the-counter items
- Doctor Office co-pays
- Health Insurance deductibles
- Day Care expenses
- FSAs are administered by Connect Your Care

www.ConnectYourCare.com/statemdl/index.html
Life Insurance

Group Term Life Insurance protects your family against the unexpected loss of your life and income during your working years. Employee, spouse, and child term life options are available to State of Maryland Employees. Minnesota Life Insurance Company is the provider of group life insurance.

Learn how life insurance can protect your financial future: www.LifeBenefits.com/videos/term
Accidental Death and Dismemberment (AD&D) is administered through Minnesota Life Insurance company.

- Provides a benefit payment in the event of an accidental death or dismemberment of the employee or a covered family member;
- Coverage available in increments of $100,000, $200,000 or $300,000.
- Family coverage is available.
- Does not require Evidence of Insurability and comes with free access to other resources with no additional premium.
- See Benefit Guide for additional details.
**University Sponsored Term Life & Long Term Disability**

Provides financial protection for the employee and his/her family by paying a portion of income in the event of a disability

- Long Term Disability (LTD) offered through Unum
- Plan provides 60% of annual salary just prior to disability, up to $8,000 per month
- May elect a 90 day or 365 day elimination period; Benefits begin the day after the elimination period

**Other Important Information**

- Your LTD payment may be reduced by other deductible sources of income
- Evidence of Insurability (EOI) not required if enrolled within 1st 60 days of employment
- Pre-existing treatment, consultation or medication received 3 months prior to the coverage effective date within the first 12 months may be excluded.

See [Unuminfo.com/usm](http://Unuminfo.com/usm) for additional details
Long Term Care Insurance

Provides financial assistance to cover expenses related to home healthcare or care in a facility in the event the covered individual is unable to perform daily life functions

- Long Term Care (LTC) offered by Prudential
- May elect coverage for self, spouse, parents, siblings, adult children, in-laws and grandparents
- If elected within first 60 days of employment, evidence of insurability is not required.
- To enroll or to see rates, visit Prudential’s website
  Username: maryland; Password: marylandltc
Retirement

Enrolling in a retirement plan is mandatory:

- Regular non-exempt employees must enroll in the Employee Pension System
- Regular exempt employees may choose between the Employee Pension System or one of the Optional Retirement Plans.
- 12-month Collegiate Faculty may choose between the Teacher’s Pension System & or one of the Optional Retirement Plan.
Regular exempt employees and 12-month faculty:

- Your enrollment selection must be provided on or before your first day of employment.
  - *All employees must enroll in a retirement plan before being placed on the Payroll.*
- If you elect an ORP, your decision is irrevocable and cannot be changed in the future.
- If you elect the Maryland State Pension, you may switch to the ORP within one year of your eligibility date (date of hire or transfer date).
- Switching from the Pension System to an ORP Plan may impact eligibility for the state health benefits and subsidy at the time of retirement.
Retirement Contact Information

Retirement Benefits Handbook

- Your primary source of retirement information is the Retirement Benefits Handbook. Each handbook is system specific and easy to read, with sample calculations and a glossary of terms.

Retirement Benefits Specialists

- Retirement Benefit Specialists can assist you in understanding your retirement benefits via telephone, one-on-one counseling, correspondence and seminars.

- To speak with a SRPS Retirement Benefits Specialist: 410-625-5555 or 1-800-492-5909 www.sra.state.md.us
Supplemental Retirement Annuity

Employees may set aside voluntary contributions using the Supplemental Retirement Annuity.

- Contributions may begin, change, or stop at anytime throughout the year.
- To begin contributing, elect a specified dollar amount per pay period and choose from a variety of pre-tax and post-tax options.

Three Vendor Options:

- TIAA-CREF - pre-tax; 403(b); 457(b)
- Fidelity Investments - pretax 403(b); 457(b)
- Maryland Supplemental Retirement Plans

Plans include pre-tax and post-tax options; 401(k), 403(b) & 457(b)
Paid Leave Benefit

Regular, full-time employees are eligible for:

- Annual Leave
- Personal Leave
- Sick Leave
- Holiday Leave
- Military Leave
- Winter Recess

Leave benefits differ based on employment category and FTE.

- Exempt Employee Benefits Summary
- Non-Exempt Employee Benefits Summary
- Faculty Benefits Summary
The University System of Maryland has partnered with INOVA™ to provide creative solutions for University employees’ life and work demands. INOVA™ provides no-cost and low-cost amenities for services and provides free confidential short-term counseling, referrals and support while navigating life’s demands.

• Employees and individuals within their household are eligible
• Licensed counselors are available 365 days, 24/7
• Call 800-346-0110
• Online access at INOVA
  (username: Frostburg, password: employee)
Tuition Remission

Regular full-time employees and dependents are eligible to enroll in academic courses for the improvement of skills or for personal development purposes, with tuition costs associated with such courses remitted in whole or in part.

• Fulltime Regular employees are eligible to register for courses not to exceed eight (8) credits per semester.
• Regular part-time Faculty and Staff employees who are employed at fifty percent (50%) or more FTE shall be permitted tuition remission for credits proportional to their percentage of service.

Spouse and tax dependents of regular full-time employees are eligible for tuition remission after the employee has been employed by FSU for two years prior to the deadline for registration in courses for the semester under consideration.
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<td>(301) 687-4332</td>
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<td><a href="http://www.frostburg.edu/admin/payroll/">http://www.frostburg.edu/admin/payroll/</a></td>
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<td>Human Resources – New employee forms, health benefits and retirement</td>
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