

# Summary of Benefits for Contingent II Employees

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*One University. A World of Experiences.*

The following benefits are available to Contingent II employees of Frostburg State University (FSU).

## Health Insurance

Contingent II (CII) employees are eligible to participate in the State of Maryland Health Plans. Subsidized coverage is offered to employees who meet the Affordable Care Act Guidelines and will work 30 hours or more per week on contracts for more than 90 days.

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.**

## Cafeteria-Style Insurance Options

*Group rates/premiums for the following plans are partially subsidized by FSU. Employee contributions are on a post-tax basis.*

- **Medical Plans**
- **Prescription Drug Plan**

*Group rates not subsidized; employee contributions are on a post-tax basis.*

- **Dental Plans**
- **Personal Accidental Death & Dismemberment Plan**
- **Term Life Insurance**

*Additional plans available through the University System of Maryland, not subsidized:*

- **Group Term Life – UNUM**
- **Group Long Term Disability – UNUM**

## Medical Plans

*Employees have five medical plans from which to choose:*

### Preferred Provider Organization (PPO) Plans

- CareFirst BC/BS
- UnitedHealthcare

### Exclusive Provider Organization (EPO) Plans

- CareFirst BC/BS
- UnitedHealthcare

### Integrated Health Model (IHM) Plan

- Kaiser Permanente

All vendors under each type of plan (PPO, EPO or IHM) cover the same services. However, the participating provider networks for the plans are different. Be sure to carefully review what is covered by each type of plan, as well as which providers and facilities participate with the various plan networks.

### Important things to keep in mind:

- Rates vary, depending on the specific plan and level of coverage selected.
- All medical plans include vision benefits.

## Prescription Plan

*Only one plan available.*

- **CVS Caremark**

## Prescription Plan

*Employees have two dental plans from which to choose; employees pay 100% of the premium:*

### Dental Health Maintenance Organization (DHMO)

- Delta Dental

### Dental Preferred Provider Option (DPPO)

- United Concordia

## Other Benefits Available

### Supplemental Retirement Accounts

*There are three vendors to choose from; all vendors offer pre-tax and post-tax plans. Employees enroll on a voluntary basis*

- **Nationwide Retirement Solutions**
- **TIAA (Teachers Insurance Annuity Association)**
- **Fidelity Investments**

### MD State Employees Credit Union/SECU

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

## Tuition Remission

Tuition remission is available for the CII employee only (no dependent coverage) for courses taken at the **home institution only** (FSU). The benefit allows up to 8 credit hours in each semester. (Summer is considered one semester.)

## Leave

- **Five days of annual leave**
- **Eight holidays** (New Year's Day, MLK Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day)
- **Three sick days**
- **Jury duty**
- **Administrative leave for emergency closures when granted to regular employees**

***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 the employer at any time without notice.