



## **Overview of Benefits**

**Full-Time Non-Tenure Track Faculty  
&  
Contingent II Staff**



# Table of Contents

CONTRACTUAL BENEFITS OVERVIEW .....	3
STATE OF MARYLAND HEALTH BENEFITS.....	4
MEDICAL PLANS.....	4
PRESCRIPTION DRUG PLAN.....	4
DENTAL PLANS.....	4
TERM LIFE INSURANCE (Securian).....	4
ACCIDENTAL DEATH & DISMEMBERMENT .....	5
USM ADDITIONAL BENEFITS.....	5
TERM LIFE INSURANCE (UNUM).....	5
LONG TERM DISABILITY (UNUM) .....	5
EMPLOYEE ASSISTANCE PROGRAM.....	5
SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA) .....	5
COMPENSATION .....	5
LEAVE BENEFITS FOR CONTINGENT II STAFF.....	6
LEAVE BENEFITS FOR FULL-TIME NON-TENURE TRACK FACULTY .....	7
MD STATE EMPLOYEES CREDIT UNION (SECU) .....	7
TUITION REMISSION .....	8



## **CONTRACTUAL BENEFITS OVERVIEW**

Salisbury University offers a full range of benefits to its contractual faculty and staff. Many are part of the State of Maryland's benefits package. The following information provides an overview of what is available.

*Eligible contractual faculty and staff of SU may select from the following benefits:*

- Medical Insurance
- Prescription Drug Plan
- Dental Insurance
- Term Life Insurance
- Accidental Death & Dismemberment
- Long Term Disability
- Employee Assistance Program
- Supplemental Retirement Accounts
- Compensation
- Leave Plans
- Maryland State Employees Credit Union
- Tuition Remission
- Bookstore Discount
- Dining Services Discount
- Community Discounts

### **HEALTH INSURANCE**

Employees may choose from three types of medical insurance plans: Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), and Kaiser Permanente (IHM). The main differences between the three types of plans are the network of doctors and out of pocket expenses. The premium costs vary depending on the specific plan and level of coverage selected. A Primary Care Physician will need to be selected, regardless of the plan elected.

New employees interested in health benefits must enroll within their first 60 days of employment. After enrolling, the employee and dependents cannot make changes to the benefit selections for the remainder of the plan year, unless they experience an IRS approved "qualifying event". New employees who do not enroll within their first 60 days of employment may enroll during the next open enrollment period or when a "qualifying event" occurs.

### **CAFETERIA STYLE INSURANCE OPTIONS**

Group rates/premiums are partially subsidized by Salisbury University. Employee contributions are on a post-tax basis.

- Medical Plans (includes Vision Program)
- Prescription Drug Plan

#### **Group rates, not subsidized:**

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

#### **Additional non-subsidized plans available through the University System of Maryland:**

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

## **STATE OF MARYLAND HEALTH BENEFITS**

A brief summary of the Health Insurance Plan options are as follows:

### **MEDICAL PLANS**

#### **PPO (Preferred Provider Organization)**

- Insured has option to choose services rendered by a participating or non-participating provider. When using a non-participating provider, a deductible is incurred (\$250/individual, \$500/family), and then services are covered at 70% of the allowed benefit.
- No deductible when using participating providers/services. Services are covered at 90% of the allowed benefit.
- Co-payment - \$15 primary care, \$30 specialist
- Behavioral Health and Vision benefits through the PPO Plan
- Wellness Program – requires the designation of a participating provider as a Primary Care Physician

#### **EPO (Exclusive Provider Organization)**

- All services must be rendered by a participating provider unless the services are deemed as a medical emergency
- No deductible
- Co-payment - \$15 primary care, \$30 specialist
- Behavioral Health and Vision benefits provided through the EPO Plan
- Wellness Program – requires the designation of a Primary Care Physician

#### **IHM (Integrated Health Model)**

- If you elect this option, you must visit providers and facilities that are part of the Kaiser Permanente network in the Baltimore/DC/VA area only for all of your care (except in an emergency).
- This plan option is not available to members who are eligible for Medicare
- Co-payment - \$15 primary care, \$30 vision specialist
- Behavioral Health and Vision benefits provided through the IHM Plan
- Wellness Program

### **PRESCRIPTION DRUG PLAN**

Prescription drug coverage is available to the employee and eligible dependents. The prescription drug plan is a national program and is separate from the medical plans. Prescriptions are subject to a co-payment.

### **DENTAL PLANS**

Dental benefits are available through a PPO and HMO Plan. Dental coverage is separate from the medical plans.

### **TERM LIFE INSURANCE (Securian)**

Term life insurance is available in amounts between \$10,000 - \$300,000. Premiums for the first \$50,000 are eligible for pre-tax treatment. Employees may elect up to \$50,000 of coverage without a medical review. Dependents may be covered for up to ½ of the employee's coverage.

## **ACCIDENTAL DEATH & DISMEMBERMENT**

AD&D insurance is available in amounts between \$100,000 - \$300,000 for protection of an accidental death or dismemberment.

## **USM ADDITIONAL BENEFITS**

### **TERM LIFE INSURANCE (UNUM)**

Levels of coverage range from \$10,000 up to six times salary (not to exceed \$750,000). At the time of hire, up to \$100,000 of coverage may be elected without medical review for the employee, \$50,000 for spouse. A spouse may be covered at the same value as the employee.

### **LONG TERM DISABILITY (UNUM)**

Coverage provides benefits equal to 60% of salary following a 90 – 365 day waiting period from the onset of the disability/illness.

### **EMPLOYEE ASSISTANCE PROGRAM**

Administered through INOVA, both traditional and non-traditional services are available to all faculty and staff, and members of their household. Trained, licensed professionals are available to provide personal, face-to-face counseling to address problems of stress, grief, depression, addiction, and any other emotional issues. INOVA also offers a wide variety of “work/life” services through both phone-based and web-based resources. Examples of some services include childcare referrals, financial consultation, legal consultation, identity theft assistance, eldercare issues, health and wellness advice, pet care referrals, and member discounts. Services are private and confidential, and there is no premium or co-payment by the employee or household member for the use of the services.

*Medical, dental, prescription and life insurance benefits are processed on a post-tax basis via a direct bill process. LTC and UNUM benefits are billed from the plan vendor with payments made directly to the vendor. Employee Assistant Program is provided at no cost.*

*Limited benefits are available to part-time faculty and staff. Contact Human Resources for additional information.*

## **SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)**

SRA plans enable employees to supplement their retirement income by contributing a portion of their salary to an investment plan of their choice on a pre-tax or post-tax basis. Employees may choose from the following vendors:

- Nationwide Retirement Solutions
- TIAA (Teachers Insurance Annuity Assoc.)
- Fidelity Investments

## **COMPENSATION**

Paydays are biweekly (26-Pays, every other Wednesday).

## **LEAVE BENEFITS FOR CONTINGENT II STAFF**

### **ANNUAL LEAVE**

Exempt employees earn 22 days of annual leave per calendar year at the rate of 6.77 hours per pay period. Beginning on the 21<sup>st</sup> year of employment, employees earn 25 days per year. Part-time employees working 50% or more earn annual leave proportionate to their percent employed. Annual leave may be accumulated with a maximum of 50 days carried over into a new contract year.

Non-exempt employees earn annual leave based on length of continuous service. Annual leave may be used to the extent it is accrued and available effective with the start of employment. Part-time employees working 50% or more earn annual leave proportionate to their percent employed. Annual leave may be accumulated with a maximum of 50 days carried over into a new contract year.

<u>Years of Service</u>	<u>Annual Leave Earned</u>
Hire – 1 <sup>st</sup> year	11 days per year = 3.38 hours per pay period
2 <sup>nd</sup> year	12 days per year = 3.69 hours per pay period
3 <sup>rd</sup> year	13 days per year = 4.00 hours per pay period
4 <sup>th</sup> year	14 days per year = 4.31 hours per pay period
5 <sup>th</sup> – 10 <sup>th</sup> year	15 days per year = 4.62 hours per pay period
11 <sup>th</sup> – 20 <sup>th</sup> year	20 days per year = 6.15 hours per pay period
21 <sup>st</sup> year +	25 days per year = 7.69 hours per pay period

### **SICK LEAVE**

Employees earn 15 days of sick leave per calendar year at the rate of 4.62 hours per pay period. Part-time employees working 50% or more earn sick leave proportionate to their percent employed. Sick leave may be accumulated without limitation.

### **HOLIDAY LEAVE**

Eligible employees receive 11 paid holidays per year (12 days in year of General Election). In addition, employees receive three administrative leave days. Part-time employees working 50% or more earn holiday leave proportionate to their percent employed.

Winter Recess - Salisbury University employees enjoy a winter recess normally occurring between Christmas and New Year's, using the holidays designed for this purpose and/or the three administrative leave days. The Human Resources Office publishes a schedule indicating when each holiday will be observed.

### **PERSONAL LEAVE**

Contractual staff receives three personal days at the beginning of the contract period. Personal leave is designed to be used in those situations where unforeseen circumstances require the employee's absence from work. These days must be used in the contract year in which they are received. Personal days may not be carried over from one contract year to another. Part-time employees working 50% or more earn personal leave proportionate to their percent employed.

## **LEAVE BENEFITS FOR FULL-TIME NON-TENURE TRACK FACULTY**

### **ANNUAL LEAVE**

A full-time faculty member serving on a ten-month academic year contract is entitled to fifteen calendar days of paid annual leave which shall be the last fifteen days of the ten-month contract period, unless otherwise designated at the time of appointment. Such paid annual leave may not be carried forward into the next fiscal year.

A part-time faculty member appointment on at least a 50% of full-time basis and serving on a ten-month academic year contract is entitled to annual leave on a pro-rata basis. Such leave shall be taken as the final days of the ten-month contract period, unless otherwise designated at the time of appointment. Such paid annual leave may not be carried forward into the next fiscal year.

A full-time faculty member serving on a fiscal-year contract (12-months) shall earn 22 days of annual leave per calendar year at the rate of 6.77 hours per pay period. Beginning on the 21<sup>st</sup> year of employment, 25 days per year is accrued. A part-time faculty member appointed on at least a 50% of full-time basis shall earn annual leave on a pro-rata basis, on the same terms available to full-time fiscal-year faculty members. Annual leave may be accumulated with a maximum of 50 days carried over into a new calendar year.

<http://www.usmd.edu/regents/bylaws/SectionII/II240.html>

### **CREDITABLE SICK LEAVE**

Sick leave for faculty members serving on a ten-month academic year contract is accrued at the rate of 1.25 work days per month at full salary. Part-time faculty members who are employed at least 50% time are eligible for sick leave benefits proportionate to their percent employed. Sick leave may be accumulated without limitation.

Sick leave for faculty members serving on a fiscal year contract (12-months) is accrued as 15 days per calendar year at the rate of 4.62 hours per pay period. Part-time faculty members who are employed at least 50% time are eligible for leave proportionate to their percent employed. Sick leave may be accumulated without limitation.

### **NON-CREDITABLE SICK LEAVE (Collegial Leave)**

When a faculty member is incapacitated for brief periods of illness, injury, or childbirth, the “collegial” method of accommodating faculty disability is preferred. This is the practice whereby colleagues of the disabled faculty member – on a voluntary basis – take over his or her classes and other essential functions, in addition to carrying on their regular work. This provision may be employed when practicable up to a maximum of twenty-five (25) work days for each faculty member in one fiscal year. After that time, creditable sick leave shall be charged.

<http://www.usmd.edu/regents/bylaws/SectionII/II230.html>

### **MD STATE EMPLOYEES CREDIT UNION (SECU)**

A variety of services are available, including payroll deduction.

## **TUITION REMISSION**

FTNTT and Contingent II employees and their spouses and dependents are eligible for tuition waiver according to guidelines consistent with tuition waiver available to Regular SU employees. Tuition remission for full-time employees includes Salisbury University undergraduate or graduate courses up to eight credits per semester. Spouses and dependents of full-time employees with two or more years of service are eligible for SU undergraduate courses including full course load waiver in Fall and Spring semesters. Tuition remission benefits are limited to courses offered at Salisbury University. Employees working on a part-time basis of at least 50% or more will receive tuition remission credit proportional to their percentage of service.

The information provided in this document 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. For additional information please visit our website at: <http://www.salisbury.edu/hr>.