



Overview of Benefits

Regular Exempt



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EXEMPT STAFF BENEFITS OVERVIEW

Salisbury University offers a full range of benefits to its regular staff. Many are part of the State of Maryland's benefits package which allows employees to choose their benefits and pay the premiums with pretax dollars. The following information provides an overview of what is available.

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

- Medical Insurance
- Prescription Drug Plan
- Dental Insurance
- Term Life Insurance
- Accidental Death & Dismemberment
- Long Term Disability
- Flexible Spending Accounts
- Employee Assistance Program
- Retirement Plan
- Supplemental Retirement Plans
- Compensation
- Leave Plans
- Maryland State Employees Credit Union (SECU)
- 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 pre-tax basis.

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

Group rates, not subsidized:

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

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.

FLEXIBLE SPENDING ACCOUNTS

The account allows for employees to take advantage of income tax laws by paying the cost of out of pocket expenses for health and dependent care services on a pre-tax basis.

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.

RETIREMENT PLANNING

As a condition of employment, all regular Exempt employees must select a retirement plan from one of the following options:

1) State Retirement and Pension System of Maryland (SRPS)

This is a defined benefit plan that provides a benefit based upon a formulary, salary and years of service. The plan requires a 7% employee contribution that is nontaxable for federal tax purposes. The University also makes a contribution. The plan provides early retirement, disability and death benefits, as applicable. The account is vested (guaranteed a benefit) after completing ten years of eligibility service.

2) Optional Retirement Plan (ORP)

This is a defined contribution plan that provides a benefit based upon the employee’s accumulated account balance. The State contributes the equivalent of a specified percentage of the employee’s salary (currently 7.25%) each year to the employee’s ORP account. The contributions are processed over 20 pay periods.

Employees are fully vested in their total account balance. ORP vendors currently include TIAA and Fidelity Investments.

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-CREF (Teachers Insurance Annuity Assoc.)
- Fidelity Investments

COMPENSATION

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

LEAVE BENEFITS

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 21st 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 calendar year.

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 are entitled to 11 paid holidays (12 in a general or congressional election year). Three (3) additional University holidays are to be earned each fiscal/contract year and observed at the discretion of the President of SU or designee. 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 designated for this purpose. The Human Resources Office publishes a schedule indicating when each holiday will be observed.

PERSONAL LEAVE

January 1st of each year, regular employees receive three personal days which are designed to be used in those situations where unforeseen circumstances require the employee's absence from work. These days must be used in the calendar year in which they are received. Personal days may not be carried over from one calendar year to another. Part-time employees working 50% or more earn personal leave proportionate to their percent employed.

MILITARY LEAVE

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

MD STATE EMPLOYEES CREDIT UNION (SECU)

A variety of services are available, including direct deposit and payroll deduction.

TUITION REMISSION

Regular exempt employees are eligible for up to eight credits per semester with tuition remitted at any institution in the University System of Maryland (USM). Part-time employees working 50% or more are eligible proportionate to their percent employed.

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. Spouses and dependent children of the employee from a degree-granting institution may receive full tuition remission of one hundred percent (100 %) on courses toward a first undergraduate degree at the institution where the spouse or parent is employed ("home institution"). Such spouses and dependent children may attend another institution of the USM to which the student has been accepted with 50% tuition remission. The remaining 50% of tuition cost is the responsibility of the individual student.

Additional Restriction Effective July 1, 1992

Tuition remission benefits for spouses and dependent children of regular faculty and regular staff are consistent with the above mentioned conditions and are available 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.

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>.