

# UMUC BENEFITS OVERVIEW

## For Regular Nonexempt Employees



**THANK YOU FOR CONSIDERING UMUC!** University of Maryland University College (UMUC) offers a generous benefits package with plenty of options. Benefit premiums depend upon the coverage selected and the number of family members covered. Here is a brief snapshot of what's available.

### WORKING AT UMUC

UMUC is not just a great place to learn. It's also a great place to work. The university offers an array of career options, along with ample opportunities for growth and advancement.

### MEDICAL PLANS

A variety of health plan options (with vision benefits included) from which to choose:

- Two Preferred Provider Organization (PPO) plans
- Two Exclusive Provider Organization (EPO) plans
- One Integrated Health Model (IHM) plan

### PRESCRIPTION PLAN

Covers the cost of approved prescription drugs at participating pharmacies, subject to nominal copayments

**OUTSTANDING BENEFITS THAT FIT THE LIFESTYLE OF YOU AND YOUR FAMILY— ANOTHER GOOD REASON WHY YOU BELONG AT UMUC!**

### DENTAL PLANS

Two dental plans from which to choose:

- Dental Preferred Provider Organization (DPPO) plan
- Dental Health Maintenance Organization (DHMO) plan

### FLEXIBLE SPENDING ACCOUNTS

Allows you to pay for medical and/or dependent care expenses with pretax dollars

### ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Offered through Securian
- No medical exam required
- Provides coverage for accidents that occur on or off the job

Please note: You must enroll in the benefits described above within the first 60 days of employment, during the annual open enrollment period, or within 60 days of experiencing a qualifying event.

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## TERM LIFE INSURANCE

Offered through Unum or Securian

## LONG-TERM DISABILITY INSURANCE

Offered through Unum

## LEAVE

- 11 days of annual leave
- 3 personal days
- 15 sick days
- 14 state holidays (15 in a general election year)

## RETIREMENT—MANDATORY PARTICIPATION

Maryland State Retirement and Pension System (MSRPS)

- State contributes an actuarially determined amount
- Employee contributes 7 percent of annual salary

## RETIREMENT—SUPPLEMENTAL

Employees may elect to participate in a supplemental retirement account (SRA) plan in which they decide on a dollar amount to contribute biweekly. Choices include 401(k), 403(b), 457(b), Roth 401(k), or Roth 457(b). The vendors are TIAA, Fidelity Investments, and Maryland Supplemental Retirement Plans with Nationwide as the administrator.

## TUITION REMISSION

- Immediate eligibility for all regular nonexempt staff, including full-time or part-time (at least 50 percent) employees
- Spouses and dependent children eligible for undergraduate tuition remission after two years of service
- Up to 8 credits per semester

NOTE: This document presents highlights of benefits plans. Actual plan documents prevail in all situations involving questions or issues.

## SPOUSE AND DEPENDENT SCHOLARSHIP

- Tuition covered for one undergraduate or graduate course per semester at UMUC, based on fund availability
- Only applicable when tuition remission not available

## DIRECT DEPOSIT

Direct deposit is available to regular nonexempt employees. Paychecks will automatically be deposited directly into an employee's checking account once the employee completes a direct deposit authorization form.

## ABOUT UMUC

University of Maryland University College (UMUC) specializes in high-quality academic programs that are convenient for busy professionals. Our programs are specifically tailored to fit into the demanding lives of those who wish to pursue a respected degree that can advance them personally and grow their careers. UMUC has earned a worldwide reputation for excellence as a comprehensive virtual university and, through a combination of classroom and distance-learning formats, provides educational opportunities to more than 80,000 students. The university is proud to offer highly acclaimed faculty and world-class student services to educate students online, throughout Maryland, across the United States, and in more than 20 countries and territories around the world. UMUC serves its students through undergraduate and graduate programs, noncredit leadership development, and customized programs.

## EQUAL EMPLOYMENT OPPORTUNITY

UMUC is an Equal Opportunity Employer. For more information, please see UMUC's Affirmative Action, Equal Opportunity, and Sexual Harassment Policy at [www.umuc.edu/eeo](http://www.umuc.edu/eeo).

## ANNUAL SAFETY AND SECURITY REPORT

The Annual Safety and Security Report is available to prospective employees and includes information about campus crime and security. Please visit [www.umuc.edu/security](http://www.umuc.edu/security) to view the report.

## QUESTIONS? NEED ADDITIONAL INFORMATION?

[www.umuc.edu/careers](http://www.umuc.edu/careers)

University of Maryland University College is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA 19104 (267-284-5000), an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. UMUC is governed by the University System of Maryland Board of Regents and certified by the State Council of Higher Education for Virginia.