

ADJUNCT FACULTY BENEFITS INFORMATION



UMBC

UMBC Land Acknowledgement

UMBC WAS ESTABLISHED UPON THE LAND OF THE PISCATAWAY AND SUSQUEHANNOCK PEOPLES. OVER TIME, CITIZENS OF MANY MORE INDIGENOUS NATIONS HAVE COME TO RESIDE IN THIS REGION. WE HUMBLY OFFER OUR RESPECT TO ALL PAST, PRESENT, AND FUTURE INDIGENOUS PEOPLE CONNECTED TO THIS PLACE.



BENEFITS & WELLNESS TEAM

GENERAL INQUIRIES
HRBENEFITS@UMBC.EDU

LOCATED IN THE ADMINISTRATION BUILDING,
5TH FLOOR



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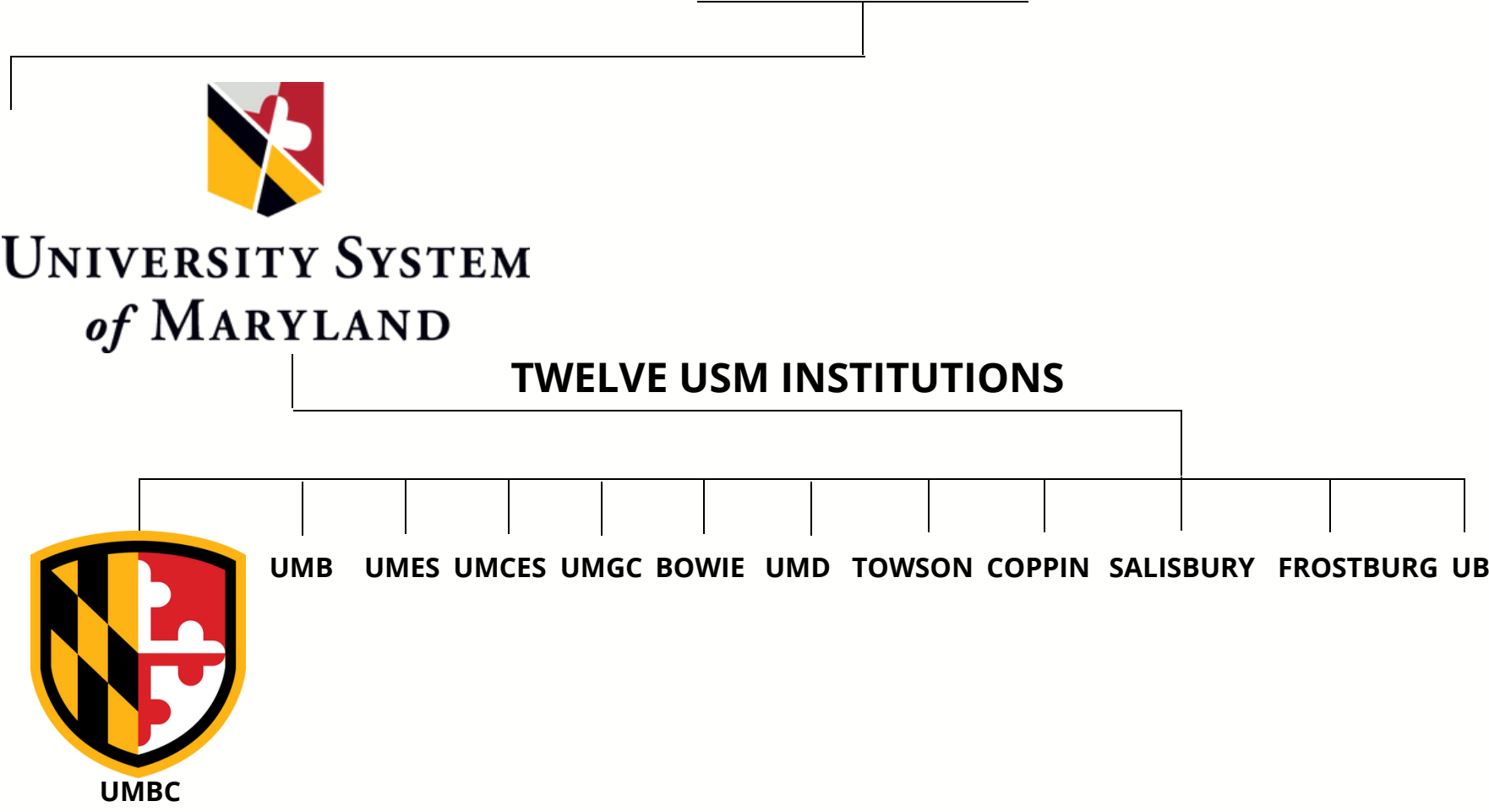
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STATE OF MARYLAND



UMBC

SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

- Voluntary retirement savings through payroll deductions.
- Pre-tax and Roth (post-tax) accounts are available.
- 401k, 403b, and 457b accounts are available.
- **Free** Financial Counseling is available, virtual appointments.
- TIAA & Fidelity SRA forms are in **DocuSign** (pre-tax & Roth).
- Please view the webinar for more information!

UMBC RETIREMENT VENDORS:



Maryland Teachers & State Employees
Supplemental Retirement Plans



STATE HEALTH BENEFITS

Health Benefits at UMBC are administered by the State of Maryland's Employee Benefits Division.

Enrollment is online through **SPS Workday system**. No paper forms!



AFFORDABLE CARE ACT

- Adjunct faculty on a contract greater than **90-days** *and* teach at least **9 credits per semester** are eligible for **subsidized** benefits.
- Subsidized benefits: the employer covers 75% of the full premium, with the employee paying 25% of the premiums.
- Dental coverage, Life insurance, and Accidental Death & Dismemberment may be elected at the *unsubsidized* rates.
- *Adjunct faculty who teach less than 9 credits per semester and have contracts for greater than 90-days are still eligible for State health benefits, but at the **unsubsidized** rates.*

PAYING FOR YOUR HEALTH PREMIUMS

- About 2 weeks after you enroll in health benefits, the State will mail monthly “payment coupons” to your home address.
- Adjunct faculty are required to pay the State directly for the cost of their monthly premiums.
- Health premiums *cannot* be deducted from the paycheck for adjunct faculty.
- Premiums are due on the first of the month.
- Can set up online payments via direct debit from a checking or savings account
- Subsidized Rates and the Unsubsidized Rates.

HOW TO SET UP YOUR SPS WORKDAY ACCOUNT

1. Brand new employees will receive two emails from the SPS Workday system (**stateofmaryland@myworkday.com**) **within 2-3 weeks** of your hire date OR the date you were added to payroll (whichever is later):

- Email #1: Will contain your W# (username)
- Email #2: Temporary password (expires in 24 hours)

2. Set up three Security questions in case you forget your password.

3. Set up **OneLogin** - the State's **two-factor authentication process** that require a text code, email code, or phone call before each login.

***Add a second Multifactor authentication factor to OneLogin.**



STATE BENEFITS GUIDE



Guide to your Health Benefits

Together, we are working toward a healthier community.

January 2024 - December 2024

What's New in 2024

- 2024 Premium Rates
- Domestic Partner Eligibility (see page 40)
- Healthcare FSA increase to \$3,050
- Visit mymdbenefits.com for additional information on all our plans!



Awareness • Ownership • Accountability • Improvement

EMPLOYEE BENEFITS DIVISION

301 West Preston Street Room 510 Baltimore, MD 21201	410-767-4775 Fax: 410-333-7104 1-800-30-STATE (1-800-307-8283) Email us at: EBD.mail@maryland.gov Twitter: MdEBOWellness	http://www.dbm.maryland.gov/benefits
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PLANS/ACCOUNTS INFORMATION

PLAN	PHONE	WEBSITE
MEDICAL PLANS		
CareFirst BlueCross BlueShield EPO, PPO	1-800-225-0131	1-800-735-2258 (TTY) www.carefirst.com/statemd
Kaiser Permanente IHM	1-855-839-5763 (TTY) MD Relay 711	my.kp.org/maryland
UnitedHealthcare Choice EPO, ChoicePlus PPO	1-800-382-7513 (TTY) MD Relay 711	www.uhcmaryland.com
PRESCRIPTION DRUG PLAN		
CVS Caremark	(844) 460-8767 (800) 863-5488 (TTY)	https://info.caremark.com/stateofmaryland
DENTAL PLANS		
Delta Dental DHMO	1-844-697-0578	www.deltadentalins.com/statemd
United Concordia DPPD	1-888-MD-TEETH (1-888-638-3384)	www.unitedconcordia.com/statemd
FLEXIBLE SPENDING ACCOUNTS		
P&A Group	1-844-638-1900	md.padmin.com
TERM LIFE INSURANCE PLAN		
MetLife	1-866-574-2863	https://metlife.com/stateofmd
ACCIDENTAL DEATH AND DISMEMBERMENT PLAN		
MetLife	1-866-574-2863	https://metlife.com/stateofmd

HELPFUL CONTACTS

State Retirement Pension System	410-625-5555 or 1-800-492-5909	www.sra.state.md.us
Social Security Administration	1-800-772-1213	www.ssa.gov
Medicare	1-800-Medicare	www.medicare.gov
SPS Benefits System*	410-767-4112	https://wd5.myworkday.com/stateofmaryland/id/home.html
Instructions (Job Aids) for SPS Benefits System	410-767-4775	https://dbm.maryland.gov/sp/

*MDOJ, Judiciary, General Assembly, University and DHS employees should contact your agency help desk for login assistance.

Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in case of illness or injury.

The State of Maryland offers a series of health coverage options. Choosing a medical plan is an important decision. To help you make an informed choice, we make available a number of documents including our Guide to Your Health Benefits (Guide) and a Summary of Benefits and Coverage (SBC). The SBC summarizes important information about any of the medical plan options available to you in a standard format to help you compare options. The Guide provides a more detailed description of all of the health benefits options available to you, not just the medical plans.

The SBCs are available on our website at www.dbm.maryland.gov/benefits. A paper copy is also available, free of charge, by calling the Employee Benefits Division at 410-767-4775 or 1-800-307-8283.

WHEN DOES COVERAGE START?

- Coverage will be effective on the 1st of the month **following** your contract start date.
- You have **60 days** to enroll.

WHEN CAN YOU ENROLL?

- You should be able to gain access to your **Workday** account about 2 - 3 weeks **after** being added to the UMBC payroll system.
- You will be **billed** for premiums back to your effective date of coverage.
- **Medical cards** arrive to your home about 10 business days after the State finalizes your event.





WHEN CAN I MAKE CHANGES?

- During the annual Open Enrollment Period:
 - typically in the Fall
 - January 1st effective date
- If you have a **qualifying Life Event** (QLE) such as:
 - Birth/Adoption
 - Marriage or Divorce
 - Turn age 26 (removed from parent's insurance)
 - Loss/Gain in Coverage

*Employees have 60 days from the event date of the QLE to initiate the event in their Workday account and provide the required documentation

ELIGIBLE DEPENDENTS

- Lawfully married spouse
- Children
 - Biological Child
 - Adopted Child
 - Step-child
- Domestic Partner
- Domestic Partner children

- Not eligible as dependents: siblings, parents, extended family members



***Documentation is required to add a dependent to your health benefits**

REQUIRED DEPENDENT DOCUMENTATION

Spouse: certified copy of the Marriage Certificate

Child: copy of the official birth certificate

Domestic Partner:

- **Affidavit (notarized)**
- **At least two docs showing financial interdependence for at least 12 months**



MARRIAGE DOCUMENT

The State requires the **Certified Copy** of the Marriage Certificate, this is the version signed by the Court Clerk *after* your date of marriage.

The State will NOT accept a marriage document that is:

- Only signed by the officiant
- Dated *prior* to the date of marriage
- Marriage license

You can get the certified copy at the courthouse in the county of marriage

OR

Order online at www.vitalchek.com

Certificate of Marriage
STATE OF MARYLAND
Baltimore County

2012 - 91
030950409873652

CERTIFIED COPY

Man :
Residence :
Woman :
Residence :
Relationship of the parties by blood or marriage : NONE

Birthplace : MARYLAND
Age :
Marital Status : SINGLE

Birthplace : MARYLAND
Age :
Marital Status : SINGLE

SWORN TO AND SUBSCRIBED ON 19th day of March, 2012 at 08:48 am

**CERTIFICATE OF MARRIAGE RETURN
OF MINISTER OR AUTHORIZED COURT OFFICIAL**

On the 6th day of July, 2012 at 06:30 pm the above named individuals were united in marriage
at OVERHILLS MANSION, 916 S ROLLING RD
CATONSVILLE, MD 21228
by _____, MINISTER
THE SANCTUARY, 48-7 BERRYHILL CIRCLE 102,
PERRY HALL, MD 21128

I HEREBY CERTIFY that the foregoing Clerk's Certificate is correctly executed from a
Marriage Return filed in this office on 07/12/2012 under authority of License No. 0309504098736521.
Clerk of the Circuit Court. JK

Certified Copy of Marriage
This is to certify that the above is a True Copy of a Marriage Record on file in
office of the Clerk of the Circuit Court for Baltimore County

In testimony whereof, I have hereunto set my hand and affixed the seal of the
Circuit Court this 10th day of August, 2012

Julie L. Enzor
Clerk of the Circuit Court

Printed on 8/10/2012 08:45 am

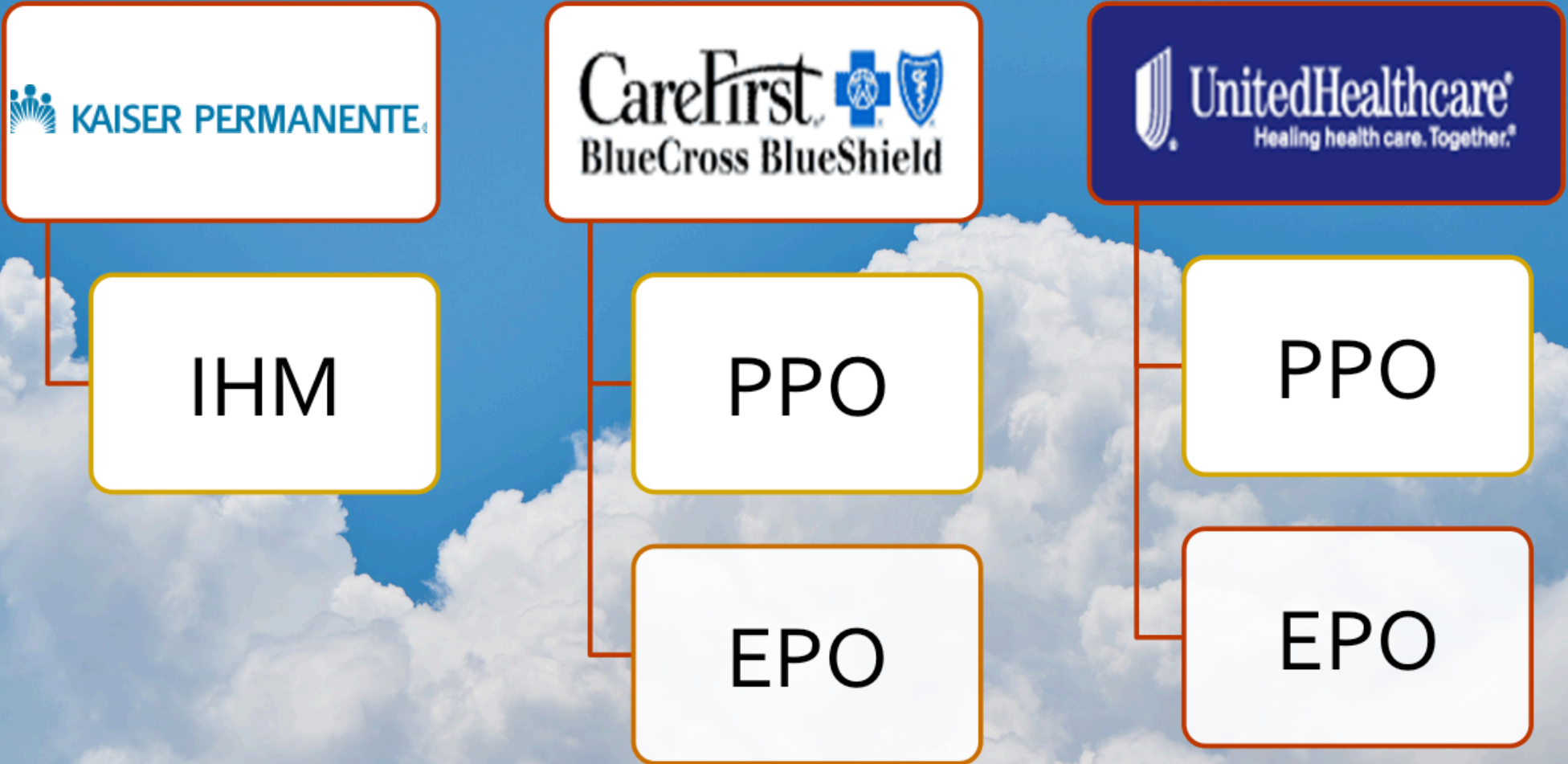
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MEDICAL PLANS HIGHLIGHTS

- PCP Copay: \$15.00
- Specialist Copay: \$30.00
- No In-Network Deductibles
- All Medical plans include Vision coverage.
- No referrals are required.
- Nationwide network: Carefirst & United Healthcare
- Regional plan: Kaiser



MEDICAL PLANS



	PPO		EPO	IHM
	CareFirst and United Healthcare			Kaiser
	In-Network (Nationwide)	Out of Network	In-Network Only (Nationwide)	In-Network Only (Balt./DC Area)
Annual Deductible Individual/Family	\$0/\$0	\$250/\$500	N/A	N/A
Coinsurance (Plan pays)	90%	70%	100%	100%
COPAY: Annual Out of Pocket Max Individual/ Family	\$1,000/\$2,000	N/A	\$1,500/\$3,000	\$1,500/\$3,000
Coinsurance/Deductible Annual Out of Pocket Max Individual/Family	\$1,000/\$2,000	\$3,000/\$6,000	N/A	N/A
Lifetime Maximum	Unlimited			
Office Visit Copay PCP/Specialist	\$15/\$30		\$15/\$30	\$15/\$15

Coinsurance is a percentage of the bill you pay for certain services

PRESCRIPTION - CVS CAREMARK

PRESCRIPTION COVERAGE IS NOT INCLUDED WITH ANY STATE MEDICAL PLAN

Prescription vendor is CVS Caremark
You do **not** have to use a CVS Pharmacy
You will be issued a separate card for prescription

Type of Prescription	45-Day Supply (1 copay)	90-Day Supply (2 copays)
Generic	\$10.00	\$20.00
Preferred Brand Name	\$25.00	\$50.00
Non-Preferred Brand Name	\$40.00	\$80.00

There are also zero copay prescriptions!



UNITED CONCORDIA DPPO

- Allows you to choose any dentist you want at the time of service.
- Provides coverage for both In and Out-of-Network services.
- Do *not* have to choose a Primary Dentist OR Referrals.
- Orthodontia services are only for covered children up to age 26.
- Plan pays up to the annual maximum of **\$2,500.00** per participant.



DELTA DENTAL DHMO

- Must select an In-Network Primary Dental Office (PDO)
- All services from Specialists must be referred by your PDO
- Only covers services by In-Network Providers
- Allows for orthodontia coverage for children & adults covered under the plan
- No annual maximum



Term Life insurance:

- Guaranteed amount up to \$50K (no medical questions).
- Employees can *request* an amount up to \$300K - requires medical underwriting.
- Spouse/dependents are eligible for up to *half* of the employee's coverage.
- Spouse/dependent coverage over \$25,000 - requires medical questionnaire.
- **MetLife** will mail the medical questionnaire to the employee's home address.

Accidental Death & Dismemberment (AD&D) through MetLife is low cost coverage for the employee & family members, in the event of loss of life due to an accident or sustaining certain injuries, up to \$300,000.

FINAL TIPS



- Review the State Benefits Guide
- Subsidized/Unsubsidized Rates
- Scan your dependent documents
- Click Save and Submit!
- Medical cards will arrive to your home about **2 weeks** after you complete your New Hire event.

BENEFITS & WELLNESS TEAM

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Shana London
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Campus Resources

- **Sign up for Emergency Text Alerts!**
- **Hybrid Work Resources**
- **The State's Payroll Online Service Center**
- **UMBC Police**
- **Environmental Safety & Health**
- **Parking Services**
- **Retriever Integrated Health (university health services)**
- **RAC (Retriever Activities Center) for recreation and wellness**
- **Follow myUMBC groups for campus connection and updates!**
- **Contact DoIT for assistance with technology (Division of Information Technology)**





Welcome to UMBC!