

# Overview of Benefits

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

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

- 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 BENEFITS**

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.

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.

Rates are based on employment category. Employees paid on the Regular Payroll System are eligible for payroll deduction. Rates for employees paid on the Contractual Payroll System based on their Affordable Care Act (ACA) eligibility. Employees on the Contractual Payroll System pay their insurance premiums through a direct bill system using payment coupons.

### **CAFETERIA-STYLE INSURA**

Health Benefit options are provided through the State of Maryland. The benefits are administered by the Department of Budget and Management (DBM), Employee Benefits Division (EBD).

Access EBD at their website – [dbm.maryland.gov/benefits](http://dbm.maryland.gov/benefits) – to view the current Benefits Guide, insurance rates, how to complete wellness activities for co-pay discounts, and more.

**Statewide Personnel System (SPS)**

Health Benefit elections are completed in the Statewide Personnel System (SPS). SPS is a self-service, web-based application through Workday. All new hires, active employees, and retirees can use SPS to view, enroll, or change coverage. (Resource website: <https://dbm.maryland.gov/sps/Pages/default.aspx>)

**MEDICAL PLANS**

There are no preexisting condition limitations for any of the medical plans, but exclusions may apply. Plans do not have a lifetime maximum. The medical plans can provide further information on coverage exclusions, limitations, determination of medical necessity, preauthorization requirements, etc.

**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-6 (i)110.5 (r)-6 (v)-2 (i)2.7 (c)-2 ar 70% of the allowed benefit.

• plans

- Behavioral Health and Vision benefits provided through the IHM Plan
- Wellness Program – earn reduced/waived co-payments by completing eligible activities.

## **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 (MetLife)**

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[.]6.6 (i)2.6 (on 42 Tw [.]6.6 (000 ))pp2 (ees)-2 ( )11d (an)10sa ( up)1 s (











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