



## Employee Benefits Summary

January 1, 2015 – December 31, 2015

### Benefits Overview:

- Benefit-eligible employees are those employees working at least 50% of the workweek. **Contractual employees who works for an agency covered under the State Employee and Retiree Health and Welfare Benefits Program, has a current employment contract and works 30 or more hours a week (or on average 130 hours per month) may be eligible for subsidized health benefits coverage for themselves and their dependents beginning January 1, 2015. As a contractual employee, you will be responsible for paying 25% of the premiums for your medical and prescription coverage, including dependents you have enrolled. The State of Maryland will subsidize the remaining 75% of the cost for these benefits. You can also elect to enroll in dental coverage, accidental death and dismemberment insurance, and life insurance, but will be responsible to pay the full premium for these benefits. Same Sex Domestic Partners are also now eligible for certain benefits.**
- Same Sex Marriage from another State will be recognized.  
*Please see "Benefit Summaries" for plan details, located in Human Resources.*
- Medical/Vision, Prescription, Dental, Accident, Disability & Death, Long-Term Care and Supplemental Life Insurance benefits have an effective date of either the 1<sup>st</sup> or the 16<sup>th</sup> of the month depending upon the period for which the deduction(s) is taken from the pay check.
- Benefit elections are made for the 12-Month period from January 1, 2015, through December 31, 2015.

### Medical Plan Options:

Five (5) medical plans are offered to Maryland State employees:

- **CareFirst BCBS - Preferred Provider Organization (PPO)**
- **CareFirst BCBS - Exclusive Provider Organization (EPO)**
- **United Healthcare Select - Exclusive Provider Organization(EPO)**
- **United Healthcare Options - Preferred Provider Organization (PPO)**
- **Kaiser Permanente IHM (Integrated Health Model Plan)**

Bi-weekly medical premiums are as follows:

Plan	Employee	Employee + 1	Employee + 2 or more
CareFirst BCBS PPO	\$47.62	\$85.71	\$119.04
United Healthcare PPO	\$46.84	\$84.32	\$117.11
CareFirst BCBS EPO	\$31.78	\$66.70	\$82.63
United Healthcare EPO	\$31.97	\$66.49	\$79.28
Kaiser Permanente	\$28.81	\$60.45	\$74.89

- Employee's share of the premium cost is payroll deducted on a pre-tax basis.
- No pre-existing clause applies on any medical options.
- All medical plans include vision plan.

**Mental Health and Substance Abuse Plan:**

Mental Health and Substance Abuse plan coverage is available to all individuals and their dependents carrying medical plan coverage with the State of Maryland. *The State's Mental Health and Substance Abuse plan for individuals enrolled in the PPO and EPO medical plans are administered by their medical plans.* Mental health and substance abuse benefits through the State cannot be obtained if not enrolled in a State medical health plan.

- The cost of coverage is included in the medical plan premium.
- Mental health and substance abuse benefits vary depending on the medical plan selected.

Please see "Benefit Summaries" for plan details, located in Human Resources.

**Prescription Plan:**

Prescription plan coverage is available to all individuals and their dependents that are eligible for health benefits with the State. The State's prescription plan is administered by Express Scripts. The prescription plan covers the cost of most approved prescriptions, subject to normal co-payments that are determined by whether the drug is on the Express Scripts formulary list and whether the drug is a brand-name or generic.

Please see "Benefit Summary" for plan, located in Human Resources.

Bi-weekly prescription plan premiums are as follows:

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
Express Scripts	\$21.47	\$28.53	\$35.63	\$42.94

- Employee's share of the premium cost is payroll deducted on a pre-tax basis.

**Dental Plan Options:**

Two (2) dental plans are offered to Maryland State employees:

- **United Concordia Preferred Provider Organization (PPO):** Under this plan, you do not have to select a Primary Dental Office (PDO). You may receive service from any dentist when you need care. If you use an out-of-network dentist, you must submit a claim form for reimbursement and may be billed for the amount charged that exceeds the allowed benefit amount. No referrals are needed for specialty care. Orthodontia services are only

covered for eligible dependent children (not employee) age 26 or younger. Annual maximum is \$2500.

When you use an in-network DPPO dentist, the in-network dentist will bill the plan directly for the amount the plan will pay. You will be billed your share of the cost under the plan. You can access all of your dental information online any time on My Dental Benefits:

- Visit [www.UnitedConcordia.com/statemd](http://www.UnitedConcordia.com/statemd)
- Select My Dental Benefits and sign in or create an account, then
- View all your Explanation of Benefits (EOBs) under Claims & Deductibles.

■ **Delta Dental, Dental Health Maintenance Organization (DHMO):** *This plan offers quality, convenience, and predictable costs through their Delta Care USA Network.*

When you enroll, you'll select a Delta Care USA Primary care general dentist to provide services, Family members may select different dentists, as many as three per family, for treatment within the covered service area. You'll receive treatment from your primary care dentist. If you need treatment from a specialist, your Delta Care USA primary care dentist will coordinate a referral for you.

With the DHMO there are no claim forms to complete, no deductibles or annual and lifetime dollar maximums. Preventive and diagnostic services are covered at low or no costs.

You must visit your selected primary care dentist to receive benefits under your plan. If you don't select a dentist, Delta Dental will choose one for you near your home address. To select a primary care dentist:

- Visit [deltadentalins.com/stated](http://deltadentalins.com/stated) and click on Find a Dentist.
- Select Delta Care USA as your plan network.
- Once you have selected a dentist, call Delta Dental's Customer Service at 844-697-0578 with the dentist's and practice number.

*Please see "Benefit Summaries" for plan details, located in Human Resources.*

*Bi-weekly dental premiums are as follows:*

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
Delta Dental (DHMO)	\$3.22	\$5.61	\$6.45	\$9.05
United Concordia (DPPO)	\$5.82	\$11.12	\$11.64	\$21.80

- Employee's share of the premium cost is payroll deducted on a pre-tax basis.

**Term Life Insurance Plan:**

A Term Life Insurance plan is available to all employees and their dependents that are eligible for health benefits with the State. It is offered through Minnesota Life Insurance Company. Employees are eligible for coverage in \$10,000 increments to a maximum of \$300,000. Employees may choose up to \$50,000 in coverage without a Statement of Health form. Premium rates are determined based upon age and/or dependent/spousal plan coverage.

**Personal Accidental Death and Dismemberment Plan:**

The Personal Accidental Death and Dismemberment Plan (PA&D) is available to all active status employees and their dependents that are eligible for health benefits with the State. It is offered to State employees through the Minnesota Life Insurance Company. The plan provides benefits in the event of an accidental death or dismemberment.

*Bi-weekly PA&D premiums are as follows:*

<b>PA&amp;D Coverage Level</b>	<b>Employee</b>	<b>Employee + Family</b>
\$100,000	\$0.75	\$1.40
\$200,000	\$1.50	\$2.80
\$300,000	\$2.25	\$4.20

**Flexible Spending Accounts:**

Employees may direct **pre-tax dollars** into special accounts to pay for **healthcare expenses** not covered by the medical plan and for **day care expenses**. Please note strict IRS regulations apply and you are encouraged to **review thoroughly the Enrollment Guide for Flexible Spending Accounts, located in Human Resources. Contractual Employees not eligible for the flexible spending accounts.**

**Retirement Plans:**

**Maryland State Pension Plan:**

New Pin employees are required to join the *State Employee Pension System*. There is a mandatory 7% contribution.

Vesting: Employees are vested in the pension system after five years of service. If an employee leaves State service after vesting, but before retirement, the employee is eligible for pension benefits at age 65. Early retirement is age 60 with at least 15 years of creditable service.

**Death Benefits:**

As part of the Maryland State Retirement and Pension Systems, monetary compensation equal to one year of salary will be awarded to an employee's designated beneficiary (ies) in the event of the employee's death after one (1) year of membership.

**Supplemental Retirement Plans:**

Employees have the opportunity to participate in three (3) supplemental retirement plans. Employees are eligible to participate immediately. The minimum contribution is \$5.00 per pay and the maximum varies by plan. The plans include:

- 457 Deferred Compensation Plan
- 403(b) Tax Deferred Annuity Plan
- 401(k) Savings & Investment Plan

*Please see "Pension Plan" documents for benefit details enclosed in your orientation packet or located in Human Resources*

**Please note: Contractual employees are not eligible and do not receive holiday, personal, annual or sick leave privileges.**

**Holiday Benefits:**

The State observes eleven (11) holidays each year and a Statewide general election day, when applicable.

New Year's Day	Columbus Day
Martin Luther King, Jr Birthday	General Election day
Presidents' Day	Veterans Day
Memorial Day	Thanksgiving Day
Independence Day	Day after Thanksgiving
Labor Day	Christmas Day

**Leave Benefits:**

**Annual Leave:** Full-time State employees earn Annual Leave in the following increments:

<b><i>Length of Service</i></b>	<b><i>Amount of Annual Leave</i></b>
0-5 years of service	10 days per year
6-10 years of service	15 days per year
11-20 years of service	20 days per year
21+ years of service	25 days per year

- Annual Leave is prorated based on percentage of employment.
- New employees must wait until they have completed six (6) months of State service before they can use Annual Leave. After six months, new full-time employees will be credited with five (5) days of Annual Leave.
- Employees may carry-over Annual Leave from one calendar year to the next for a maximum accrual of 75 days of Annual Leave.

**Personal Leave:** State employees are granted six (6) days of Personal Leave beginning of the first pay period of calendar year.

- Personal Leave is prorated based on the percentage of employment and start date of employment (if employed after January 1<sup>st</sup>).
- Personal Leave is available to all employees immediately upon State employment.
- Personal Leave cannot be accumulated or carried over from one calendar year to the next.

**Sick Leave:** State employees earn 15 days of Sick Leave per year at a rate of 4.615 hours per pay period.

- Sick Leave is prorated based on the percentage of full-time employment.
- Sick Leave can accrue or be carried over from year to year; there is no maximum accrual limit. Upon retirement directly from State service, unused Sick Leave will be calculated as additional service credit.
- All unused Sick Leave is forfeited when you resign from State employment. Should you return to State service within three (3) years, your Sick Leave will be reinstated.

**Other Benefits:**

Maryland State employees are eligible to receive and/or participate in other benefit programs to include:

- \*College Savings Plans
- \*Banking Services (State Employees Credit Union [SECU])
- \*Direct Paycheck Deposit Program
- \*U.S. Savings Bonds Program
- \*United Buying Service
- Employee-to-Employee Leave Donation Program
- Employees' Leave Bank
- Public Transportation Program (MTA services)
- \*\*Tuition Reimbursement Program

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\*Contractual employees are eligible for these benefits

\*\*Based on availability of funds for fiscal year 2011.

The benefits described here are only a summarized version of the many benefit plans and programs offered by the State of Maryland. You are encouraged to thoroughly review the benefit plan documents, summaries and employee handbook provided to you at orientation for more detailed information. Should you have questions regarding any of the benefit programs offered, please call the Human Resources Employee Relations Section at (410) 767-0153.

***The State of Maryland reserves the right to modify, amend, suspend or terminate any plan or benefit at any time, and for any reason without prior notification.***