UNIVERSITY OF MARYLAND
FACILITIES MANAGEMENT

INFORMATION REGARDING HEALTH INSURANCE & OTHER BENEFIT PLANS FOR CONTRACTUAL EMPLOYEES

As your employment contract with the department of Facilities Management indicates, you are eligible for several benefits, including enrollment in health insurance and other forms of insurance.

You must enroll within 60 days from your date of employment to be eligible.

If you enroll in a state health insurance plan, dental plan, and/or prescription drug plan, your salary will be increased by a subsidy equivalent to the State contribution for the insurance benefits you select. The attached rate sheet shows you a break-down of the employee contribution, the State contribution and the total cost for each plan.

If you do select insurance, payroll deductions will not be available. Please return the completed enrollment form to the Human Resources office. You will receive a coupon booklet and be required to pay monthly payments directly to the State Benefits office.

To be reimbursed for the state's contribution, you must bring your coupon book to the Human Resources office as evidence that you have enrolled in a Plan. Your salary will then be increased to reflect the State's contribution for that benefit. Because this is an addition to your salary, it will be considered taxable income.

If you fail to pay according to the terms of the plan, you will be canceled from the insurance, there will be no reinstatement, and your salary will be reduced by the amount initially increased to cover the State portion of the benefit. The Human Resources office will be monitoring your compliance with the benefit payments.

If you do not select benefits within your 60 day eligibility period, you are eligible to join a plan during the State Open Enrollment period. Open Enrollment is in the spring for an effective date of July 1st. Open Enrollment is the only time you can change your benefits. Changes cannot be made at any other time, even when your contract is renewed. (An exception to this rule is when you wish to change your coverage level due to a change in family status.)

The University offers the following plans, which are available through Payroll deductions:

- Long Term Disability
- UNUM Life insurance

State plans not available to contractual & part-time employees:

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

Any questions concerning the various benefits should be directed to the Campus Benefits office at extension 5-5654. Questions concerning the terms of your contract with regard to benefits should be referred to Jeanette Payne at extension 5-1255.

SPECIAL NOTE
When a Contractual appointment is renewed and the contract employee wishes to continue their State Group Health Insurance Program, they must complete a health insurance renewal form available in the Human Resources office.