



BENEFITS SUMMARY FOR REGULAR STATUS EXEMPT STAFF EMPLOYEES*

PAID LEAVE

Annual Leave	22 workdays per year – Max carryover at end of calendar year is 50 days.
	25 workdays per year beginning with the 21 st year
Holidays	14 workdays per year (15 during General Election year) (Of the 14 Holidays, 11 are State Holidays, 3 are University Holidays. For the complete holiday schedule, check with your institutional HR Office)
Personal Leave	3 workdays per calendar year (use or lose annually)
Sick Leave	15 workdays per year

STATE OF MARYLAND HEALTH & OTHER BENEFITS PROGRAMS: Options for USM employees to participate are:

Medical Plans	Prescription Plan	AD & D Plan
Dental Plans	Mental Health	Health Care Flexible Spending Account
Vision Plan	Term Life Insurance	Dependent Care Flexible Spending Acct.

For details on the providers, services covered and costs, see the benefits booklet at <http://dbm.maryland.gov/benefits/pages/default.aspx>

UNIVERSITY SYSTEM OF MARYLAND PROGRAMS: USM offers additional Life & Disability Insurance through UNUM; details available at http://unuminfo.com/usm_life/index.aspx

RETIREMENT PROGRAMS: New employees will be enrolled in the Maryland Reformed Contributory Pension Benefit through the Maryland State Retirement and Pension System (SRPS) unless they opt out and enroll in the Optional Retirement Program (ORP).

The SRPS is a defined benefit pension plan that currently requires participants to contribute 7% of their salary to the plan. Details are available in the pension plan handbook at <http://www.sra.state.md.us/Participants/Members/Downloads/Handbooks/BenefitHandbook-Emp-Pen.pdf>

The ORP is a defined contribution plan that requires no contribution from participants. The employer contributes a percentage of the employee’s salary, in accordance with Maryland law. Current vendors are Fidelity & TIAA; details are available at the following sites: <https://nb.fidelity.com/public/nb/usm/home>
<https://www.tiaa.org/public/tcm/usmd>

For a comparison between the Maryland State pension plans and the ORP, see <http://www.sra.state.md.us/Participants/Members/Downloads/Handbooks/BenefitHandbook-ORP.pdf>

SUPPLEMENTAL RETIREMENT PLANS: 403(b), 457(b), 401(k) - Voluntary Employee participation and contribution up to Internal Revenue Code limitations. Current vendors are Fidelity, TIAA and MSRP-Nationwide. For more information, see the following: <http://msrp.maryland.gov/msrpbasics2017.pdf>
<https://nb.fidelity.com/public/nb/usm/home>
<https://www.tiaa.org/public/tcm/usmd>

STATE EMPLOYEES CREDIT UNION (SECU): Available to all State of Maryland employees. Details are available at <https://www.secumd.org/>

TUITION REMISSION: Tuition remission for employee, spouse, and dependent children is available in accordance with criteria set forth in USM BOR policies VII-4.10 and VII-4.20, available at the link below.

USM-BOR POLICIES: Human Resources policies for Staff employees are available at <http://www.usmd.edu/regents/bylaws/SectionVII>

EMPLOYEE ASSISTANCE PROGRAM (EAP): The EAP, available through INOVA, is a free, confidential program that includes online resources and consultation services to help you balance your work, family, and personal life. <https://www.inova.org/eap> Username: USMEAP Password: USMO

***The information contained in this summary pertains to Regular Status Exempt Staff employee positions and does not constitute an express or implied contract. Benefits described are subject to change based on BOR policy or applicable Maryland or other laws.**