



The information below pertains to Graduate Assistants and does not constitute an express or implied contract for employment with the USM Office. Each fiscal year, subsidies for health benefits are subject to change by the Maryland Legislature.

07-19-2013 - BENEFITS SUMMARY FOR USM OFFICE GRADUATE ASSISTANTS

PAID FOR USMO HOLIDAY CLOSING:

Holidays 14 workdays per year (15 during General Election year)
(of the 14 Holidays, 11 are State Holidays, 3 are University Holidays)

STATE OF MARYLAND HEALTH BENEFITS PROGRAM - <http://dbm.maryland.gov/benefits/Pages/HBHome.aspx>

Medical Plans	2 Preferred Providers (PPO), 3 POS, 3 EPO plans (no less than 80% subsidy)
Prescription Plan	1 provider (80% subsidy)
Dental Plans	1 DHMO, 1 PPO (50% subsidy)
Vision	No cost (included in Health Insurance benefit)
Mental Health	No cost (included in Health Insurance benefit)
Term Life Insurance	Employee paid
PAD & D Plan	Employee paid
Health Care Flexible Spending Account	Employee paid
Dependent Care Flexible Spending Account	Employee paid
Long Term Care	Employee paid

USM PROGRAMS

Life Insurance (UNUM)	Employee paid
Disability Insurance (UNUM)	Employee paid

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-CREF and MSRP-Nationwide.

SECU State Employees Credit Union - <https://www.secumd.org/> - Local office on UMCP campus and on Route 1 by campus North Gate.

TUITION REMISSION

Graduate Assistant Eligible upon employment - Maximum of twenty eight (28) credits over the 12-month internship period.
There are some limitations (set by each institution) for their special programs.
Summer and winter session credit limits are established at each institution.
Tuition Remission for Graduate level courses is taxed at the highest tax rate.

USM-BOR POLICIES

May be found on the USM webpage: <http://www.usmd.edu/regents/bylaws/>

CGS

The University System of Maryland honors the **Council of Graduate Schools** Resolution regarding Graduate Scholars, Fellow, Trainees, and Assistants. <http://cgsnet.org>