

**BENEFITS SUMMARY FOR  
REGULAR FULL-TIME AND REGULAR PART-TIME NON-EXEMPT STAFF**

BENEFIT*	DESCRIPTION
<b>Medical Insurance</b>	Employees choose among two Preferred Provider Organization plans, two Exclusive Provider Organization plans, or an Integrated Health Management Plan. Provides coverage for various medical services and supplies, including behavioral health and routine vision services.
<b>Wellness Program</b>	Included in all medical plans; employees who complete annual wellness activities enjoy wellness rewards and reduced medical premiums.
<b>Prescription Drug</b>	Coverage for various prescription drugs. Plan features include generic drugs, step therapy, zero co-pay for some drugs and a voluntary mail-order program.
<b>Dental Insurance</b>	Employees choose between a dental Preferred Provider Organization and a dental Health Maintenance Organization. Coverage includes preventive services, fillings, crowns, bridges and orthodontia (subject to plan rules).
<b>Flexible Spending Accounts</b>	Employees may elect to use pre-tax dollars to pay for unreimbursed health care expenses (Health Care Spending Account) and/or day care expenses for an eligible dependent (Dependent Day Care Spending Account). Plans are subject to IRS regulations.
<b>Term Life Insurance</b>	Pays a benefit to your designated beneficiary in the event of your death. Employees may purchase individual coverage and dependent coverage and have options under the state of Maryland plan and/or the University System of Maryland plan. Medical review may apply.
<b>Accidental Death &amp; Dismemberment</b>	Pays a benefit to you or your designated beneficiary in the event of an accidental death or dismemberment. Employees may purchase individual coverage and dependent coverage.
<b>Long-Term Care</b>	Provides a benefit for care at home or in a facility when assistance with activities of daily living is needed. Employees may purchase individual coverage and/or dependent coverage including other relatives.
<b>Long-Term Disability</b>	Employees who work at least 50% may purchase coverage offered by the University System of Maryland plan. Provides a partial income replacement benefit in the event of partial or total disability, subject to medical documentation.
<b>Retirement Plan</b>	Enrollment into the Maryland State Retirement & Pension System is mandatory for non-exempt employees (10 year vesting and 7% employee contribution required). Towson contributes to the plan. Regular part-time employees earn pro-rated retirement service credit. Refer to plan document for details.

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<b>Supplemental Retirement Plans</b>	Employees can make voluntary pre-tax contributions to one or more of these plans to supplement retirement savings, subject to IRS regulations.		
<b>Holidays</b>	Employees receive 14 paid holidays observed per published schedule (15 in an election year). Regular part-time employees earn pro-rated holidays; consult policy for details.		
<b>Leave</b>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <u>Annual Leave</u>            1st year = up to 11 days/year            2nd year = up to 12 days/year            3rd year = up to 13 days/year            4th year = up to 14 days/year            5-10 years = up to 15 days/year            11-20 years = up to 20 days/year            21+years – up to 25 days/year         </td> <td style="width: 50%; vertical-align: top;"> <u>Personal Leave</u>            Up to 3 days/year   <u>Sick Leave</u>            Up to 15 days/year             Regular part-time employees earn pro-rated leave; consult policy for details.         </td> </tr> </table>	<u>Annual Leave</u> 1st year = up to 11 days/year 2nd year = up to 12 days/year 3rd year = up to 13 days/year 4th year = up to 14 days/year 5-10 years = up to 15 days/year 11-20 years = up to 20 days/year 21+years – up to 25 days/year	<u>Personal Leave</u> Up to 3 days/year  <u>Sick Leave</u> Up to 15 days/year  Regular part-time employees earn pro-rated leave; consult policy for details.
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<b>Other Leave Types</b>	The following leave may be available to eligible employees - military leave, family & medical leave, parental leave, jury duty, legal action leave, exam/interview leave, and accident leave; consult policy details.		
<b>Employee Assistance Program (EAP)</b>	The University System of Maryland offers a free EAP program to employees and household members that includes confidential access to licensed professional counselors, legal services, financial services, discount programs, child & elder care locators and more.		
<b>Tuition Remission</b>	Employees are eligible for 100% tuition remission of up to 8 credits per semester for undergraduate and graduate level courses at any USM campus. Following 2 years of full-time employment with TU or the USM, spouse and dependent children of employee are eligible for 100% tuition remission at TU for first undergraduate degree or 50% at any other USM institution for first undergraduate degree. Regular part-time employees earn pro-rated tuition remission benefits. Consult policy for details.		
<b>Parking &amp; Transportation Services</b>	Employees may purchase TU parking permits via pre-tax payroll deduction. Alternative transportation and green initiatives are also available by visiting <a href="http://www.towson.edu/parking">www.towson.edu/parking</a> .		
<b>Credit Union</b>	Employees can join the State Employees Credit Union for an initial deposit of \$10. Free checking and other financial services are available.		
<b>Pay &amp; Direct Deposit</b>	Pay checks are issued biweekly on Wednesdays. Employees are encouraged to have their net pay directly deposited into their bank account.		
<b>Miscellaneous Benefits</b>	Most athletic events are free to employees. Library services, blood assurance program, recreational & wellness services, TU store discount, and numerous discount programs are offered by participating vendors.		

\*Health benefit options are offered by the state of Maryland unless otherwise noted. Please visit [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits) for a complete description of the state of Maryland health benefit choices, coverage and plan rules, wellness program, and the cost of benefits. This document is intended as a summary of benefits available to regular full-time and regular part-time non-exempt staff. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.