

BENEFITS SUMMARY FOR ADJUNCT FACULTY

| BENEFIT* | DESCRIPTION |
|--|--|
| Medical Insurance | Faculty choose among two Preferred Provider Organization plans, two Exclusive Provider Organization plans, or an Integrated Health Management Plan. Provides coverage for a variety of medical services and supplies, including behavioral health and routine vision services. |
| Wellness Program | Included in all medical plans. Faculty who complete annual wellness activities enjoy wellness rewards and reduced medical premiums. |
| Prescription Drug | Coverage for a variety of prescription drugs. Plan includes generic drugs, step therapy, zero co-pay for some drugs and a voluntary mail-order program. |
| Dental Insurance | Faculty 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). |
| Term Life Insurance | Pays a benefit to your designated beneficiary in the event of your death. Faculty 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. |
| Accidental Death & Dismemberment | Pays a benefit to you or your designated beneficiary in the event of an accidental death or dismemberment. Faculty may purchase individual coverage and dependent coverage. |
| Supplemental Retirement Plans | Faculty can make voluntary pre-tax contributions to one or more of these plans to supplement retirement savings, subject to IRS regulations. |
| Employee Assistance Program (EAP) | The University System of Maryland offers a free EAP program to faculty and household members that includes confidential access to licensed professional counselors, legal services, financial services, discount programs, child & elder care locators, and more. |
| Parking & Transportation Services | Faculty may purchase TU parking permits. Alternative transportation and green initiatives are also available by visiting www.towson.edu/parking . |
| Credit Union | Faculty can join the State Employees Credit Union for an initial deposit of \$10; free checking and other financial services are available. |
| Pay & Direct Deposit | Pay checks are issued according to semester schedule. Faculty are encouraged to have their net pay directly deposited into their bank account. |
| Miscellaneous Benefits | Most athletic events are free to faculty. 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 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 adjunct faculty. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.