

BENEFITS SUMMARY - CONTINGENT STAFF

BENEFIT*	DESCRIPTION
Medical Insurance	Staff choose among Preferred Provider Organization plans, Exclusive Provider Organization plans, or an Integrated Health Management Plan. Provides coverage for a variety of medical services, including behavioral health and routine vision services. Dependent (lawfully married spouse and eligible dependent children) coverage is offered.
Wellness Program	Included in all medical plans. Staff and enrolled spouses who complete annual wellness activities enjoy wellness rewards.
Prescription Drug Insurance	Freestanding plan; includes generic drugs, step therapy, zero co-pay for specified drugs, and a voluntary mail-order program. Dependent coverage is available.
Dental Insurance	Staff 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). Dependent coverage is available.
Term Life Insurance	Pays a benefit to your designated beneficiary in the event of your death. Staff may purchase individual coverage and dependent coverage and have options under the state of Maryland plan and/or the University System of Maryland (USM) 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. Staff may purchase individual coverage and dependent coverage.
Long-Term Disability Insurance	Staff who work at least 50% may purchase coverage offered by the USM plan. Partial income replacement benefit in the event of partial or total disability, subject to medical documentation.
Supplemental Retirement Plans	Staff can make voluntary pre-tax contributions to one or more of these plans to supplement retirement savings, subject to IRS regulations.
Holidays	<u>Contingent Category II Staff only</u> – eligible to earn up to 8 holidays during the calendar year when TU is closed. Part-time (50% or more) Contingent Category II staff are eligible to earn pro-rated holidays. Consult policy for details.
Leave	<u>Contingent Category II Staff only</u> – eligible to earn up to 6 days of annual leave and up to 3 days of sick leave per year. Part-time (50% or more) Contingent Category II staff are eligible to earn pro-rated annual and sick leave. Consult policies for details.
Other Leave	<u>Contingent Category II Staff only</u> - may be eligible to earn family & medical leave, legal action leave, community service leave, and jury duty leave. Consult policies for details.

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Employee Assistance Program (EAP)	The USM offers a free EAP program to Staff and household members that includes confidential access to licensed professional counselors, legal services, financial services, discount programs, child & elder care locators and more.
Tuition Remission	<u>Contingent Category II staff only</u> - eligible for 100% tuition remission of up to 8 credits per semester for undergraduate and graduate level courses at TU. Contingent Category II part-time staff (50% or more) earn pro-rated tuition remission benefits. Consult policy for details.
Parking & Transportation Services	Staff may purchase TU parking permits. Alternative transportation and green initiatives are also available by visiting www.towson.edu/parking .
Credit Union	Staff can join SECU. Numerous financial services are available.
Pay & Direct Deposit	Paychecks are issued biweekly on Wednesdays. Staff are encouraged to have their net pay directly deposited into their bank account.
Miscellaneous Benefits	Most athletic events are free. On campus services – library, blood assurance program, recreational & wellness services, TU store discount, childcare center, safety programs, dining and banking. Various discount programs offered by participating vendors.

*Health benefit options are offered by the state of Maryland, Employee Benefits Division, 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. Subsidized medical and prescription benefits are available in accordance with the Affordable Care Act.

This document is intended as a summary of benefits available to contingent staff. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.