

BENEFITS SUMMARY - LECTURERS

BENEFIT*	DESCRIPTION
Medical Insurance	Lecturers 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. Lecturers 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	Lecturers 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. Lecturers 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. Lecturers may purchase individual coverage and dependent coverage.
Long-Term Disability	Lecturers who work at least 50% may purchase coverage offered by the USM plan. Provides a partial income replacement benefit in the event of partial or total disability, subject to medical documentation.
Supplemental Retirement Plans	Lecturers can make voluntary pre-tax contributions to one or more of these plans for retirement savings, subject to IRS regulations. After six consecutive years of service as a full-time lecturer, lecturers may be eligible for a payment of 7.25% of annual salary, in lieu of an employer contribution to a state-sponsored retirement plan, if not currently receiving a retirement benefit from the state of Maryland.
Sick Leave	<p><u>Creditable Sick Leave</u> – up to 12.5 days per year</p> <p><u>Collegially Supported Sick Leave</u> – up to 25 absent workdays in a fiscal year covered by a colleague on a voluntary basis. Consult policies for details.</p> <p>Part-time (50% or more) Lecturers may be eligible to earn pro-rated leave. Consult policies for details.</p>
Other Leave	The following leave may be available to eligible Lecturers – family & medical leave, jury duty, and community service leave. Part-time (50% or more) Lecturers may be eligible to earn pro-rated leave. Consult policies for details.

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Employee Assistance Program (EAP)	The USM offers a free EAP program to Lecturers 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	Full-time lecturers 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 full-time lecturers are eligible for 100% tuition remission at TU for the first undergraduate degree or 50% tuition remission at any other USM institution for the first undergraduate degree. Consult policies for details.
Parking & Transportation Services	Lecturers may purchase TU parking permits. Alternative transportation and green initiatives are also available by visiting www.towson.edu/parking .
Credit Union	Lecturers can join SECU. Numerous financial services are available.
Pay & Direct Deposit	Paychecks are issued biweekly on Wednesdays. Lecturers 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 lecturers. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.