

**BENEFITS SUMMARY FOR LECTURERS**

BENEFIT*	DESCRIPTION
<b>Medical Insurance</b>	Lecturers 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. Lecturers who complete annual wellness activities enjoy wellness rewards and reduced medical premiums.
<b>Prescription Drug</b>	Coverage for a variety of 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>	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).
<b>Term Life Insurance</b>	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 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. Lecturers may purchase individual coverage and dependent coverage.
<b>Long-Term Disability</b>	Lecturers 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>Supplemental Retirement Plans</b>	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 are eligible for a payment of 7.25% of annual salary, in lieu of an employer contribution to a state-sponsored retirement plan, if they are not currently receiving a retirement benefit from the state of Maryland.
<b>Sick Leave</b>	<u>Creditable Sick Leave</u> – up to 12.5 days/year; <u>Collegially Supported Sick Leave</u> – up to 25 absent work days in a fiscal year covered by a colleague on a voluntary basis. Consult policies for details; restrictions apply.
<b>Other Leave Types</b>	The following leave may be available to eligible Lecturers members – military leave, family & medical leave, jury duty, legal action leave, and accident leave; consult policy details.

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<b>Employee Assistance Program (EAP)</b>	The University System of Maryland 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.
<b>Tuition Remission</b>	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 lecturers are eligible for 100% tuition remission at TU for first undergraduate degree or 50% at any other USM institution for first undergraduate degree. Consult policy for details.
<b>Parking &amp; Transportation Services</b>	Lecturers may purchase TU parking permits. 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>	Lecturers 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. Lecturers are encouraged to have their net pay directly deposited into their bank account.
<b>Miscellaneous Benefits</b>	Most athletic events are free to lecturers. 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 lecturers. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.