

BENEFITS SUMMARY

REGULAR FULL-TIME AND REGULAR PART-TIME EXEMPT 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 include 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.
Flexible Spending Accounts	Staff 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.
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. Provides a partial income replacement benefit in the event of partial or total disability, subject to medical documentation.
Retirement Plans	Exempt Staff can choose between the Optional Retirement Program (immediate vesting and no employee contribution required) or the Maryland State Retirement & Pension System (10 year vesting and 7% employee contribution required). Towson contributes to each plan. Prior membership in either retirement plan may affect selection. Regular part-time employees (50% or more) earn pro-rated retirement service credit. Refer to plan documents for details.
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	Staff may earn up to 14 paid holidays observed per published schedule (15 in an election year). Regular part-time Staff (50% or more) earn pro-rated holidays. Consult policies.
Leave	<p><u>Annual Leave</u> – up to 22 days per year, 21+ years of service – up to 25 days per year</p> <p><u>Personal Leave</u> – up to 3 days per year</p> <p><u>Sick Leave</u> – up to 15 days per year</p> <p>Regular part-time Staff (50% or more) earn pro-rated leave. Consult policies.</p>

BENEFIT*	DESCRIPTION
Other Leave	The following leave may be available to eligible Staff – military leave, family & medical leave, parental leave, jury duty, legal action leave, exam/interview leave, community service leave, and accident leave. Regular part-time Staff (50% or more) earn pro-rated leave. Consult policies.
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	Staff 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 Staff 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. Regular part-time Staff (50% or more) earn pro-rated tuition remission benefits. Consult policies for details.
Parking & Transportation Services	Staff may purchase TU parking permits via pre-tax payroll deduction. 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 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.

This document is intended as a summary of benefits available to regular full-time and regular part-time exempt staff. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.