A New Employee Orientation is available for review, which will familiarize you with the options available to you and provide other details about employment and campus. The below resources, reminders and highlights of important future actions are listed related to your benefit options.

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Resources

Retirement Option Selection

Health Benefits Enrollment – State of Maryland (SOM)

Insurance – University System of Maryland (USM)

Supplemental Retirement Accounts

Resources

Salisbury University's Benefits and Total Rewards page

- Includes Rates, Benefits Guide, vendor contact information, and benefit summaries
- Tuition Remission information
- Supplemental Retirement Account forms
- Employee Assistance Program information

Find It Fast HR Links (located on HR Main webpage):

- Holiday Calendar
- Payroll Online Service Center (POSC) to access W# and official pay check stubs, view/print W-2 forms, change tax withholdings
 - It may take 2 3 pay cycles for direct deposit to occur. Until the first direct deposit, your check will be a physical/paper check mailed to the home address provided on the W-4. Subsequent payments will be made via direct deposit. The first check will have the pay advice number needed to create a POSC online account.

Payroll Schedules Employee Parking Permits Gull Card

Retirement Option Selection

Who and when: All employees on the Regular Payroll System must complete enrollment in a retirement plan prior to beginning employment.

Choices:

- <u>Regular, Non-Exempt</u> employees are required to enroll with the Maryland State Retirement and Pension System.
- <u>Regular, Exempt Staff and Faculty</u> who are new to the State of Maryland system are able to choose between the Maryland State Retirement and Pension System and the Optional Retirement Program (TIAA or Fidelity).

Contact: Ms. Campbell, Benefits Specialist (<u>necampbell@salisbury.edu</u>)

Resources: <u>Regular, Exempt Staff and Faculty</u>, please review the <u>plan comparison chart</u> and <u>Benefits Guide</u> (Eligibility by Employee/Retirement Type section) closely before making your decision.

Pension website: <u>www.sra.maryland.gov</u> to access the pension Benefit Handbooks, forms, and resources. Pension system enrollment by employee type:

- Faculty are eligible for the <u>Teachers' Pension Reformed System</u>.
- Staff are eligible for the Employees' Pension Reformed System.
- University Police are eligible for the Law Enforcement Officers' Pension System.

How to enroll: In MD Connect (SU's Workday system), you will receive an inbox task to select your retirement plan. Once this selection is finalized, you will receive another inbox task which will contain a link to the required forms to finalize the enrollment for the selected plan. Once the forms are fully completed, they can be uploaded into MD Connect or submitted directly to the Human Resources Office.

• All enrollment packets require a copy of an official document (i.e., unexpired driver's license, USA Passport, birth certificate) reflecting the employee's birth date.

If you have any questions about the options, please contact Ms. Campbell (necampbell@salisbury.edu or 410-548-4755).

Health Benefits Enrollment – State of Maryland (SOM)

Administrator: State of Maryland: Employee Benefits Division (EBD) under the Department of Budget and Management (DBM) (website: <u>www.dbm.maryland.gov/benefits</u>) Enrollment Timing: Fd2r(e)v6h(jbl\$5,10,10017e0)v08dBse(EGf6d11.(2)-4d((B)120(2)2)&r(s)-(n)21sd01(e))53)v1(e))2.(Figd()TE **Coverage Begin Date:** Your coverage will begin the first of the month after your start date. If your start date is the first day of the month, then your coverage will begin on your start date. **Benefit Options:** Medical, Prescription, Dental, Life Insurance, Accidental Death and Dismemberment, Flexible Spending Accounts (Medical and Dependent Daycare) **Required Documents for Enrollment**: Official certificates are required for spouse/dependent health benefits enrollment (marriage/birth, etc.) and will need to be uploaded into SPS as part of the enrollment process. A list of the acceptable documents can be found in the Benefits Guide under Enrolling Eligible Dependents.

- EBD will review any certificates provided to ensure the documents meet the requirements.
 - Please allow time for this review during the enrollment process.
 - If you are adding a spouse/dependent(s), then you will also need to enter their personal information.

Payment: Employees on the Regular Payroll System will have payroll deductions 24 times a year. Employees on the Contractual Payroll System will receive payment coupons, which will be used to make direct payments to the Employee Benefits Division. Payment options will be included with the coupons.

When will insurance cards arrive: Vendor files are sent on Wednesday of the week following when the benefit enrollment is finalized. The vendor should have your information on file by Friday after the file is sent. Cards will then arrive at your address on file within 7 to 10 business days.

How to save money after enrollment: Please review the <u>Health Benefits Wellness Activities</u> to earn waived/reduced co-pays.

Enrolled in SOM Life or AD&D Insurance: Don't forget to complete a <u>beneficiary designation</u> form.

Insurance – University System of Maryland (USM)

Vendor: MetLife

Plans: Life Insurance and Long-Term Disability

Plan Details and Enrollment Website: <u>https://www.metlife.com/USMD/</u>

Beneficiary Designation: Beneficiaries are designated through the online site. You may change your beneficiaries as needed.

Payment: Employees on the Regular Payroll System will have payroll deductions every paycheck (typically 26 times a year); employees on the Contractual Payroll System will receive payment coupons, which will be used to make direct payments to MetLife.

Supplemental Retirement Accounts

Vendors: Fidelity, TIAA, MSRPS (Nationwide) Plans Available: <u>MSRP (Nationwide)</u>: Pre-tax: 401k, 403b, 457b Roth: 401k, 457b <u>Fidelity</u>: Pretax: 403b, 457b Roth: 403b <u>TIAA</u>: Pre-tax: 403b, 457b Roth: 403b

Enrollment: <u>Supplemental Retirement Forms</u> can be completed and submitted to Human Resources Office for processing. The is no eligibility waiting period. **Payroll System:** Regular or Contractual, depending on your employment type Agency Name: Salisbury University Agency Code: 36.02.29 Contribution Limits: Minimum: \$5.00 per pay Maximum: Not to exceed IRS annual maximum limits or 85% of your gross pay (and accounting for other voluntary deductions) Change Frequency: You may make changes to your deductions throughout the year; there is no Open Enrollment period.

As a reminder, please be sure to schedule an appointment to visit the Human Resources Ofi mepeb pr8 gr-1 (r)i(I