

# Employee Benefits

CONTRACTUAL STATUS

**Contingent CI**

CONTRACT EMPLOYEES

The information contained in this summary pertains to Contingent I Nonexempt & Exempt employee positions and does not constitute an express or implied contract.

Benefits described are subject to change.




CHANCELLOR JAY PERMAN

UNIVERSITY SYSTEM  
OF MARYLAND  
**OFFICE**

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# Paid Leave

Contingent I employees who regularly work at least 12 hours per week or who have at least 30% fulltime equivalence earn one (1) hour of Sick and Safe Leave for every 30 hours worked, up to a maximum accrual of 40 hours in a calendar year. More information can be found in the [USM Sick and Safe Leave policy for Contingent I employees.](#)



# Retirement Programs

## SUPPLEMENTAL RETIREMENT PLANS

Contingent I Nonexempt & Exempt staff can access multiple voluntary retirement plan options through [Fidelity](#), [TIAA](#), and [MSRP-Nationwide](#). These plans permit employee contributions only and are subject to IRS limits.





# Training & Development

## PROFESSIONAL DEVELOPMENT CONFERENCES

The USM's [Learning & Talent Development Committee](#) provides annual virtual professional development and wellness-focused conferences available at no cost to USM employees.

## LINKEDIN LEARNING

USMO employees have unlimited access to [LinkedIn Learning](#), an online library of over 16,000 instructional videos and courses taught by industry experts in the fields of business, technology, and creativity.



# Health Benefits

Contingent I employees who work on average 30 or more hours per week (130 hours per month) are eligible for subsidized state of Maryland medical and prescription benefits. Payments for premiums must be made directly to the State of Maryland via mail or online payer portal

EMPLOYEES WORKING LESS THAN 30 HOURS PER WEEK OR 130 HOURS PER MONTH do not receive the State subsidy – you pay the full amount.

EMPLOYEES WORKING EQUAL TO OR MORE THAN 30 HOURS PER WEEK OR 130 HOURS PER MONTH receive 75% of the State subsidy for Medical and Prescription only; there is no State subsidy for other benefit options.

For details on the providers, services covered and costs, see the current year's Benefits Guide on [DBM's Health Benefits Page](#).

Medical (includes vision)	Prescription	Dental
Wellness		



# Life Insurance

## STATE-SPONSORED METLIFE

### LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFITS

The State of Maryland offers optional term life insurance for employees, their spouses and their dependent children. AD&D benefits are available for employees. All benefits are administered by [MetLife](#).



# Support for Managing Student Debt Through SAVI

USMO employees can access membership with [SAVI](#), a social-impact public benefit company that helps student loan borrowers quickly lower their payments and find forgiveness.



# State Employees Credit Union (SECU)

Employees are eligible to become members of SECU. [SECU](#) is Maryland's largest credit union, with 22 branches nationwide and 50,000+ free ATMs nationwide. They are a not-for-profit banking service offering lower loan rates and fees than many for-profit banks. Members have full access to their accounts through mobile and online banking.







# Employee Assistance Program (EAP)

Our EAP, provided through [ComPsych® GuidanceResources®](#), offers comprehensive, confidential support services designed to help you manage the challenges of balancing work, family, and personal responsibilities. These services are available 24/7 and include access to counseling, legal support, financial guidance, and personalized work-life resources at no cost to you and your dependents.





# Maryland 529 College Investment Plans

The [Maryland 529](#) plan is a tax-advantaged education savings plan designed to encourage families to save for future qualified education expenses such as tuition and fees; room and board; books, supplies, and equipment required for enrollment or attendance; computer and technology needs; and certain expenses for special needs students. You can choose between a variety of investment options whether you are new to investing or prefer a hands-on approach.