



Employee Benefits Summary For Contractual Employees January 1, 2018 – December 31, 2018

Benefits Overview:

- Contractual employees who works for an agency covered under the State Employee and Retiree Health and Welfare Benefits Program, has a current employment contract and works 30 or more hours a week (or on average 130 hours per month) may be eligible for subsidized health benefits coverage for themselves and their dependents. As a contractual employee, you will be responsible for paying 25% of the premiums for your medical and prescription and dental coverage, including dependents you have enrolled. The State of Maryland will subsidize the remaining 75% of the cost for these benefits. You can also elect to enroll in accidental death and dismemberment insurance and life insurance, but will be responsible to pay the full premium for these benefits. Same Sex Domestic Partners are also now eligible for certain benefits.
- Contractual employees who work for an agency covered under the State Employee and Retiree Health and Welfare Benefits Program, has a current employment contract and works less than 30 hours a week may be eligible for unsubsidized health benefits coverage for themselves and their dependents. As a contractual employee, you will be responsible for paying 100% of the premiums for your medical, prescription and dental coverage, including dependents that you have enrolled. You can also elect to enroll in the accidental death and dismemberment and the life insurance.
- Same Sex Marriage from another State will be recognized.
Please see "Benefit Summaries" for plan details, located in Human Resources.
- Medical/Vision, Prescription, Dental, Accident, Disability & and Supplemental Life Insurance benefits have an effective date of the day your contract starts.
- Contractual premiums are paid on a post-tax basis. Monthly payment coupons will be mailed to the address provided on your enrollment form for the first month of coverage through the end of the plan year or the end of your current contract period, whichever comes first. Payments must begin with the first coupon received and are due the first of every month, with a 30-day grace period. Missed payment or payments not postmarked within the 30-day grace period will result in the termination of your coverage. You will not be permitted to re-enroll until the next Open Enrollment period. **Payment deadlines are strictly enforced.**
- Benefit elections are made for the 12-Month period from January 1, 2018, through December 31, 2018.

Medical Plan Options:

Five (5) medical plans are offered to Maryland State employees:

- **CareFirst BCBS - Preferred Provider Organization (PPO)**
- **CareFirst BCBS - Exclusive Provider Organization (EPO)**
- **United Healthcare Select - Exclusive Provider Organization(EPO)**
- **United Healthcare Options - Preferred Provider Organization (PPO)**
- **Kaiser Permanente IHM (Integrated Health Model Plan)**

Contractual/Variable Hour Employees Monthly Non Subsidized Rates for medical are as follows:

Plan	Employee	Employee + 1	Employee + 2 or more
CareFirst BCBS PPO	\$509.98	\$917.94	\$1,274.94
United Healthcare PPO	\$501.66	\$903.02	\$1,254.22
CareFirst BCBS EPO	\$453.84	\$952.40	\$1,179.90
United Healthcare EPO	\$456.56	\$949.52	\$1,132.18
Kaiser Permanente	\$423.44	\$888.62	\$1,100.50

Contractual/Variable Hour Employees Monthly Subsidized Rates for medical are as follows:

Plan	Employee	Employee + 1	Employee + 2 or more
CareFirst BCBS PPO	\$127.49	\$229.48	\$318.74
United Healthcare PPO	\$125.42	\$225.75	\$313.56
CareFirst BCBS EPO	\$113.46	\$238.10	\$294.98
United Healthcare EPO	\$96.08	\$237.38	\$283.04
Kaiser Permanente	\$105.86	\$222.16	\$275.23

- No pre-existing clause applies on any medical options.
- All medical plans include vision plan.

Mental Health and Substance Abuse Plan:

Mental Health and Substance Abuse plan coverage is available to all individuals and their dependents carrying medical plan coverage with the State of Maryland. *The State's Mental Health and Substance Abuse plan for individuals enrolled in the PPO and EPO medical plans are administered by their medical plans.* Mental health and substance abuse benefits through the State cannot be obtained if not enrolled in a State medical health plan.

- The cost of coverage is included in the medical plan premium.
- Mental health and substance abuse benefits vary depending on the medical plan selected.

Please see "Benefit Summaries" for plan details, located in Human Resources.

Prescription Plan:

Prescription plan coverage is available to all individuals and their dependents that are eligible for health benefits with the State. The State’s prescription plan is administered by CVS Caremark. The prescription plan covers the cost of most approved prescriptions, subject to normal co-payments that are determined by whether the drug is on the CVS Caremark’s formulary list and whether the drug is a brand-name or generic.

Please see “Benefit Summary” for plan, located in Human Resources.

Contractual/Variable Hour Employees Monthly Non-Subsidized Rates for the Prescription Plan are as follows:

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
CVS Caremark	\$225.36	\$299.52	\$374.02	\$450.72

Contractual/Variable Hour Employees Monthly Subsidized Rates for the Prescription Plan are as follows:

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
CVS Caremark	\$56.34	\$74.88	\$93.51	\$112.68

Dental Plan Options:

Two (2) dental plans are offered to Maryland State employees:

- **United Concordia Preferred Provider Organization (PPO):** Under this plan, you do not have to select a Primary Dental Office (PDO). You may receive service from any dentist when you need care. If you use an out-of-network dentist, you must submit a claim form for reimbursement and may be billed for the amount charged that exceeds the allowed benefit amount. No referrals are needed for specialty care. Orthodontia services are only covered for eligible dependent children (not employee) age 26 or younger. Annual maximum is \$2500.

When you use an in-network DPPO dentist, the in-network dentist will bill the plan directly for the amount the plan will pay. You will be billed your share of the cost under the plan. You can access all of your dental information online any time on My Dental Benefits:

- Visit www.UnitedConcordia.com/statemd
- Select My Dental Benefits and sign in or create an account, then
- View all your Explanation of Benefits (EOBs) under Claims & Deductibles.

- **Delta Dental, Dental Health Maintenance Organization (DHMO):** *This plan offers quality, convenience, and predictable costs through their Delta Care USA Network.*

When you enroll, you’ll select a Delta Care USA Primary care general dentist to provide services, Family members may select different dentists, as many as three per family, for treatment within the covered service area. You’ll receive treatment from your primary care dentist. If you need

treatment from a specialist, your Delta Care USA primary care dentist will coordinate a referral for you.

With the DHMO there are no claim forms to complete, no deductibles or annual and lifetime dollar maximums. Preventive and diagnostic services are covered at low or no costs.

You must visit your selected primary care dentist to receive benefits under your plan. If you don't select a dentist, Delta Dental will choose one for you near your home address. To select a primary care dentist:

- Visit deltadentalins.com/stated and click on Find a Dentist.
- Select Delta Care USA as your plan network.
- Once you have selected a dentist, call Delta Dental's Customer Service at 844-697-0578 with the dentist's and practice number.

Please see "Benefit Summaries" for plan details, located in Human Resources.

Contractual/Variable Hour Employees Monthly Non-Subsidized Rates for the Dental Plans are as follows:

<i>Plan</i>	<i>Employee</i>	<i>Employee + 1 Child</i>	<i>Employee + Spouse</i>	<i>Employee + 2 or more</i>
<i>Delta Dental (DHMO)</i>	\$13.66	\$23.80	\$27.36	\$38.42
<i>United Concordia (DPPO)</i>	\$23.28	\$44.48	\$46.54	\$87.20

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<i>Delta Dental (DHMO)</i>	\$13.66	\$23.80	\$27.36	\$38.42
<i>United Concordia (DPPO)</i>	\$23.28	\$44.48	\$46.54	\$87.20

Term Life Insurance Plan:

A Term Life Insurance plan is available to all employees and their dependents that are eligible for health benefits with the State. It is offered through Minnesota Life Insurance Company. Employees are eligible for coverage in \$10,000 increments to a maximum of \$300,000. Employees may choose up to \$50,000 in coverage without a Statement of Health form. Premium rates are determined based upon age and/or dependent/spousal plan coverage.

Personal Accidental Death and Dismemberment Plan:

The Personal Accidental Death and Dismemberment Plan (PA&D) is available to all active status employees and their dependents that are eligible for health benefits with the State. It is offered to State employees through the Minnesota Life Insurance Company. The plan provides benefits in the event of an accidental death or dismemberment.

Contractual/Variable Hour Employees Monthly Rates for the Accidental Death and Dismemberment Insurance are as follows:

PA&D Coverage Level	Employee	Employee + Family
\$100,000	\$1.50	\$2.80
\$200,000	\$3.00	\$5.60
\$300,000	\$4.50	\$8.40

Supplemental Retirement Plans:

Employees have the opportunity to participate in three (3) supplemental retirement plans. Employees are eligible to participate immediately. The minimum contribution is \$5.00 per pay and the maximum varies by plan. The plans include:

- 457 Deferred Compensation Plan
- 403(b) Tax Deferred Annuity Plan
- 401(k) Savings & Investment Plan

Please note: Contractual employees are not eligible and do not receive holiday, personal, annual or sick leave privileges.

Other Benefits:

Maryland State employees are eligible to receive and/or participate in other benefit programs to include:

- *College Savings Plans
- *Banking Services (State Employees Credit Union [SECU])
- *Direct Paycheck Deposit Program
- *U.S. Savings Bonds Program
- *United Buying Service

*Contractual employees are eligible for these benefits

The benefits described here are only a summarized version of the many benefit plans and programs offered by the State of Maryland. You are encouraged to thoroughly review the benefit plan documents, summaries and employee handbook provided to you at orientation for more detailed information. Should you have questions regarding any of the benefit programs offered, please call the Human Resources Employee Relations Section at (410) 767-0153.

The State of Maryland reserves the right to modify, amend, suspend or terminate any plan or benefit at any time, and for any reason without prior notification.