

BENEFITS SUMMARY FOR CONTINGENT STAFF

| BENEFIT* | DESCRIPTION |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical Insurance | Employees 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. |
| Wellness Program | Included in all medical plans. Employees who complete annual wellness activities enjoy wellness rewards and reduced medical premiums. |
| Prescription Drug | Coverage for various prescription drugs. Plan includes generic drugs, step therapy, zero co-pay for some drugs and a voluntary mail-order program. |
| Dental Insurance | Employees 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). |
| Term Life Insurance | Pays a benefit to your designated beneficiary in the event of your death. Employees 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. |
| Accidental Death & Dismemberment | Pays a benefit to you or your designated beneficiary in the event of an accidental death or dismemberment. Employees may purchase individual coverage and dependent coverage. |
| Long-Term Disability | Employees 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. |
| Supplemental Retirement Plans | Employees can make voluntary pre-tax contributions to one or more of these plans to supplement retirement savings, subject to IRS regulations. |
| Holidays | <u>Contingent Category II Staff only</u> – eligible to earn up to 8 holidays during the calendar year when TU is closed. Part-time Contingent Category II staff are eligible to earn pro-rated holidays. Consult policy for details. |
| Leave | <u>Contingent Category II Staff only</u> – eligible to earn up to 6 days of annual leave and up to 3 days of sick leave per year. Part-time Contingent Category II staff are eligible to earn pro-rated annual and sick leave. Consult policy for details. |
| Other Leave Types | Contingent staff may be eligible to earn family & medical leave and jury duty leave. Consult policy for details. |
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| BENEFIT* | DESCRIPTION |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employee Assistance Program (EAP) | The University System of Maryland offers a free EAP program to employees 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 | <u>Contingent Category II staff only</u> - eligible for 100% tuition remission of up to 8 credits per semester for undergraduate and graduate level courses at TU. Contingent Category II part-time staff earn pro-rated tuition remission benefits. Consult policy for details. |
| Parking & Transportation Services | Employees may purchase TU parking permits. Alternative transportation and green initiatives are also available by visiting www.towson.edu/parking . |
| Credit Union | Employees can join the State Employees Credit Union for an initial deposit of \$10; free checking and other financial services are available. |
| Pay & Direct Deposit | Pay checks are issued biweekly on Wednesdays. Employees are encouraged to have their net pay directly deposited into their bank account. |
| Miscellaneous Benefits | Most athletic events are free to employees. 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 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 contingent staff. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.