New Appointment Overview of Benefits
Graduate Assistants

www.uhr.umd.edu/benefits
Introduction

On behalf of the Office of Employee Benefits, we wish to welcome you and hope you enjoy your appointment with the University of Maryland at College Park. As a Graduate Assistant at the University, you are entitled to many benefits offered by the State of Maryland.

Please read this packet carefully and take note of the time restrictions associated with benefits enrollment. If you wish to meet with your Benefits Services Counselor, please contact the appropriate counselor as shown below. If you have any general questions about health insurance or tuition remission, please contact the Office of Employee Benefits at (301) 405-5654, or visit www.uhr.umd.edu/benefits.
How Do I Initiate My Health Benefits?

Eligibility
Graduate Assistants are Eligible for Health Benefits at the start of their appointment. You must work a minimum of 10 hours per week to be eligible for benefits. Health Benefits are administered through the state of Maryland. Please review the following information to determine if you are interested in enrolling in any of the plans offered. The State Employee Guide to Health Benefits is available at www.uhr.umd.edu/benefits

Benefits Available
The State Employee Guide to Health Benefits gives a general description of each of the following benefits available to you:

- Medical
- Prescription
- Dental
- Term Life Insurance (Full-Time GA’s only)
- Vision
- Mental Health & Substance Abuse
- Personal Accident & Dismemberment

Enrollment
If you are interested in enrolling in any plans, please submit the following completed forms to your departmental benefits coordinator within 60 days of your date of hire:

- **Effective Date of Coverage:** Effective Date of Coverage: Benefits will be effective on the first of the month following your date of hire. The exception is if your hire date is the 1st day of any month. Then your effective date will be the 1st of the month that you started work. Coverage may NOT be back dated to your date of hire.

- **Processing Time:** Once your application is received and is in good order your application will be sent to the State of Maryland Employee Benefits Division for processing. Normal processing time for these applications can take 30-45 days.

Regardless of when you enroll within your 60 days of hire, your benefits coverage will still be effective on the first of the month following your date of hire. If it applies, you will be responsible for paying any mandatory retroactive adjustment payments for periods of coverage back to your benefits effective date.

Even though your coverage will become effective the 1st of the month following your hire date you will not receive your benefits cards until the State of Maryland Employee Benefits Division has processed your application. If you have a medical need during this time you may be required to pay out of pocket for these services by your medical providers. If you pay out of pocket for a service it may be possible to submit claim forms for reimbursement. For more information, please contact the State of Maryland Employees Benefits Division at (410)-767-4775.

- **Enrollment Form - The State of Maryland-Active and Satellite Employees Enrollment Worksheet.** This enrollment form can be found at http://www.uhr.umd.edu/forms/

- **Dependent Verification - The State of Maryland requires proof of your spouse or dependent’s eligibility in order to receive coverage. Please see the State Employee Guide to Health Benefits for specific instructions about dependent documentation. In general, here are the documents needed to enroll spouse or dependent child(ren):**
Spouse: A copy of a certified marriage certificate from a municipality for spousal coverage.

Dependent Child: A certified copy of a birth certificate(s) for each dependent child enrolled.

NOTE: Your enrollment form cannot be submitted to the State of Maryland without these required documents for verification.

If enrollment is not completed within the first 60 days of your date of employment, you will be unable to enroll until either:

- There is a change in personal/family status or
- You enroll during the next scheduled Open Enrollment period

Tuition Remission

All Graduate Assistants are eligible for tuition remission provided their appointment is effective within the first ten (10) days of the start of the semester and remain on payroll throughout the entire semester.

The chart below lists the number of credits GA’s are eligible for per their appointment. More information regarding tuition remission is available at www.uhr.umd.edu

<table>
<thead>
<tr>
<th>GA Type</th>
<th>Fall</th>
<th>Spring</th>
<th>Summer (12-month appt only)</th>
<th>Winter term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time GA (20 hours/week, 50%)</td>
<td>10 credits</td>
<td>10 credits</td>
<td>8 credits</td>
<td>4 credits</td>
</tr>
<tr>
<td>Part-time GA (10 hours/week, 25%)</td>
<td>5 credits</td>
<td>5 credits</td>
<td>4 credits</td>
<td>2 credits</td>
</tr>
</tbody>
</table>

Additional Benefits

- U.S. Saving Bonds
- State Employee Credit Union

All Information about benefits can be found on our website at www.uhr.umd.edu/benefits