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## Health Benefits

Health Benefits are administered through the [State of Maryland](#). Health benefits become effective on either the 1<sup>st</sup> or 16<sup>th</sup> of the month, based on the pay period for which the first deduction is taken. **Retroactive coverage** may be purchased, discuss in detail with your center HR representative.

- [State of Maryland Benefits Booklet](#)
  - See pages 14 & 15 of Benefits Booklet for documentation required to enroll dependents
- [State of Maryland Benefit Rate Charts](#)
- [State Benefits Enrollment Form](#)
- [Prescription Drug List](#)
- [Dental Benefit Booklet](#)

## Life & Disability

There are two types of Life Insurance plans which employees can enroll, one through the University System of Maryland (UNUM Life) and one through the State of Maryland (MetLife). In addition, there is insurance for Accidental Death & Dismemberment (AD&D) through MetLife and Long-Term Care Insurance through Prudential.

- [Life Insurance Comparison Chart](#)
- **UNUM Life Insurance**
  - [Life Plan Summary](#)
  - [UNUM Enrollment Form](#)
  - [Evidence of Insurability Form](#)
  - [UNUM Beneficiary Form](#)
- **UNUM Long-Term Disability Insurance**
  - [LTD Plan Summary](#)
  - [UNUM Enrollment Form](#)
- **MetLife Life Insurance**
  - Plan Highlights are listed in on Pages 52-55 of the [State of Maryland Benefits Booklet](#)
  - Enrollment elections are on the [State Benefits Enrollment Form](#)
    - [MetLife Beneficiary Form for Life Insurance](#)
    - [MetLife Statement of Health Form](#)
- **MetLife Accidental Death & Dismemberment**
  - Plan Highlights are listed in the [State of Maryland Benefits Booklet](#)
  - Enrollment elections are on the [State Benefits Enrollment Form](#)
    - [MetLife AD&D Beneficiary Form](#)
- **Long-Term Care Insurance**
  - Plan Highlights are listed in the [State of Maryland Benefits Booklet](#)

- Enrollment is online through the Prudential Website [Prudential Insurance Co. Website](#) (group name: maryland; password: marylandltc)

## Retirement

Please see the [Benefit Summary](#) that corresponds to the job you are in to better understand the retirement options available to you. For eligible Exempt and Faculty employees, there are two types of Retirement Plans, the State Retirement Pension System (SRPS) and the Optional Retirement Program (ORP).

- [Choosing a Retirement Plan Booklet](#)
- **Optional Retirement Program**
  - [ORP Enrollment Form](#)
  - [ORP Memo for Eligible Employees](#)
  - [TIAA-CREF Website](#)
  - [Fidelity Website](#)
  - [Election Not to Participate in SRPS](#)
- **State Retirement Pension System**
  - [Application for Membership in SRPS](#)
  - [SRPS Beneficiary Form](#)
- **Supplemental Retirement Plan**
  - [Comparison Chart](#)
  - [TIAA-CREF 403\(b\) Enrollment Forms](#)
  - [TIAA-CREF 457\(b\) Enrollment Forms](#)
  - [Fidelity 403\(b\) Enrollment Forms](#)
  - [Fidelity 457\(b\) Enrollment Forms](#)

## Additional Information

Please visit the [UMBI Office of Human Resources](#) website for more information about your employment with UMBI. We look forward to working with you!

Here are a few links that may be helpful to you:

- [UMBI Employee Handbook](#)
- [Policies & Procedures](#)
- [UMBI e-Learning Program](#)
- [New-Hire Forms](#)
- [Payroll Online Service Center \(POSC\)](#)
  - Through this system employees can print paycheck stubs, change W-4 withholdings, change direct deposit, change address, and view current/prior year W-2 earning statements
- [2009 Payroll Calendar](#)
- [2009 Holiday Schedule](#)
- [Net Pay Calculator](#)