



# UMGC BENEFITS OVERVIEW

For Overseas  
Regular Employees



## Thank You for Considering UMGC!

University of Maryland Global Campus (UMGC) offers a generous benefits package with plenty of options. Benefit premiums depend upon the coverage selected and the number of family members covered. Here is a brief snapshot of what's available.

## Working at UMGC

UMGC is not just a great place to learn. It's also a great place to work. The university offers an array of career options, along with ample opportunities for growth and advancement.

## Medical Plans

The state of Maryland offers a CareFirst Blue Cross Blue Shield PPO plan (including vision coverage), United Concordia DPPO Dental plan, and CVS Caremark prescription plan. Overseas employees also have the option of enrolling in Clements Worldwide health, prescription, dental, and vision coverage.

## Flexible Spending Accounts

Allows you to pay for medical and/or dependent care expenses with pretax dollars

## Accidental Death and Dismemberment Insurance

- Offered through MetLife
- No medical exam required
- Provides coverage for accidents that occur on or off the job

Please note: You must enroll in the benefits described above within the first 60 days of employment, during the annual open enrollment period, or within 60 days of experiencing a qualifying event.

**Outstanding Benefits That Fit the Lifestyle  
of You and Your Family—**

**ANOTHER GOOD REASON  
WHY YOU BELONG AT UMGC!**

# UMGC BENEFITS OVERVIEW—OVERSEAS REGULAR EMPLOYEES

## Term Life Insurance

Offered through Unum or MetLife

## Long-Term Disability Insurance

Offered through Unum

## Time Off

- Between 15 and 22 days of vacation time off, depending on time and position
- 3 days of personal time off
- 15 days of sick time off
- 10 federal holidays with additional university holidays

## Retirement—Mandatory Participation

Newly hired employees must choose one of two plans:

- Optional Retirement Program
  - UMGC contributes 7.25 percent of your salary
  - Funds must be invested through TIAA or Fidelity Investments
- Maryland State Retirement and Pension System (MSRPS)
  - State contributes an actuarially determined amount
  - Employee contributes 7 percent of annual salary

## Retirement—Supplemental Plans

In addition to selecting a mandatory retirement plan, employees may elect to participate in a supplemental retirement account (SRA) plan in which they decide on a dollar amount to contribute per pay. Choices include 403(b), 457(b), and Roth 403(b). The vendors are TIAA and Fidelity Investments.

## Tuition Remission

- Immediate eligibility for all overseas regular staff, including full-time or part-time (at least 50 percent) employees
- Spouses and dependent children are eligible for undergraduate tuition remission after two years of service

## Spouse and Dependent Scholarship

- Tuition covered for one undergraduate or graduate course per semester at UMGC, based on fund availability
- Only applicable when tuition remission is not available

## Direct Deposit

Direct deposit is available to overseas regular employees. Paychecks will automatically be deposited directly into an employee's checking account once the employee completes a direct deposit authorization form.

## About UMGC

University of Maryland Global Campus was founded more than 70 years ago specifically to serve the higher education needs of working adults and servicemembers. Today, UMGC continues its global tradition with online and hybrid courses, more than 140 classroom and service locations worldwide, and more than 90 degrees, certificates, and specializations backed by the reputation of a state university and the University System of Maryland. For more information, visit [umgc.edu](http://umgc.edu).

## Equal Employment Opportunity

UMGC is an Equal Opportunity Employer. For more information, please see UMGC's Affirmative Action, Equal Opportunity, and Sexual Harassment Policy at [umgc.edu/eeo](http://umgc.edu/eeo).

## Annual Safety and Security Report

The Annual Safety and Security Report is available to prospective employees and includes information about campus crime and security. Please visit [umgc.edu/security](http://umgc.edu/security) to view the report.

NOTE: This document presents highlights of benefits plans. Actual plan documents prevail in all situations involving questions or issues.

## Questions? Need Additional Information?

[umgc.edu/careers](http://umgc.edu/careers)



University of Maryland Global Campus is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA 19104 (267-284-5000), an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. UMGC is a constituent institution of the University System of Maryland and is governed by the USM Board of Regents. UMGC is certified to operate by the State Council of Higher Education for Virginia (SCHEV). 9625 Belvoir Road, Barden Education Center, Building 1017, Room 128, Fort Belvoir, VA 22060.