



# UMGC BENEFITS OVERVIEW

For Overseas Adjunct Faculty



## Thank You for Considering UMGC!

University of Maryland Global Campus (UMGC) offers overseas adjunct faculty members access to many state of Maryland benefits. Costs vary depending on the coverage selected and the number of family members covered. Here is a brief snapshot of what's available.

### Medical Plans

CareFirst Blue Cross Blue Shield PPO (includes vision coverage)

### Prescription Plan

CVS Caremark covers the cost of approved prescription drugs at participating pharmacies, subject to nominal copayments

### Dental Plan

United Concordia Dental Preferred Provider Organization (DPPO) plan

### 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. Premiums are not deducted from your paycheck; therefore, your premiums are post-tax, not pre-tax.

The university does not provide subsidies or matching funds for benefits or retirement plans.

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

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

# UMGC BENEFITS OVERVIEW—FOR OVERSEAS ADJUNCT FACULTY

## Term Life Insurance

Offered through MetLife

## Retirement—Supplemental Plans

Overseas adjunct faculty may participate in a supplemental retirement account (SRA) plan in which they decide on a dollar amount to contribute through payroll deduction. Choices include 403(b), 457(b), and Roth 403(b). The vendors are TIAA or Fidelity Investments. The university does not provide subsidies or matching funds.

## Direct Deposit

Direct deposit is available to overseas adjunct faculty. 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.