

# Insurance

## **Medical Insurance**

As State employees, faculty occupying full-time positions are eligible to select one of several health care plans, vision care, prescription drug coverage, and health/dependent care spending accounts to cover the needs of themselves and their families.

Eligible employees who wish to enroll in a medical insurance plan must do so within the first 60 days of employment. Coverage may begin at the first day of employment. If a new employee fails to enroll within the first 60 days of employment, he/she will be required to wait until the next scheduled Open Enrollment Period, held once a calendar year, usually during the Fall.

As a general rule, eligible dependents include the employee's spouse and dependent children to age 19 (extended to age 23 or 25 if full-time students, depending upon the health plan).

On an annual basis, the Personnel Services Office will provide employees with information that describes the benefits, costs, exclusions, limitations and policies of each plan offered to eligible employees.

When an employee is separated from College employment, whether voluntarily or involuntarily, health benefits coverage continues in effect through the period covered by the date of the employee's last deduction regardless of the termination date.

Under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) enacted by the federal government, employees and their dependents must be offered health coverage under COBRA when they lose health insurance coverage because of a qualifying event, such as termination, resignation, lay-off, divorce or legal separation, dependent ineligibility due to age, marriage, loss of student status, or spousal ineligibility due to death of employee. Personnel Services will notify employees or dependents of the right to COBRA when informed of a qualifying event.

## **Disability Insurance**

Employees who participate in the Maryland State Retirement Systems (MSRS) receive disability insurance at no cost to them.

Accidental disability retirement (disability as a result of an on-the-job accident) is available for eligible employees upon employment. Ordinary disability retirement (disability for some other cause, not job related) requires five years of State service.

Faculty may also purchase optional ordinary disability insurance.