

VISITING FACULTY
FRINGE BENEFITS FACT SHEET
January 1, 2025 – December 31, 2025

BENEFITS

HEALTH

- ❖ Health Insurance (all plans include vision benefits) –
 - CareFirst BlueCross BlueShield EPO, PPO
 - Kaiser Permanente IHM
 - United Healthcare Choice EPO, or Choice PPO
- ❖ Med Impact Drug Program
- ❖ Dental Plans (Delta Dental DHMO or United Concordia DPPO)
- ❖ Term Life Insurance Plan (MetLife)
- ❖ Accidental Death and Dismemberment Plan (MetLife)
- ❖ Flexible Spending Accounts (Health Care and/or Dependent Care)

All premiums are deducted from pre-tax income. Health insurance, prescription drug, and dental plans are subsidized by the college. All other plans are paid in full by the employee. (See the attached list of rates.)

PAYROLL DEDUCTIBLE

- ❖ State Employees Credit Union (SECU)
- ❖ Direct Deposit of Paycheck (effective 01/01/01 direct deposit is a condition of employment)
- ❖ Paystubs must be accessed electronically through the Payroll Online Service Center (POSC) at http://comptroller.marylandtaxes.gov/Government_Services/State_Payroll_Services (click on POSC in red at the upper right corner of the page)

OTHER

- ❖ SMC facilities use
- ❖ SMC tuition waiver for employee only (only for credit courses at SMC)

OPTIONAL

SUPPLEMENTAL RETIREMENT PROGRAMS

If you wish to enroll in a supplemental retirement program, the College will provide information and administrative services to facilitate your participation in one of the following programs:

- ❖ Maryland Teachers and State Employees Supplemental Retirement Plan – Administered by Nationwide Retirement Solutions
- ❖ TIAA/CREF (Teachers Insurance and Annuity Association College Retirement Equities Fund) The College does not contribute to a retirement program for visiting faculty; however, all faculty are eligible to tax shelter a portion of salary in one of the supplemental retirement programs.

Please feel free to call the Office of Human Resources at 240-895-4309 for further information.