



BENEFITS OFFERED TO MARYLAND STATE EMPLOYEES

- **Medical/Health Insurance Plans PPO Plans**
 1. Care First Blue Cross/Blue Shield PPO
 2. MLH-Eagle (MAMSI)
- **POS Plans**
 1. Care First Blue Cross/Blue Shield MPOS
 2. M.D. IPA Preferred
 3. AETNA QPOS
- **HMO Plans**
 1. Care First Blue Cross/Blue Shield
 2. Blue Choice
 3. Optimum Choice (MAMSI)
 4. Kaiser Permanente
- **Prescription Plan**
- **Dental Plans**
 1. United Concordia DPPO
 2. United Concordia DHMO
 3. Dental Benefit Providers DHMO
- **Term Life Insurance Plan**
- **Personal Accidental Death and Dismemberment Plan**
- **Long Term Care Plan**
- **Each medical plan includes vision coverage**
- **Flexible Spending Accounts**
 1. Health Care Spending Accounts
 2. Daycare Spending Accounts
- **State Retirement and Pension**
- **System** - Employees are vested in the pension system after five years of employment
- **Tax deferred supplemental retirement savings plans**
 1. 457
 2. 403(b)
 3. 401(k)
 4. 401(a) match plan
- **SECU Credit Union**
- **Direct Deposit**
- **Savings Bonds**
- **Maryland Prepaid College Savings Plans**
- **Paid Holidays: 11-12 per year**
- **Annual Leave**
 1. Up to five years of State service - 10 days earned per year
 2. Five to ten years of State service - 15 days earned per year
 3. Ten to twenty plus years of State service - 25 days earned per year
 4. Employees may carry over up to 10 weeks of annual leave per year
- **Personal Leave - six days per year**
- **Sick Leave - 15 days per year, unlimited accrument**
- **Compensatory Leave**
- **Military Leave**
- **Leave Bank and Employee-to-Employee Leave Donations**
- **Employee Assistance Program**
- **Flextime and Teleworking opportunities for some positions**

NOTE: The benefit information provided applies to full-time permanent employees. All benefits apply to part-time employees who work at least 50%, although their leave is prorated based on number of hours worked. Contractual employees may enjoy some of these benefits.