



# BENEFITS OVERVIEW

The Maryland Judiciary offers a comprehensive and generous benefits package as well as other work-life enhancements for regular employees.

## HEALTH

A wide range of medical plans are available to employees and eligible family members may participate:

- Two Preferred Provider Organizations (PPO)
- Two Exclusive Provider Organizations (EPO)
- One Integrated Health Model (IHM)

The state subsidy is 80 – 85%. *Vision benefits are included in the medical plan.*

### Prescriptions

Administered by CVS Caremark, all enrolled employees and eligible family members may participate.

### Dental

United Concordia — Dental Preferred Provider Organization (DPPO) and Delta Dental (DHMO).

## TERM LIFE INSURANCE

Employee may purchase coverage in \$10,000 increments up to \$300,000. Dependent coverage can be purchased in \$5,000 increments up to 50% of the employees elected amount.

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Employee may purchase individual or family coverage in increments of \$100,000, \$200,000, or \$300,000.

## FLEXIBLE SPENDING ACCOUNTS

An FSA uses pre-tax dollars – deducted from your paycheck, pre-tax – to reimburse eligible expenses. Because FSAs are funded with pre-tax money, you save on State, Federal and FICA (Social Security) taxes. There are two accounts you can enroll in – the Healthcare FSA and the Dependent Daycare FSA.

## STATE RETIREMENT AND PENSION SYSTEM

Employees are automatically enrolled in the pension plan when they begin employment. A mandatory 7% contribution is deducted from the employee's paycheck. All plan members qualify for a one-year Survivor's Benefit.

### Supplemental Retirement

Administered by Nationwide Retirement Solutions, plans offered are 401(k) and 457(b).

## LEAVE

Annual	10 – 25 days per year (based on years of service)
Personal	6 days per year (pro-rated)
Sick Leave	15 days per year
Holidays	12 – 13 days per year

### Leave Bank

The leave bank program was established to minimize economic hardship to employees who are suffering from serious and prolonged illnesses. Employees may elect to join the leave bank annually by donating 8 hours of leave during the enrollment period.

### Family Medical Leave (FMLA)

FMLA permits an employee time off from work for the birth of a child, to care for the newborn; the placement of a child for adoption or foster care; a serious health condition of the employee or the employee's parent, spouse or child. FMLA grants job-protected time off from work to employees who meet the FMLA's eligibility requirements.

Maryland Judiciary  
Human Resources Department  
Employment Services  
187 Harry S. Truman Pkwy.  
Annapolis, Maryland 21401  
410-260-1731  
oes@mdcourts.gov  
mdcourts.gov/hr

## **EMPLOYEE ASSISTANCE PROGRAM**

The program is a confidential counseling and referral service that assists employees in resolving personal and work related issues. This requires supervisor's referral.

## **TUITION REIMBURSEMENT PROGRAM**

The Judiciary provides educational assistance to eligible employees interested in furthering their formal education through specific courses, or a certification or degree program. An employee may be reimbursed for the cost of tuition, required textbooks, and related fees for approved courses, up to the established limit per fiscal year (July 1 – June 30).

## **JUDICIAL COLLEGE**

Judicial College of Maryland provides high-quality, performance-based continuing education opportunities to all Judiciary employees. Learning opportunities include face-to-face, instructor-led distance learning, self-paced online courses, webinars, certificate programs and conferences. The College provides a learning system designed to support employees throughout their career from onboarding to retirement.

## **PAYROLL ONLINE SERVICE CENTER**

POSC allows you secured online access to pay stub history (12 rolling months), W-2 information (3 year history), address update capability, direct deposit updates and W-4 withholding changes.

## **STATE EMPLOYEE CREDIT UNION**

With a \$10 deposit, Judiciary employees can join SECU which offers free checking with interest, low rates, and other special member discounts.

## **COLLEGE SAVINGS PLANS**

The College Savings Plans of Maryland offers two plan options that will allow you to set aside funds to pay for the education of your children.

## **FREE PARKING**

Available at most Judiciary locations.

## **SALARY INCREASES**

Salary increments and cost of living adjustments are approved by the Chief Justice for eligible employees.

## **MyMDCARES**

A program that provides State employees and dependents with no-cost, confidential, in-the-moment support - 24/7 to help with personal or professional issues that may interfere with work or family responsibilities. MyMDCARES is a robust whole-life program and "counselor on call" program that offers employees and dependents support and assistance to navigate life.

## **WELLNESS PROGRAM**

The Wellness Plan has several important benefits. First, it helps you and your enrolled spouse work with your medical providers to get and/or stay healthy. Second, it saves you money on your healthcare. Third, it will save money for the State in the long term by focusing our healthcare dollars on prevention. It's your choice whether or not to participate, but there are advantages to doing so.

## **FEDERAL PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM**

Employees with the State of Maryland are eligible to participate in the Federal Public Service Loan Forgiveness (PSLF) Program. Participants that meet all requirements may qualify for forgiveness on the remaining balance on his or her Direct Loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full-time in a qualifying public service position.

## **PARENTAL LEAVE**

A paid absence of up to 60 days after the birth of an employee's child for the employee to recover from the birth of the child, to care for the employee's spouse after birth, and to bond with the child, or for the adoption of a child under 6 years of age.

## **FINANCIAL WELLNESS**

All State employees have access to Upwise through MetLife. Upwise is a financial wellness program based on behavioral science. No matter how good someone is at managing money, there are times when it can be stressful and complex. Upwise will help you understand your "money mood" as you practice healthy behaviors that turn into habits that feel good.

## **STATE EMPLOYEES' WEBPAGES**

### **Health Benefits**

[dbm.maryland.gov](http://dbm.maryland.gov)  
(click on Health Benefits)

### **State Retirement and Pension System**

[sra.state.md.us](http://sra.state.md.us)

### **Maryland Supplemental Retirement**

[marylanddc.com](http://marylanddc.com)

### **Central Payroll**

<http://compnet.comp.state.md.us>

- Direct Deposit
- POSC

### **College Savings Plans**

[collegesavingsmd.org](http://collegesavingsmd.org)

### **State Employee Credit Union**

[secumd.org](http://secumd.org)

**[mdcourts.gov/hr](http://mdcourts.gov/hr)**