

## Retirement/Investment Benefits

### Retirement Plan

All full-time and regular part-time employees are enrolled in the Maryland State Retirement and Pension System. Enrollment is mandatory and employees contribute 7% of their base annual compensation. Normal service retirement provides full benefits, while early service retirement provides a reduced benefit. Your eligibility for either type of service retirement depends on two factors: your service credit and age.

*Normal:* At least 90 years of combined age and years of eligibility service. For example:

Age 57 w/ 33 years of service,  
Age 60 w/30 years of service or  
Age 63 w/27 years of service

Active members with at least 10 years of eligibility service become eligible for a normal service retirement at age 65.

*Early:* Age 60 with at least 15 years of eligibility service.

### Deferred Compensation Plan

The County offers employees an optional 457 tax deferred supplemental retirement plan. Contributions are made on a pre-tax basis. The maximum amount an individual may defer is updated annually by IRS regulations.

## Holiday and Leave Benefits

### Personal Leave

Full-time employees are provided with twelve (12) hours of Personal Leave on January 1<sup>st</sup> of each year. Leave is pro-rated for new employees and for part-time employees.

### Sick Leave

Full-time employees accrue 4.62 hours of sick leave each pay period, up to 120 hours per year. Sick leave is prorated for part-time employees and hourly

employees are awarded 40 hours of paid sick and safe leave annually.

Newly hired benefited employees may transfer up to 400 hours of sick leave from their previous employer.

### Annual Leave

Full-time employees earn annual leave according to their length of service during that year as shown in this chart:

Years of Service	Earned per Pay Period	Hours Earned Per Year
0 - 5	3.08	80
5 <sup>th</sup> Anniversary	4.62	120
10 <sup>th</sup> Anniversary	6.15	160
20 <sup>th</sup> Anniversary	7.69	200

### Holidays

The County provides 13 holidays per year.

**Note:** Regular part-time employees are eligible for pro-rated holiday and leave benefits based upon the number of hours they are scheduled to work on an annual basis.

## Flexible Spending Account Plans

A Flexible Spending Account (FSA) plan is a tax Advantaged way to pay for certain medical or Dependent care expenses using pre-tax dollars.

## Wellness Program

Encouraging employee health and well-being through employer-sponsored health, fitness, and nutrition-based activities.

## Blue Rewards Program

Employees and their spouses who participate in the County's medical plan have the opportunity to each earn up to \$100 in gift cards.



St. Mary's County Government

## Employee Benefits Summary



St. Mary's County Employee Wellness  
Inspiring a whole and healthy you!

### Department of Human Resources

Potomac Building  
23115 Leonard Hall Drive  
Leonardtwn MD 20650  
301-475-4200, extension 1100

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## Eligibility and Enrollment

All full-time, regular part-time merit employees and hourly employees expected to work 30 or more hours per week are eligible to participate in our medical, dental, vision and voluntary benefit plans. Retirees may also be eligible based upon years of service.

Enrollment is available during the initial 31 days of employment, during the annual enrollment period, or in the event of a qualifying event (such as marriage, divorce, birth of a child, etc.) Coverage is effective on the first day of the month following your date of hire.

## Medical Coverage

Employees may elect to participate in either the BlueChoice Advantage or HMO Open Access plan. Both plans include prescription drug coverage.

Both plans offer comprehensive care, including coverage for hospitalization, maternity care, surgery, diagnostic services, doctor's visits, mental health, and substance abuse care.

## Dental Coverage

Your dental election is separate from your medical plan election.

Dental PPO (Preferred Provider Organization) requires the use of participating dentists in the preferred provider network.

## Vision Coverage

Your vision election is separate from your medical plan election.

Vision services including routine eye examinations, eyeglasses and contact lenses are offered by CareFirst, through the Davis Vision, Inc. national network of providers.

## Life Insurance

### Basic Life and AD&D Insurance

The County provides full-time and regular part-time employees with basic group life and AD&D coverage

equal to one times an employee's base annual salary up to \$150,000.

## Disability Insurance

### Long-Term Disability Insurance

The County provides full-time and regular part-time employees with employer-paid income protection benefit that starts once an employee is out of work due to illness or injury for a period of six months. The benefit pays up to 60% of the employee's salary and may continue up to five years if medically justified.

## Identity Theft

St. Mary's County Government offers employer-paid identity protection services through Allstate Identity Protection *Pro Plus* (AIP) to help employees see, manage, and protect their personal data.

## Tuition Reimbursement & Training

Up to \$3,500 per fiscal year to repay employee educational expenses (subject to change each fiscal year).

## Student Loan Repayment Assistance

Up to \$1,200 per calendar year to repay student loan expenses (subject to change each calendar year).

## Employee Assistance Program

The employee assistance program provides counseling, referral and consultation services to employees and family members designed to assist with resolving work life issues.

## Voluntary Benefits

### Supplemental Life Insurance

Full and regular part-time employees may purchase supplemental life insurance coverage for themselves up to \$500,000 at the employee's expense. Employees may purchase supplement life insurance for their spouse and children.

## Critical Illness Insurance

Critical Illness Insurance can help relieve the financial impact of a sudden, life-threatening illness and can help fill the gaps caused by out-of-pocket costs.

## Accident Insurance

Accident Insurance pays cash benefits directly to you for covered injuries and treatments. It helps with surgery expenses, hospital stays, needed medical appliances and hearing aids. It can also be used on daily expenses during recovery.

## Hospital Indemnity

Hospital Indemnity Insurance pays an amount for each day the insured is hospitalized, up to specific limits.

## Whole Life Insurance with Chronic Care

Provides an important supplement to term life insurance, and a life insurance benefit that can be used to pay chronic care expenses.

## Additional Benefits

State Employee's Credit Union

Wellness Discount Programs

Direct Deposit

US Savings Bond Purchase

Incentive Awards

Leave Donation Program

Business & Travel Reimbursement

Legal Assistance

Compensatory time, emergency pay, Call back pay.

Paid administrative leave

Military Leave

Alternate work schedules

**This summary highlights the benefits provided to eligible employees of St. Mary's County Government.**

**All benefit plans are governed by the official plan documents and insurance contracts.**