

# Employee Benefits Summary



*Animal Control*

**Retirement Plans**

**Life/AD&D**

**Long-Term  
Disability**

**Medical**

**Prescription  
Drug**

**Vision**

**Dental**

**Flexible Spending  
Accounts**

**Department of Human Resources**

**St. Mary's County Government**

Potomac Building

23115 Leonard Hall Drive

Leonardtown MD 20650

301-475-4200, extension 71100

Rev. 6/4//2021

## *Human Resources Department Staff Directory*

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### **Human Resources Department**

Main Telephone Number: 301-475-4200, Ext 71100

#### **Catherine Pratson, ext. 71107**

Director

[Catherine.Pratson@stmarysmd.com](mailto:Catherine.Pratson@stmarysmd.com)

#### **June Robrecht, ext. 71105**

Deputy Director

[June.Robrecht@stmarysmd.com](mailto:June.Robrecht@stmarysmd.com)

#### **Tracie McPherson, ext. 71102**

Sr. Administrative Coordinator

[Tracie.McPherson@stmarysmd.com](mailto:Tracie.McPherson@stmarysmd.com)

#### **Rachel Pulliam, ext. 71103**

Risk Manager

[Rachel.Pulliam@stmarysmd.com](mailto:Rachel.Pulliam@stmarysmd.com)

#### **Kerri Johnson, ext. 71102**

Sr. HR Specialist/Risk

[Kerri.Johnson@stmarysmd.com](mailto:Kerri.Johnson@stmarysmd.com)

#### **Shelia Smith, ext. 71104**

Benefits Coordinator

[Shelia.Smith@stmarysmd.com](mailto:Shelia.Smith@stmarysmd.com)

#### **Jennifer Earhart, ext. 71106**

Sr. HR Specialist/Benefits

[Jennifer.Earhart@stmarysmd.com](mailto:Jennifer.Earhart@stmarysmd.com)

#### **Cynthia Tomlinson, ext. 71108**

Wellness & Safety Officer

[Cynthia.tomlinson@stmarysmd.com](mailto:Cynthia.tomlinson@stmarysmd.com)

## Important Information

### Anniversary Date

Your anniversary date is one year from the date you entered full-time or regular part-time duty with County Government or one year from the date you receive your most recent promotion (deputy anniversary dates remain the same even if promoted).

### Probationary Period

All full-time and regular part-time merit employees are subject to a 6-month probationary period. Probationary employees will be evaluated on or before the end of their probationary period.

### Performance Evaluation

All employees should receive an annual performance evaluation two weeks prior to their anniversary date.

### Merit Increases

In conjunction with the annual budget process, full-time and regular part-time employees may be eligible to receive annual merit increases on their anniversary date based on satisfactory job performance.

### COLA (Cost of Living Adjustments)

In conjunction with the annual budget process, the Commissioners of St. Mary's County shall determine whether to make a Cost of Living Adjustment (COLA) to the County pay scales.

### Overtime

All overtime must be authorized in advance.

### Annual Leave Earnings

Full-time Employees			
Years of Service	Hours of Leave Earned Per 80 Hours	Hours Leave Per Year	Maximum Accrual
0 to 5	3.08	80	360 hours (45 days) Unused annual leave in excess of 360 hours as of December 31 <sup>st</sup> will be converted to sick leave.
6 <sup>th</sup> Anniversary	4.62	120	
10 <sup>th</sup> Anniversary	6.15	160	
20 <sup>th</sup> Anniversary	7.69	200	
Regular Part-time Employees (working 30 hours per week)			
0 to 5	2.31	60	180 hours Unused annual leave in excess of 180 hours as of December 31 <sup>st</sup> will be converted to sick leave.
6 <sup>th</sup> Anniversary	3.46	90	
10 <sup>th</sup> Anniversary	4.61	120	
20 <sup>th</sup> Anniversary	5.76	150	

### Sick Leave Earnings

Full-time Employees			
Years of Service	Hours of Leave Earned Per 80 Hours	Hours Leave Per Year	Maximum Accrual
0 to > 20	4.62	120	Unlimited
Regular Part-time Employees (working 30 hours per week)			
0 to > 20	3.46	90	Unlimited

Regular part-time employees shall earn annual leave on the basis of years of service and prorated on the number of hours they are projected to work, as a percentage of the normal work week of 40 hours.

## Personnel Leave Earnings

Full-time Employees. Upon hire, full-time employees receive one (1) hour per month for each month remaining in the calendar year.

Regular Part-time Employees. Personal leave for regular part-time employees is prorated according to the number of hours the employee is projected to work on an annual basis.

Personal hours may not be carried over from one year to the next.

## Leave Approval

Employees must request annual leave in advance with supervisor's approval. If absent for more than 3 days due to illness, employee must provide doctor's certificate. Employees may carry over all unused sick leave (unused sick leave may be credited towards years of service when determining the amount of the employee's retirement benefit).

## Unused Sick Leave Transfer

St. Mary's Government may accept the transfer of up to 400 hours of verified unused sick leave from your former employer. Please have your former agency complete the enclosed Request to Transfer Unused Sick Leave form and have it returned to HR within the first 30 days of hire for consideration. **Unused sick leave that is transferred will be unavailable for use until the employee has completed their initial probationary period.**

## Holidays for 2021

The following days are holidays for County employees:

<u>Holiday</u>	<u>Day</u>	<u>Date</u>
New Year's Day observed	Friday	January 1, 2021
Martin Luther King Jr's Birthday	Monday	January 18, 2021
President's Day	Monday	February 15, 2021
Good Friday	Friday	April 2, 2021
Memorial Day	Monday	May 31, 2021
Independence Day observed	Monday	July 5, 2021
Labor Day	Monday	September 6, 2021
Columbus Day	Monday	October 11, 2021
Veteran's Day observed	Thursday	November 11, 2021
Thanksgiving Day	Thursday	November 25, 2021
Day after Thanksgiving	Friday	November 26, 2021
Christmas Day	Friday	December 24, 2021

Regular part-time employees shall be provided with prorated holiday pay based upon the hours they are projected to work on an annual basis.

## Job Opportunities

External –Vacancies will be advertised externally for at least two (2) weeks.

Internal –Vacancies may be advertised for five (5) days through internal announcement with Human Resources approval. Full-time, regular part-time and hourly employees may apply for positions advertised internally.

The intranet is a County webpage that allows employees access from a County computer to County forms and documents, as well as departmental information. The website is: [www.http://intranet/](http://www.http://intranet/)

### **Pay Period**

Employees are paid bi-weekly.

A St. Mary's County internet site is now available to all employees providing internet access to pay statements and the ability to update address information and emergency contacts on line, at any time.

These features are available 24 hours a day, 7 days a week from any internet enabled device. To register, please use the link below and log in by simply creating a user name and password.

<http://employee.stmarysmd.com>

As you explore the site, please take a moment to ensure your address and emergency contact information is up to date. In the event of an emergency it is important that your family members can be reached. If you have any questions when using these new features please contact the IT HelpDesk at HelpDesk@stmarysmd.com

### **Leave Donation Program**

Full-time or regular part-time employees who have successfully completed their initial probationary period may be eligible to receive leave donations for a valid serious condition of the employee, the employee's spouse, or the employee's child. Employee recipients must have utilized all of their own annual, sick, personal, and compensatory leave. There is a 15 work-day waiting period before donated leave may be utilized.

### **Severe Weather/Emergency Closing**

In the event of severe weather the County may have to close or delay opening of the offices. Employees may call the PIO information line at 301-475-4200 ext. \*1344 to obtain the operational status. The operational status shall also be posted on the County's official website, [www.stmarysmd.com](http://www.stmarysmd.com). You can also elect to be notified by email via the website. Instructions on how to sign up are located under the How Do I drop down box.

### **Incentive Awards**

The Commissioners of St. Mary's County may, from time to time, provide special employee incentive, recognition or award programs for employees for the purpose of enhancing employee morale.

### **U.S. Savings Bonds**

The Payroll Savings Plan allows employees to save money by investing in savings bonds regularly through payroll deduction.

### **Employee Assistance Program (EAP)**

The County offers an Employee Assistance Program to employees who are experiencing personal or job related problems such as marital issues, job stress, grief, financial concerns, depression, or chemical dependency.

## **State Employees Credit Union**

Employees and their dependents are eligible to join the State Employees Credit Union (SECU).

## **Community Bank of the Chesapeake**

Through the Community Bank at Work program, employees can enjoy a host of benefits through the Community Bank of the Chesapeake.

- No monthly service fee for personal checking account with Direct Deposit
- General purpose reloadable card in lieu of checking account
- Complimentary first order of bank logo checks
- Free ATM access at more than 55,000 Allpoint Network ATMs nationwide
- Check/Debit cards with UChoose Rewards available
- Online Banking at cbtc.com, 24 hours a day, seven days a week with free Bill Pay and person-to-person payments
- Mobile App/Mobile Deposit available via smartphone
- 0.25% rate discount on all consumer loans with auto-pay
- Employees will receive \$35 towards first year safe deposit box rental and 5,000 UChoose Bonus Points when opening a checking account with Direct Deposit

## **Other Benefits**

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### **Tuition Reimbursement**

Departmental budgeted funds may be used to provide training or pay for attendance at approved professional development conferences, workshops and seminars, as approved by the department head. The County offers tuition assistance to eligible employees after the satisfactory completion of the probationary period provided funding is available and approved by the CSMC.

### **Student Loan Repayment Assistance Program**

The County may contribute towards the payment of student loan expenses incurred by attendance at an approved higher educational program. An eligible employee must get approval from the department head, complete the initial probationary period, and maintain a satisfactory rating on their most recent performance evaluation. Funding is based on availability and approval by the CSMC.

### **Annual Employee Benefit Statements**

Each year employees shall be provide with a benefits statement which details the value of all the benefits afforded to the employee.

### **Wireless Phone Discount**

County employees may be eligible to receive up to 15% off the monthly access fee on qualifying voice plans.

To find out if you're eligible, go to: [www.verizonwireless.com](http://www.verizonwireless.com)

Click on "check for employee discount"

Enter your zip code

Enter your County work email address

You will receive an email from VerizonWireless

## **Required Notices**



# EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

## LEAVE ENTITLEMENTS



Eligible employees who work for a covered employer can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within 1 year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

An eligible employee who is a covered servicemember's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the servicemember with a serious injury or illness.

An employee does not need to use leave in one block. When it is medically necessary or otherwise permitted, employees may take leave intermittently or on a reduced schedule.

Employees may choose, or an employer may require, use of accrued paid leave while taking FMLA leave. If an employee substitutes accrued paid leave for FMLA leave, the employee must comply with the employer's normal paid leave policies.

While employees are on FMLA leave, employers must continue health insurance coverage as if the employees were not on leave.

Upon return from FMLA leave, most employees must be restored to the same job or one nearly identical to it with equivalent pay, benefits, and other employment terms and conditions.

An employer may not interfere with an individual's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

An employee who works for a covered employer must meet three criteria in order to be eligible for FMLA leave. The employee must:

- Have worked for the employer for at least 12 months;
- Have at least 1,250 hours of service in the 12 months before taking leave;\* and
- Work at a location where the employer has at least 50 employees within 75 miles of the employee's worksite.

\*Special "hours of service" requirements apply to airline flight crew employees.

## ELIGIBILITY REQUIREMENTS

## REQUESTING LEAVE

Generally, employees must give 30-days' advance notice of the need for FMLA leave. If it is not possible to give 30-days' notice, an employee must notify the employer as soon as possible and, generally, follow the employer's usual procedures.

Employees do not have to share a medical diagnosis, but must provide enough information to the employer so it can determine if the leave qualifies for FMLA protection. Sufficient information could include informing an employer that the employee is or will be unable to perform his or her job functions, that a family member cannot perform daily activities, or that hospitalization or continuing medical treatment is necessary. Employees must inform the employer if the need for leave is for a reason for which FMLA leave was previously taken or certified.

Employers can require a certification or periodic recertification supporting the need for leave. If the employer determines that the certification is incomplete, it must provide a written notice indicating what additional information is required.

## EMPLOYER RESPONSIBILITIES

Once an employer becomes aware that an employee's need for leave is for a reason that may qualify under the FMLA, the employer must notify the employee if he or she is eligible for FMLA leave and, if eligible, must also provide a notice of rights and responsibilities under the FMLA. If the employee is not eligible, the employer must provide a reason for ineligibility.

Employers must notify its employees if leave will be designated as FMLA leave, and if so, how much leave will be designated as FMLA leave.

## ENFORCEMENT

Employees may file a complaint with the U.S. Department of Labor, Wage and Hour Division, or may bring a private lawsuit against an employer.

The FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights.



For additional information or to file a complaint:

# 1-866-4-USWAGE

(1-866-487-9243) TTY: 1-877-889-5627

## www.dol.gov/whd

U.S. Department of Labor | Wage and Hour Division





## ***Employee Privacy Notice***

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### **COMMISSIONERS OF ST. MARY'S COUNTY EMPLOYEE PRIVACY NOTICE**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. This notice is in effect beginning April 1, 2004.**

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its implementing regulations ("the Privacy Rule") restrict the ability to use and disclose protected health information ("PHI"). This Privacy Notice is intended to comply with the Privacy Rule.

**Protected Health Information ("PHI")** PHI is defined as: 1) Information that is created or received by the Plan Sponsor that relates to your past, present, or future physical or mental health or condition; 2) the provision of your health care; or 3) the past, present, or future payment for your health care. There must be a reasonable basis to believe the information can be used to identify you. PHI includes information about persons living or deceased.

Your PHI is maintained in a designated record set. The designated record set maintained by your Plan Sponsor is limited to plan enrollment data, your annual election, payment of your claims and documentation you submitted for claims adjudication.

**Privacy Policy.** The Plan Sponsor is required by law to maintain the privacy of your PHI and to provide you with this notice of its legal duties and privacy practices with respect to PHI. The Plan Sponsor is required to abide by the terms of this notice.

#### **TYPES AND USES OF PHI (PHI)**

The Plan Sponsor will only access and use PHI for plan administration functions as described below, or for purposes that are required by law.

**Access to PHI:** The Plan Sponsor's access to PHI is restricted to the minimum information necessary to administer the Health Insurance Benefits. This includes obtaining initial enrollment information and periodic updated information or enrollment information changes initiated by the employee. The Plan Sponsor will have access to PHI that was submitted only for matters pertaining to treatment, payments or health care operations. Only the Benefits Coordinator and employees trained in the federal privacy rule will have access to the PHI.

**Permitted And Required Uses and Disclosures of PHI By the Plan Sponsor:** The Plan Sponsor can only use and disclose PHI for plan administration functions or as required by law. The Plan Sponsor will not use or disclose PHI for employment-related actions or in connection with any other employee benefit plan. When necessary, the Benefits Coordinator will disclose the PHI to insurers, consultants and experts as required by the Department Of Labor for a full and fair review and to perform plan non-discrimination testing as required by law.

**Authorization Required.** All other access and use of PHI will require your written signed consent or authorization, unless the use or disclosure is required by law and the use or disclosure complies with and is limited to the relevant requirements of the law.

**Amendments to This Notice.** The Plan Sponsor reserves the right to change the terms of its Privacy Notice and to make the new notice provisions effective for all PHI that it maintains. A revised notice will be available within 60 days from the date the revised Privacy Notice becomes effective. The Notice may be sent electronically, if you agree to an on line notice, or by paper copy distributed at work, or mailed to your home.

**Requests made to the Benefits Coordinator.** All requests to enforce your rights as described in this Privacy Notice should be sent to your Benefits Coordinator, at the address provided under the Complaint terms below.

## **YOUR RIGHTS**

**Your Right To Restrict The Use Of Your PHI And Request Confidential Communications.** You have the right to request that your PHI only be used for medical treatment, the payment of medical treatment, or health care operations. The Plan Sponsor is not required to comply with this request.

You also have the right to restrict communication of your PHI if you inform the Plan Sponsor that communicating the information may endanger you. This term is in the federal Privacy Rule to protect victims of domestic violence.

You may also request that any PHI be sent by reasonable alternative means, for instance if you did not want your family to know about your PHI you could request that it be sent to your office.

**Your Right To Inspect And Copy Your PHI.** You have the right to inspect or copy the PHI held by the Plan Sponsor in a designated record set, for as long as Plan Sponsor maintains the designated record set, except for: 1) psychotherapy notes; and 2) information compiled in reasonable anticipation of, or for use in, a civil, criminal, or administrative action or proceeding.

The Plan Sponsor will send a response within 30 days of the receipt for the request for PHI that is held by the Plan Sponsor, and 60 days for PHI that is held by a Business Associate. If denied, you can file a complaint with the Plan Sponsor or to the Secretary of Health and Human Services as described below.

Denials of this request are only permitted as described in the Privacy Rule. Denials will be in writing, describing the reasons for the denial.

**Your Right To Amend PHI.** You have the right to amend your PHI kept in a designated record set for as long as the PHI is maintained. You need to submit a written request that includes your reasons to support the request to the Plan Sponsor. The Plan Sponsor will respond to your request within 60 days of the date your request is received. If the Plan Sponsor is unable to act on the amendment within 60 days, the Plan Sponsor may have one extension, not more than 30 days, provided that the Plan Sponsor provides you with a written statement of the reasons for the delay and the date by which the Plan Sponsor will complete its response. The Plan Sponsor may deny your request for amendment.

**Right to an Accounting of Disclosures of PHI.** You have the right to receive an accounting of the disclosures of PHI made by the Plan Sponsor in the six years prior to the date on which the accounting is requested, except for disclosures: 1) To carry out the payment for provisions of health care; 2) Made to or for you upon your request; or, 3) That occurred prior to April 14, 2004.

**Right to Receive a Paper Copy of This Notice.** You have the right, even if you agreed to receive this notice electronically, to obtain a paper copy of the notice from the Plan Sponsor upon request.

## **COMPLAINT PROCEDURES**

**Complaints made to the Plan Sponsor.** You can file a complaint with the Benefits Coordinator by sending a written description of the facts and circumstances and the acts that are the subject of the complaint to the Plan Sponsor. You can file a complaint for a denial of any of the rights described above. The complaint should be sent to:

Human Resources Department  
Attn: Benefits Coordinator  
St. Mary's County Government  
P.O. Box 653  
Leonardtown, MD 20650  
Phone: (301)-475-4200, Ext. \*1104

You should indicate on the envelope that the content is confidential and mark to the attention of the Benefits Coordinator. No response from the Plan Sponsor is required by law. An additional copy of this complaint procedure shall be provided to you upon request.

No Plan Sponsor employee will intimidate, threaten, coerce, discriminate against, or take other retaliatory action against you for exercising your rights, filing a complaint, participating in an investigation, or opposing any improper practice under the Plan Sponsor's Privacy Policy or the Privacy Rule.

**Complaints made to the Secretary of the Department of Health and Human Services.** **You may file a complaint to the Secretary of Health and Human Services. The Plan Sponsor will cooperate with an investigation by permitting access to information requested by the investigator.**

A complaint to the Secretary must be made in writing, within 180 days of the time that you became aware of, or should have become aware of the violation. Complaints may include violations of the Plan Sponsor's Privacy Policy and violations of the Privacy Rule.

The U.S. Department of Health and Human Services  
**Privacy Rule Complaint**  
200 Independence Avenue, S.W.  
Washington, D.C. 20201

Telephone: 202-619-0257  
Toll Free: 1-877-696-6775



## NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

### **PART A: General Information**

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### **Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is not less than 60 percent of such costs.

### How Can I Get More Information?

For more information about health coverage offered by your employer, contact Karen Gates at 301-475-4200, extension 71104.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov), you can also access help through the Maryland Health Connection customer service center by calling **855-642-8572** or **855-642-8573**.

### PART B: Information about Health Coverage Offered by Your Employer

This section contains information about health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>Commissioners of St. Mary's County</b>	4. Employer Identification Number (EIN) <b>52-6001015</b>	
5. Employer address <b>PO Box 653</b>	6. Employer phone number <b>301-475-4200, extension 71104</b>	
7. City <b>Leonardtown</b>	8. State <b>Maryland</b>	9. ZIP code <b>20650</b>
10. Who can we contact about employee health coverage at this job? <b>Karen Gates</b>		
11. Phone number (if different from above)	12. Email address <b>karen.gates@stmarysmd.com</b>	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

- ☐ All Employees  
☒ Some employees. Eligible employees are:

**Full-time and regular part-time employees. Hourly employees who work 30 or more hours per week.**

With respect to dependents:

- ☒ We do offer coverage. Eligible dependents are:

**Spouse (including same sex spouse), children up to age 26, children who are incapable of self-support because of mental or physical incapacity that started before the Dependent child attained age 26.**

- ☒ If checked, the coverage meets the minimum value standard, and the cost of this coverage to full-time and regular part-time employees is intended to be affordable, based on employee wages.

Even if St. Mary's County Commissioners intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

## Retirement Plans

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### State Retirement and Pension System

- Membership in the Maryland State Retirement and Pension System is **mandatory** for all full-time and regular part-time employees.
- 7% pre-tax contribution.
- Employees are vested after 10 years of service.
- Normal Retirement: At least 90 years of combined age and years of eligibility service. For example:
  - Age 57 with 33 years of service
  - Age 60 with 30 years of service, or
  - Age 63 with 27 years of service
- Active members with at least 10 years of eligibility service become eligible for normal service retirement at age 65.
- Early Retirement: Age 60 with at least 15 years of service.
- If an employee is vested and leaves employment, he/she may leave their contributions in the plan and may earn the right to receive a future benefit based on their service at termination. or;
  - ✓ The employee may withdraw his/her contributions plus interest earned but will forfeit the right to a future benefit.
- If employee leaves before 10 years and will not transfer to another participating agency, the employee may rollover his/her contributions to a qualified plan or withdraw his/her contributions.

### Disability Benefits

There are two types of disability benefits:

*Ordinary* – any permanently disabling physical or mental condition.

*Accidental* – Any permanently disabling condition caused by injuries sustained from an accident on the job

### Survivor Benefits

If a member dies after accruing at least one year of eligibility service, or dies in the course of duty, the beneficiary(ies) receive a one-time payment of the member's annual salary plus the member's accumulated contributions and interest.

### Military Service

You may receive retirement credit for eligible military service as long as you have not (and will not) receive credit for this military service under any other pension system.

You may claim up to a maximum of five (5) years of credit for active military duty preceding your membership. You must have accrued at least 10 years of creditable service to apply for credit for military service.

## **Sheriff's Office Retirement Plan** (Deputies and Correctional Officers only)

- Contributions are 8% of base pay
- Covered employees are vested after 5 years of service
- Normal retirement is 25 yrs of service
- Early retirement after 20 yrs of service, but the benefit is reduced
- May also retire at age 62 with minimum of 5 yrs service
- If an employee is vested and terminates employment, he/she has may leave their contributions in the plan and draw a retirement benefit at age 62, or;
  - The employee may withdraw his/her contributions plus interest earned but will forfeit the right to a future benefit
- If employee leaves before 5 years, the employee may rollover his/her contributions to a qualified plan or the employee must withdraw his/her contributions from the plan (distribution is subject to withholding)
- Employee may be eligible for ordinary disability or line-of-duty disability benefits
- The plan provides a death benefit equal to one times the employee's salary plus contributions plus interest; the death benefit ceases once the employee becomes retired

### ***Military Service***

You may receive retirement credit for eligible military service as long as you have not (and will not) receive credit for this military service under any other pension system.

The Sheriff's Office Retirement Plan allow one year of credit for every four (4) years of County service up to a 5-year maximum.





## 457 Deferred Compensation Plan

To help you plan and invest for your future, the Commissioners of St. Mary's County offers employees the opportunity to enroll in a 457(b) deferred compensation plan.

### How does the 457(b) Deferred Compensation Plan Work?

With a 457(b) deferred compensation plan, you postpone receiving (defer) a portion of your salary. It works like this:

- **Ability to reduce your taxable income.** You determine the amount of your 457(b) contributions (up to IRS-defined limits). Your contributions will be pre-tax, reducing your current taxable compensation.
- **Your investment earnings grow tax-deferred.** The earnings in your account are reinvested where they grow tax deferred.
- **Choose from a menu of investment funds.** The plan will permit employees to select investment funds offered under it. Diversify your investments for the mix of growth and safety you feel most comfortable with.
- **Portability.** If you leave your job, you may be able to roll your 457(b) account into another employer's eligible retirement plan, traditional IRA or Roth IRA.

Here are just a few of the ways Voya can help:

- **myOrangeMoney®** — An innovative web experience that lets participants see their retirement savings as future income.
- **Personal Financial Dashboard** — An online planning tool for viewing all financial accounts in one place, organizing and analyzing finances, and helping you make smart money decisions.
- **Mobile app** — Check balances, change contribution rates, and much more.

### IRS 457(b) Deferred Compensation Limits for 2021

- **Elective Deferral Limit- \$19,500**
- **Catch-up Contributions** – Individuals who are at least age 50 can make annual catch-up contributions in the amount of **\$6,000** in 2021.
- **Special 457(b) Catch-up Contributions** – allow a participant for 3 years prior to the normal retirement age to contribution twice the annual limit of **\$39,000** in 2021 (only allowed if not using age 50 or over catch-up contributions).

### What are you waiting for? Schedule an Appointment with Marta Steane!

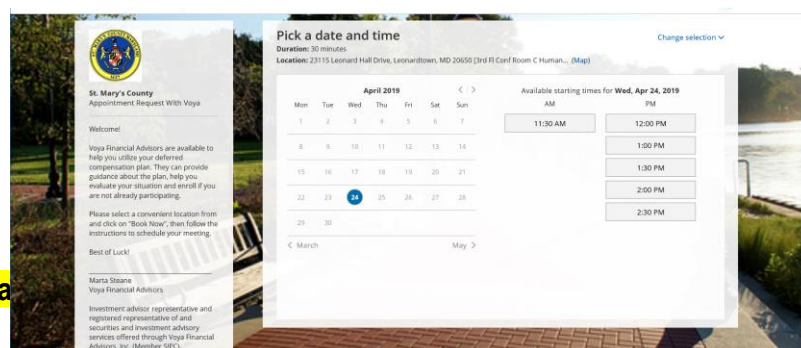
Marta Steane, ChFC

Financial Advisor

703-304-9077

[Marta.steane@voyafa.com](mailto:Marta.steane@voyafa.com)

Go to <https://meetme.so/StMarysCountyAppointmentRequestWithVoya> and use the online scheduler!



Marta will follow up with employees via

tions.

## Group Life and AD&D Insurance

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### Basic Group Life and AD&D Insurance

#### Minnesota Life Insurance Company– Group Policy Number 34568

St. Mary's County Government provides eligible employees with basic group life and Accidental Death & Dismemberment insurance and pays the entire cost of this coverage.

#### Employee Basic Term Life & AD&D

<b>Benefit Summary</b>	One (1) times annual salary rounded up to the next higher \$1,00, unless the amount already equals a multiple of \$1,000; subject to a maximum of \$150,000	
<b>Salary Increases</b>	Coverage increases due to salary changes are guaranteed to the plan maximum.	
<b>Age Reductions</b>	<b>Age</b>	<b>Reduces to</b>
	70	65%

#### Accidental Death and Dismemberment

<b>Plan Details</b>	Matches life amount for death with benefit schedule for dismemberment; includes the following additional benefits: <ul style="list-style-type: none"><li>• Airbag – lesser of 10% or \$10,000</li><li>• Seatbelt – lesser or 20% or \$20,000</li></ul>	
<b>Schedule of Benefits</b> (member is defined as hand, foot or eye)	<b>AD&amp;D Dismemberment Schedule</b>	
	<b>Loss</b>	<b>Benefit</b>
	Life	100%
	Two or more members	100%
	Quadriplegia	100%
	Speech and hearing	100%
	Paraplegia	75%
	One member	50%
	Speech	50%
	Hearing	50%
	Hemiplegia	50%
	Thumb & index finger of same hand	25%

#### Additional Plan Benefits

<b>Waiver of Premium</b>	Premiums are waived for employees disabled prior to age 60 and continues until the earlier of retirement, recovery, or age 65; provision includes a nine (9) month elimination period and is not available with ported coverage.
<b>Accelerated Death Benefit</b>	Allows terminally ill insured with a life expectancy of 12 months or less to accelerate up to 100% of the face amount (Basic and Supplemental combined).
<b>Conversion</b>	Allows insured to convert terminated coverage if they terminate employment or retire from St. Mary's County Government.
<b>Portability</b>	Allows insureds to continue coverage if they terminate employment or retire from St. Mary's County Government.

## Supplemental Group Term Life Insurance

### Employee Supplemental Life

<b>Benefit Summary</b>	\$5,000 increments to a maximum of \$500,000
<b>Guaranteed Issue (GI) Limit</b>	\$250,000 if elected within 31 days of initial eligibility
<b>Age Reductions</b>	None

### Accidental Death and Dismemberment

<b>Plan Details</b>	<p>Option to elect amount that matches life amount for death with schedule for dismemberment; includes the following additional benefits:</p> <ul style="list-style-type: none"> <li>Airbag – lesser of 10% or \$10,000</li> <li>Seatbelt – lesser or 20% or \$20,000</li> </ul>	
<b>Schedule of Benefits</b> (member is defined as hand, foot or eye)	<b>AD&amp;D Dismemberment Schedule</b>	
	<b>Loss</b>	<b>Benefit</b>
	Life	100%
	Two or more members	100%
	Quadriplegia	100%
	Speech and hearing	100%
	Paraplegia	75%
	One member	50%
	Speech	50%
	Hearing	50%
	Hemiplegia	50%
	Thumb & index finger of same hand	25%

### Additional Plan Benefits

<b>Waiver of Premium</b>	Available for employees disabled prior to age 60 and continues until the retirement, recovery, or age 65; provision includes a nine (9) month elimination period and is not available with ported coverage.
<b>Accelerated Death Benefit</b>	Allows terminally ill insureds with a life expectancy of 12 months or less to accelerate up to 100% of the face amount (Basic and Supplemental combined).
<b>Conversion</b>	Allows insureds to convert terminated coverage to an individual life insurance policy.
<b>Portability</b>	Allows insureds to continue coverage if they terminate employment or retire from St. Mary's County Government.

### LifeSuite Services

<b>Benefit Financial Counseling</b>	Financial fitness assessment; beneficiary reference guide; personalized financial plan
<b>Legal, Financial and Grief Resources</b>	Unlimited telephonic guidance and consultation with professionals in each areas; 30 minute face-to-face consultation with an attorney for each unique legal issue
<b>Travel Assistance</b>	Assisting replacing lost or stolen luggage, medication or other critical items, medical/security evacuation and repatriation
<b>Legacy Planning</b>	End-of-life planning information and resources for everyone; Express Assignment for expedited funeral home assignments; final arrangements

### Supplemental Life Spouse

<b>Benefit Summary</b>	\$5,000 increments to a maximum of \$250,000
<b>Guaranteed Issue (GI) Limit</b>	\$50,000 if elected within 31 days of initial eligibility
<b>AD&amp;D</b>	Option to elect an amount that matches life amount for death with schedule for dismemberment; includes the following additional benefits: <ul style="list-style-type: none"> <li>• Airbag – lesser of 10% or \$10,000</li> <li>• Seatbelt – lesser of 20% or \$20,000</li> </ul>
<b>Age Reductions</b>	None

### Supplemental Life Child

<b>Benefit Summary</b>	\$10,000 or \$15,000
<b>Guaranteed Issue (GI) Limit</b>	\$15,000 if elected within 31 days of initial eligibility
<b>Age Reductions</b>	None

### Additional Plan Benefits

<b>Waiver of Premium</b>	If an employee's premium is being waived under the Waiver of Premium provision, premiums to dependent coverage(s) the employee had as an active insured will be continued and waived as well.
<b>Accelerated Death Benefit</b>	Allows terminally ill insureds with a life expectancy of 12 months or less to accelerate up to 100% of the face amount (Basic and Supplemental combined).
<b>Conversion</b>	Allows insureds to convert terminated coverage to an individual life insurance policy.
<b>Portability</b>	Allows insureds to continue coverage if they terminate employment or retire from St. Mary's County Government.

### SUPPLEMENTAL LIFE INSURANCE RATES

	Age	Monthly Rates per \$1,000	
			With \$.035 AD&D
Employee and Spouse Supplemental Life and AD&D Rates	Under 25	\$ 0.06	\$ 0.095
	25 – 29	\$ 0.06	\$ 0.095
	30 – 34	\$ 0.08	\$ 0.115
	35 – 39	\$ 0.10	\$ 0.135
	40 – 44	\$ 0.15	\$ 0.185
	45 – 49	\$ 0.26	\$ 0.295
	50 – 54	\$ 0.44	\$ 0.475
	55 – 59	\$ 0.69	\$ 0.725
	60 – 64	\$ 1.09	\$ 1.125
	65 – 69	\$ 1.94	\$ 1.978
	70 - 74	\$ 3.47	\$ 3.505
	75	\$ 3.47	\$ 3.505
Child Life		\$ 0.12	

**Evidence of Good Health**

If you apply for supplemental life insurance coverage after your initial enrollment period, you must provide evidence of good health to the insurance carrier. Providing evidence of good health involves completing an application and medical questionnaire. The carrier may ask for more medical information before deciding whether to accept your application.

**Life Insurance Coverage Changes**

Section 125 of the Internal Revenue Code allows most employees to pay for supplemental life insurance premiums pre-tax. Section 125 allows mid-year changes to your supplemental life insurance (increasing, decreasing, and canceling) only if you have a family status change. Employees who waive supplemental life insurance coverage during the first 31 days of their hire date, may apply for supplemental life insurance coverage during open enrollment.

***Identity Theft Protection*****Allstate Identity Protection Pro Plus**

St. Mary's County Government offers employer-paid identity protection services through Allstate Identity Protection *Pro Plus* (AIP). Sharing data is a fact of life, but with convenience comes risk. Allstate Identity Protection *Pro Plus* delivers advanced identity and privacy protection. Unique tools and proactive monitoring help you see, manage, and protect your personal data. You can monitor your identity, credit, financial transactions, social media, and more – all in one place! Allstate Identity Protection *Pro Plus* includes these features, plus much more:

- Allstate Digital Footprint
- Comprehensive identity and credit monitoring
- Dark web monitoring
- Financial transaction monitoring
- Social media monitoring
- Data breach notifications
- Full service, 24/7 remediation support
- Stolen fund reimbursement
- \$1 million identity theft insurance policy

Employees will receive a welcome email from Allstate Identity Protection (AIP) which contains their Member ID and a link to login to the AIP portal.

## ***Long-Term Disability Insurance***

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### **Madison National Life Insurance Company – Group Policy Number 34568**

St. Mary's County Government provides eligible employees with long-term disability benefits underwritten by Madison National Life Insurance Company. Disability benefits are provided as a source of income to you if you cannot work due to injury or illness. St. Mary's County Government pays the entire cost of this benefit.

<b>Plan Details</b>	
<b>LTD Benefit</b>	60% of base salary earnings to a maximum of \$5,000
<b>Maximum Annual Covered Salary</b>	\$100,000
<b>Minimum Monthly Benefit</b>	Greater of \$100 or 10% of Gross LTD Benefit
<b>Elimination Period (waiting period before benefits will be paid)</b>	180 consecutive calendar days
<b>Maximum Benefit Period</b>	5 years
<b>Own Occupation Period</b>	24 months following the end of the Elimination Period
<b>Definition of Disability</b>	Zero Day
<b>Sick Pay Integration</b>	Direct Offset
<b>Pre-Existing Condition Exclusion</b>	3 months/12 months
<b>Additional Benefits</b>	
<ul style="list-style-type: none"><li>• Employee Assistance Program (EAP) for Claimant Assist<ul style="list-style-type: none"><li>• This program offers guidance and counseling services to long-term disability claimants, their immediate family members and/or life insurance beneficiaries.</li></ul></li><li>• Identity Theft<ul style="list-style-type: none"><li>• Assessing the scope of suspected or actual fraud</li><li>• Putting you in contact with law enforcement or local governmental agencies as necessary</li><li>• Filing the Identity Theft Victim's Complaint and Affidavit</li><li>• Assisting with credit bureau fraud alerts</li><li>• Guiding you through the resolution process</li></ul></li></ul>	

## Voluntary Benefits



St. Mary's County Government offers voluntary benefits to its employee through AFLAC. AFLAC offers individual policies to protect your income and supplement your medical plan.

THE PRODUCT	THE BENEFIT
Short-Term Disability	Provides you with a source of income if you're disabled due to an accident or illness.
Life Insurance	Additional protection to help your family maintain their lifestyle if something were to happen to you.
Hospital Confinement Indemnity	Eases the financial burden of hospital visits by providing cash benefits to help with any out-of-pocket costs not covered by your major medical insurance.
Accident	Helps provide financial stability for everyday expenses and medical treatment if a covered accident occurs.
Cancer/Specified Disease	Helps cover expenses from initial diagnosis of a covered cancer, through treatment and follow up visits.
Critical Illness (Specified Health Event)	Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke, or paralysis.
Lump Sum Critical Illness	Provides a cash benefit to help cover expenses when you're diagnosed or treated for a covered critical illness event, such as a heart attack, stroke, or paralysis.
Lump Sum Cancer	Provides a cash benefit to help cover any expense, such as treatment costs and insurance copays and deductibles, if you're diagnosed with cancer.
<p><b>For More Information Contact:</b>  Russell Lasner  23415 Three Notch Road, Suite 2008  California, MD 20619  301-283-0628  <a href="mailto:russell_lasner@us.aflac.com">russell_lasner@us.aflac.com</a></p>	



## ***Medical, Prescription, Vision and Dental Insurance***

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The County offers the following benefit plans through CareFirst:

### **Health Insurance Plans**

- BlueChoice Advantage Plan
- HMO *Open Access* Plan

### **Dental Insurance Plan**

- PPO Dental Plan

### **Vision Plan**

- Blue Vision *Plus*

### **Eligibility Information**

All full-time and regular part-time employees working at least 20 hours per week qualify for medical, prescription drug, dental, and vision benefits.

#### **Dependents eligible for coverage:**

- A legal spouse;
- A natural child;
- A legally adopted child or grandchild;
- A child (including a grandchild) for whom the Eligible Employee is the legally recognized proposed adoptive parent and who is dependent upon and living with the Eligible Employee during the waiting period before the Adoption becomes final;
- A grandchild who is in the court ordered custody of and is dependent upon and residing with the Eligible Employees;
- A child for whom the Eligible Employee has been court ordered or administratively ordered to provide coverage.

When your dependents no longer meet eligibility requirements, their coverage ends the last day of the month they become ineligible. It is your responsibility to notify the Benefits Department if your dependent becomes ineligible for coverage.

#### **Eligibility Requirements for Children**

- Eligible dependent may be covered to the end of the month in which they turn age 26;
- New federal requirements eliminate the requirement that dependent children be unmarried, student, or living at home, and financially dependent;
- The insurance companies will no longer require proof of eligibility for dependents each year.

**Eligibility Requirement for children with disabilities:**

A dependent child will be eligible for coverage past the limiting age of 26 if:

- The child is incapable of supporting him or herself because of medical or mental disability;
- The disability occurred before the child reached the limiting age;
- The child is primarily dependent upon the Eligible Employee or the Eligible Employee's Spouse for support and maintenance; and

The Member provides CareFirst with proof of the child's certified medical or mental disability within 31 days after the child reaches the limiting age for dependent children.

**Enrollment Information**

There are three opportunities to make benefit elections:

1. When you are hired as a new employee (within 30 days)
2. When you have a Qualifying Life Event
3. During Open Enrollment

**Option 1 – Hired as a New Employee**

1. You have 30 days from the date you begin employment to enroll in group insurance benefit plans
2. If you do not enroll within 30 days from the date your employment began, you cannot enroll until the next Open Enrollment period

**Option 2 – Qualifying Life Event**

1. You have 30 days from the date of a Qualifying Life Event to make any changes to your benefits (like enrolling, increasing coverage, or change family status)
2. You have 30 days from the date of a Qualifying Life Event to submit an enrollment/change form and required documentation to the Benefits Department

The following are some examples of valid Qualifying Life Events:

- Marriage or divorce
- Death of a spouse or dependent
- A birth or adoption
- Legal guardianship
- Change in dependent eligibility
- Change in employment status for you or your spouse
- Change from regular part-time to full-time or vice versa

**Option 3 – Open Enrollment**

1. Open Enrollment is usually held in May of each year
2. You are given an opportunity to review benefit plan options and make changes for the following plan year
3. All benefits chosen during this time take effect on July 1<sup>st</sup> of the following plan year

## Effective Date of Coverage

- New Hires – coverage begins on the first day of the month following your hire date
- New Born Child – date of birth
- Marriage – date of marriage

## Insurance Premium Costs *as of 7/1/21*

### Full-time Employees

	Cost Per Pay Period			
	Ind	Employee + Child	Employee and Spouse	Family
CareFirst BlueChoice Advantage w/ Rx	\$74.28	\$111.43	\$148.56	\$193.13
CareFirst HMO (Rx included)	\$57.14	\$100.84	\$129.60	\$169.01
Dental – Preferred Provider PPO	\$13.12	\$20.82	\$28.50	\$38.65
Vision Plan	\$0.37	\$0.53	\$0.74	\$0.91

### Regular Part-time Employees Working 30-39 Hours per Week

	Cost per Pay Period			
	Ind	Employee + Child	Employee and Spouse	Family
CareFirst BlueChoice Advantage w/ Rx	\$113.90	\$170.85	\$227.79	\$296.14
CareFirst HMO (Rx included)	\$57.14	\$154.63	\$198.72	\$259.16
Dental – Preferred Provider PPO	\$13.12	\$20.82	\$28.50	\$38.65
Vision Plan	\$0.54	\$0.81	\$1.13	\$1.39

### Regular Part-time Employees Working 20-29 Hours per Week

	Cost per Pay Period			
	Ind	Employee + Child	Employee and Spouse	Family
CareFirst BlueChoice Advantage w/ Rx	\$227.79	\$341.70	\$455.58	\$592.27
CareFirst HMO (Rx included)	\$175.24	\$309.25	\$397.44	\$518.31
Dental – Preferred Provider PPO	\$13.12	\$20.82	\$28.50	\$38.65
Vision Plan	\$1.13	\$1.63	\$2.27	\$2.79

## Employee Wellness Program



*Working Well Together* is the County's logo for the Employee Wellness Program. The County's employee wellness program emphasizes the importance of education, awareness, self-care, and behavioral change programs to enhance overall well-being.

### Wellness Committee

The County has established a Wellness Committee to advocate, recommend, and advise the County Administrator regarding employee health and wellness initiatives. Membership is comprised of employees from each department or agency of the County. Regular meetings are held in January, April, July, and October. Special meetings may be called as required for particular activities. Please contact the Human Resources Department if you'd like to become more involved with the County's wellness initiatives.

### Tobacco Free



Beginning September 1, 2019, all St. Mary's County Parks and Museums will become tobacco free and beginning January 1, 2020, all St. Mary's County owned or leased buildings or properties, and all vehicles owned or leased by St. Mary's County Government will be tobacco free. Tobacco free includes smoking, vaping or use of any other tobacco or nicotine product. Free tobacco cessation support and programming is provided to employees through the St. Mary's County Health Department <http://www.smchd.org/tobacco> and through the CareFirst QuitNet program at [carefirst.com/sharecare](http://carefirst.com/sharecare).

### Health & Wellness

Improving your health just got easier! CareFirst has partnered with Sharecare, Inc. to bring you a new wellness program.

### Exclusive features

- **A personalized health newsfeed:** Receive insights, content and services.
- **Trackers:** Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition, and more.
- **Challenges:** Provides extra motivation for achieving your health goals through challenges.
- **A health profile:** Access your important health data all in one place.
- **BlueRewards:** Both you and your spouse can each earn \$100 in gift cards for completing the following activities:
  - Complete an Age Appropriate Preventative Screening
  - Visit a dentist for a check-up
  - Take the **RealAge®** test
  - Complete a health screening with your PCP, at a CVS MinuteClinic®, or participate in a Biometric Screening.
  - Participate in two or more Employee Wellness Program Events, including fitness challenges, webinars, and seminars

## Flexible Spending Account Plans (FSAs)

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The pre-tax advantages of a Flexible Spending Account (FSA) allow you to save up to 30% on your eligible healthcare and/or dependent care expenses every year.

### Medical Care Reimbursement FSA

Helps you pay for healthcare expenses not covered or only partially covered by your health, dental or vision insurance (including copays, deductibles, prescription drugs, orthodontics, or any allowable medical-related expense not covered by insurance). The plan allows you to put aside up to \$2,750 per year. The plan now has a carryover option that allows up to \$550 to be carried over to the next FSA year.

### Dependent Care Reimbursement FSA

Helps you pay for certain dependent care expenses allowing you and your spouse (if applicable) to work. Childcare expenses are eligible for children through age 12. Disabled or elder daycare expenses are eligible, regardless of age. The plan allows you to put aside up to \$5,000 per year if single, \$2,500 if married and filing separately.

### How does the tax savings work?

When you enroll in a Healthcare FSA or Dependent Care FSA, you determine the dollar amount you want to contribute to each account based on your estimated expenses for the upcoming plan year. Your contributions are deducted in equal amounts from 24 pay periods, pre-tax, throughout the Plan Year.

### Tax Savings Example

Annual Income	\$50,000	
Anticipated Medical Expenses	\$2,500	
	<b>Without Plan</b>	<b>With Plan</b>
Federal Income Tax Paid	\$12,500	\$11,875
State Income Tax Paid	\$3,000	\$2,850
FICA	\$3,825	\$3,634
<b>Total Taxes Paid</b>	<b>\$19,325</b>	<b>\$18,359</b>
Disposable Income	\$30,675	\$31,640
<b>Annual Tax Savings</b>		<b>\$966</b>

Calculate your personalized tax savings at [www.BenefitResource.com](http://www.BenefitResource.com)

### How does the tax savings work?

When you enroll in a Healthcare FSA or Dependent Care FSA, you determine the dollar amount you want to contribute to each account based on your estimated expenses for the upcoming plan year. Your contributions are deducted in equal amounts from 24 pay periods, pre-tax, throughout the Plan Year.

### Important Considerations

IRS regulations only permit changes to your FSA elections during the plan year if you experience a qualifying life event (marriage, divorce, birth or adoption of a child, or a change in employment status).

The Plan year begins on July 1<sup>st</sup> and ends on June 30<sup>th</sup>.

## ***Vendor Contact Information***

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### **Retirement Plans**

Maryland State Retirement & Pension System  
800-492-5909  
[www.sra.state.md.us](http://www.sra.state.md.us)

Sheriff's Office Retirement Plan  
Human Resources Department  
Karen Gates  
301-475-4200, ext 71104

### **Deferred Compensation Plan**

Voya  
Marta Steane  
1-703-304-9077  
[marta.steane@voyafa.com](mailto:marta.steane@voyafa.com)

### **Life and AD&D Insurance**

Minnesota Life Insurance Company  
400 Robert Street North  
St. Paul, MN 55101  
800-392-7295

### **Long-Term Disability Plan**

Madison National Life Insurance Company  
1241 John Q. Hammons Drive  
Madison, WI 53717  
800-392-7295

### **Short-term Disability Plans**

Aflac – Russell Lasner  
301-283-0628  
[russell\\_lasner@us.aflac.com](mailto:russell_lasner@us.aflac.com)

### **Medical Plans**

BlueChoice Open Access Plan  
866-296-7363  
[www.carefirst.com](http://www.carefirst.com)

### **Prescription Drug Program**

CVS Caremark Pharmacy Services  
800-241-3371  
[www.carefirst.com](http://www.carefirst.com)

### **Vision Plan**

Davis Vision  
800-783-5602

### **Dental Plans**

CareFirst Preferred Dental Plan  
Member Services  
866-891-2802  
[www.carefirst.com](http://www.carefirst.com)

CareFirst Traditional Dental Plan  
Member Services  
866-891-2802  
[www.carefirst.com](http://www.carefirst.com)

### **Flexible Spending Account Plans**

Benefit Resource, Inc.  
Participant Services Department  
800-473-9595  
Monday-Friday 8am-8pm (Eastern Time)  
Email: [participantservices@benefitresource.com](mailto:participantservices@benefitresource.com)

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*The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the County. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between this Summary and the actual plan documents the actual plan documents will prevail.*