

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 1st of each year (pro-rated for new employees).

Sick Leave

Full-time employees accrue 4.62 hours of sick leave each pay period up to 120 hours per year

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 th Anniversary	4.62	120
10 th Anniversary	6.15	160
20 th Anniversary	7.69	200

Holidays

The County provides 12 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.



St. Mary's County Government

Employee Benefits Guide



Animal Control

Department of Human Resources

Potomac Building
23115 Leonard Hall Drive
Leonardtwn MD 20650
301-475-4200, extension 71100



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, or vision 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.

BlueChoice Advantage Plan

Gives members the flexibility they want with the medical coverage and service they need. Members pay only a small co-payment or coinsurance each time they see a BlueChoice physician. If members choose to have medical care provided by a non-participating physician or hospital, out-of-network benefits are available for covered services, although members will incur higher out-of-pocket expenses.

HMO Open Access

Provides the cost savings of an HMO and the flexibility to choose a provider from a network of primary care physicians (PCPs). Members are required to choose a PCP upon enrollment and to receive medical care within the network. No referrals are necessary to see an in-network specialist.

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

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.

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.

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.

Short-term disability insurance is available for direct purchase from AFLAC.

Tuition Reimbursement & Training

Up to \$2,800 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).

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

COBRA

This brochure 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.

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