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:

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

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

Department of Human Resources
Potomac Building
23115 Leonard Hall Drive
Leonardtown 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 supplemental 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