



# Employment Benefits



## Medical

### Medical Insurance

Employees may choose medical coverage from a menu of 8 health benefit providers, which includes Health Maintenance Organizations, Point of Service and Preferred Provider Plans. Benefit comparisons and costs for each of the plans are outlined in the employee benefit guides available in the MES Human Resources Department.

### Dental Insurance

Provides dental coverage for employees and dependents at participating facilities with no deductible. Employee co-payments are fixed and known in advance of treatment.

### Prescription Drugs

Formulary generic prescription drugs are paid in full after \$3.00 or \$5.00 member co-payment. Non-formulary generic prescription drugs are paid in full after \$10 member co-payment.

### Vision Plan

Provides vision benefits for covered services. Program is included in medical coverage and allows employees freedom in selecting licensed eye care provider of their choice.

### Short & Long-Term Disability

Disability benefits are paid at 66-2/3% of annual salary up to a maximum of \$750 per week for Short-Term and 50% of annual salary up to a maximum of \$6,000 per month for Long-Term.



## Leave and Holidays

### Holidays

Regular full time employees enjoy 9 paid holidays per year. Holidays are announced annually by letter.

### Annual Leave (Vacation)

The amount of annual leave an employee earns depends on length of service. Annual leave is earned in the following increments:

1 to 5 years service: 1 hour of annual leave for each 26 hours worked (80 hrs per year)

5+ years service: 1.5 hours of annual leave for each 26 hours worked (120 hrs per year)

15+ years service: 1.7 hours of annual leave for each 26 hours worked (136 hrs per year)

New employees do not earn any annual leave until they have completed six months of service. After successful completion of their first six months, new full-time employees are credited with five days of annual leave.

### Sick Leave

Employees earn 7 days of sick leave per calendar year. Unused sick leave is carried over each year.

### Personal Leave

Employees earn a maximum of four personal days per calendar year. Unused days are lost if not used in the year. New employees will be provided personal leave during the calendar year of the start of their employment according to the following table:

<u>Month of employment</u>	<u>Personal Days</u>
January – June	4
July – August	3
September – October	2
November – December	1



## Financial

### Retirement Savings Plan

The Service provides a 401(k) plan for its employees. Employees become eligible after six months of employment and are fully vested upon enrollment. The Service contributes a minimum of 3% of gross payroll earnings on behalf of all eligible employees. An additional 3% can be contributed by the Service if an employee elects to contribute to the plan. Employees can contribute up to the federal limitation per year. Several investment options are available. IRS rules govern withdrawals from the plan either prior to or at retirement.

### Supplemental Retirement Plans

Employees may enroll in the following State sponsored supplemental Retirement Plans to which the Service does not contribute: Deferred Compensation (457 Plan) and/or Savings & Investment 401(k) Plan.

### Credit Union

Employees may apply for membership to the State Employees Credit Union. The credit union provides loans at low rates of interest through convenient payroll deduction.

### Educational Assistance

MES will reimburse tuition for approved courses successfully completed in conjunction with full time employment. Tuition reimbursement will be made for courses of study which are job related or part of a pre-approved career development plan. University of Maryland tuition rates are the basis for reimbursement.



## Other Benefit Options

### Life Insurance Plan

Group life coverage available for employees and dependents. The program offers protection up to \$300,000 in \$10,000 increments for employees and up to \$150,000 in \$5,000 increments for dependents.

### Personal Accident & Dismemberment Plan

Death benefit amount for employees will be paid (up to \$300,000) for covered accidents. Accidental dismemberment benefits for employees will be paid for specific losses (up to \$300,000) caused by covered accident. Benefit amounts for dependents are shown in the employee benefit guides available in the MES Human Resources Department.

### Health Care Spending Account

Employees can contribute up to \$3,000 of pre-tax pay into this account each year to cover expenses such as medical plan deductibles and co-payments, orthodontia or cosmetic surgery.

### Dependent Care Spending Account

The pre-tax money placed in this account can be used to pay for dependent care that takes place inside or outside the home. Contributions to the account cannot exceed \$5,000 per year.

Any money left in the above spending accounts at the end of the calendar year cannot be carried over into the next year or returned to the employee – according to federal law, the money is forfeited to the State.

For More Information visit us online at:

[www.menv.com](http://www.menv.com)

Or call us at:  
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