

**VISITING FACULTY**  
**FRINGE BENEFITS FACT SHEET**  
**January 1, 2024 – December 31, 2024**

**BENEFITS**

***HEALTH***

- ❖ Health Insurance (all plans include vision benefits) –
  - CareFirst BlueCross BlueShield EPO, PPO
  - Kaiser Permanente IHM
  - United Healthcare Choice EPO, or Choice PPO
- ❖ CVS Caremark (Prescription Drug Program)
- ❖ Dental Plans (Delta Dental DHMO or United Concordia DPPO)
- ❖ Term Life Insurance Plan (MetLife)
- ❖ Accidental Death and Dismemberment Plan (MetLife)
- ❖ Flexible Spending Accounts (Health Care and/or Dependent Care)

All premiums are deducted from pre-tax income. Health insurance, prescription drug, and dental plans are subsidized by the college. All other plans are paid in full by the employee. (See the attached list of rates.)

***PAYROLL DEDUCTIBLE***

- ❖ State Employees Credit Union (SECU)
- ❖ Direct Deposit of Paycheck (effective 01/01/01 direct deposit is a condition of employment)
- ❖ Paystubs must be accessed electronically through the Payroll Online Service Center (POSC) at [http://comptroller.marylandtaxes.gov/Government\\_Services/State\\_Payroll\\_Services](http://comptroller.marylandtaxes.gov/Government_Services/State_Payroll_Services) (click on POSC in red at the upper right corner of the page )

***OTHER***

- ❖ SMC facilities use
- ❖ SMC tuition waiver for employee only (only for credit courses at SMC)

**OPTIONAL**

***SUPPLEMENTAL RETIREMENT PROGRAMS***

If you wish to enroll in a supplemental retirement program, the College will provide information and administrative services to facilitate your participation in one of the following programs:

- ❖ Maryland Teachers and State Employees Supplemental Retirement Plan – Administered by Nationwide Retirement Solutions
- ❖ TIAA/CREF (Teachers Insurance and Annuity Association College Retirement Equities Fund) The College does not contribute to a retirement program for visiting faculty; however, all faculty are eligible to tax shelter a portion of salary in one of the supplemental retirement programs.

**Please feel free to call the Office of Human Resources at 240-895-4309 for further information.**