

BENEFITS SUMMARY - ADJUNCT FACULTY

Benefit*	Description
Medical Insurance	Faculty choose among Preferred Provider Organization plans, Exclusive Provider Organization plans, or an Integrated Health Management Plan. Provides coverage for a variety of medical services, including behavioral health and routine vision services. Dependent (lawfully married spouse and eligible dependent children) coverage is offered.
Wellness Program	Included in all medical plans. Faculty and enrolled spouses who complete annual wellness activities enjoy wellness rewards.
Prescription Drug Insurance	Freestanding plan. Plan includes generic drugs, step therapy, zero co-pay for specified drugs, and a voluntary mail-order program. Dependent coverage is available.
Dental Insurance	Faculty choose between a dental Preferred Provider Organization and a dental Health Maintenance Organization. Coverage includes preventive services, fillings, crowns, bridges, and orthodontia (subject to plan rules). Dependent coverage is available.
Term Life Insurance	Pays a benefit to your designated beneficiary in the event of your death. Faculty may purchase individual coverage and dependent coverage and have options under the state of Maryland plan and/or the University System of Maryland (USM) plan. Medical review may apply.
Accidental Death & Dismemberment	Pays a benefit to you or your designated beneficiary in the event of an accidental death or dismemberment. Faculty may purchase individual coverage and dependent coverage.
Supplemental Retirement Plans	Faculty can make voluntary pre-tax contributions to one or more of these plans to supplement retirement savings, subject to IRS regulations.
Employee Assistance Program (EAP)	The USM offers a free EAP program to Faculty and household members that includes confidential access to licensed professional counselors, legal services, financial services, discount programs, child & elder care locators, and more.
Parking & Transportation Services	Faculty may purchase TU parking permits. Alternative transportation and green initiatives are also available by visiting www.towson.edu/parking .
Credit Union	Faculty can join SECU. Numerous financial services are available.
Pay & Direct Deposit	Paychecks are issued according to semester schedule. Faculty are encouraged to have their net pay directly deposited into their bank account.
Miscellaneous Benefits	Most athletic events are free. On campus services – library, blood assurance program, recreational & wellness services, TU store discount, childcare center, safety programs, dining and banking. Various discount programs offered by participating vendors.

*Visit www.dbm.maryland.gov/benefits for a complete description of health benefit options, coverage and plan rules, wellness program, and the cost of benefits. Subsidized medical and prescription benefits are available in accordance with the Affordable Care Act. This document is intended as a summary of benefits available to adjunct faculty. If there is a discrepancy between this summary and the plan document or policy, the plan document or policy will govern.