



# UMGC BENEFITS OVERVIEW

For Overseas  
Contingent III Employees



## Learn More About Working at UMGc

At University of Maryland Global Campus (UMGC), our most valued asset for carrying out our mission to put students first is our employees. That's why we are constantly on the lookout for creative, highly qualified applicants. UMGc seeks to reflect the diversity of the global community that it serves by providing a positive work environment that embraces cultural differences, encourages new ideas, and promotes mutual respect.

## Defining a Contingent III Employee

An overseas contingent III employee can be exempt (salaried) or nonexempt (hourly) and is employed under contract either full-time or part-time (50 percent or more) for a term of more than six months. These contracts may be renewed on an annual basis. Overseas contingent III employees work throughout the university's Asia and Europe divisions in many departments, bringing them in contact with students, faculty, and staff in a wide variety of functions.

## Compensation

As an overseas contingent III employee, you will receive a monthly paycheck (subject to required withholdings) that includes a base salary, with a retirement stipend, and health, dental, vision, and prescription benefits (see *Medical Benefits and Insurance*).

## Time Off (Prorated Based on Full-Time Equivalency)

Annual time off	Personal time off
Sick time off	Holidays

## Medical Benefits and Insurance

Overseas contingent III employees who work on average 20 or more hours per week (50 percent or more full-time equivalency) are eligible for subsidized health, dental, vision, and prescription benefits offered by either the state of Maryland or by Clements Worldwide.

Please note: You must enroll in the benefits described above within the first 60 days of employment, during the annual open enrollment period, or within 60 days of experiencing a qualifying event.

**Outstanding Benefits That Fit the Lifestyle  
of You and Your Family—**

**ANOTHER GOOD REASON  
WHY YOU BELONG AT UMGc!**

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## Medical Benefits and Insurance, cont.

The state of Maryland offers a CareFirst Blue Cross Blue Shield PPO plan (including vision coverage), United Concordia DPPO Dental plan, and CVS Caremark prescription plan. Overseas employees also have the option of enrolling in Clements Worldwide health, prescription, dental, and vision coverage.

Insurance that is available to any overseas contingent III employee includes accidental death and dismemberment and group life insurance.

## Retirement

Overseas contingent III employees receive a retirement stipend equal to 7.25 percent of their base salary and are eligible to contribute to a supplemental retirement account (SRA). The companies that administer these plans are Fidelity Investments and TIAA. Plan choices include 403(b), 457(b), and Roth 403(b). The university does not provide subsidies or matching funds.

## Tuition Remission

UMGC offers a tuition waiver program that allows overseas contingent III employees to enroll in a maximum of 8 credits per semester at UMGC in any division free of tuition charges. Eligibility is dependent upon meeting admission criteria and any enrollment caps. NOTE: For part-time employees (at least 50 percent time), tuition remission benefits are prorated. Spouses and dependent children are eligible for undergraduate tuition remission after two years of service.

## Direct Deposit

Direct deposit is available to overseas contingent III employees. Paychecks will automatically be deposited directly into an employee's checking account once the employee completes a direct deposit authorization form.

## About UMGC

University of Maryland Global Campus was founded more than 70 years ago specifically to serve the higher education needs of working adults and servicemembers. Today, UMGC continues its global tradition with online and hybrid courses, more than 140 classroom and service locations worldwide, and more than 90 degrees, certificates, and specializations backed by the reputation of a state university and the University System of Maryland. For more information, visit [umgc.edu](http://umgc.edu).

## Equal Employment Opportunity

UMGC is an Equal Opportunity Employer. For more information, please see UMGC's Affirmative Action, Equal Opportunity, and Sexual Harassment Policy at [umgc.edu/eo](http://umgc.edu/eo).

## Annual Safety and Security Report

The Annual Safety and Security Report is available to prospective employees and includes information about campus crime and security. Please visit [umgc.edu/security](http://umgc.edu/security) to view the report.

NOTE: This document presents highlights of benefits plans. Actual plan documents prevail in all situations involving questions or issues.

### Questions? Need Additional Information?

[umgc.edu/careers](http://umgc.edu/careers)



University of Maryland Global Campus is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA 19104 (267-284-5000), an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. UMGC is a constituent institution of the University System of Maryland and is governed by the USM Board of Regents. UMGC is certified to operate by the State Council of Higher Education for Virginia (SCHEV). 9625 Belvoir Road, Barden Education Center, Building 1017, Room 128, Fort Belvoir, VA 22060.