



"ALL IDEAS
GROW OUT OF
OTHER IDEAS."

— ANISH KAPOOR

UHR | Connect April 2019

Vol. 5 No. 4

UMD FACULTY AND STAFF

**SMART
HANDS-ON
VISIONARY
INNOVATIVE
ENTREPRENEURIAL
CREATIVE
DETERMINED
IMPATIENT
PASSIONATE
HARD-CHARGING
TALENTED
THRIVING?**

Not just another survey

Check your inbox on April 1 for an email from Gallup inviting you to take the **Thriving Workplace** survey – your opportunity to weigh in on the culture of engagement and inclusion for all faculty and staff at UMD.

This is our third time we've done the survey! Learn more about [action](#) since the 2017 survey and the numerous [programs](#) created to build and sustain a thriving culture across UMD.

Don't Delay, Click Today



Lynda Course Highlight

Improve your productivity, get things done, and find more time for what's most important

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Financial Literacy Month

Financial workshops throughout the month of April

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Pre-Retirement Seminars

What you need to know when retiring from the University

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Fearless Conversations

Build a thriving workplace, one conversation at a time

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Master Facilitator

A two-day event benefiting experienced and new facilitators

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FSA Deadline for Reimbursement Requests is Fast Approaching

The deadline for submitting Health Care FSA and Dependent Care FSA reimbursement requests for plan year 2018 is April 15, 2019.

April's Lynda Course



Time Management Tips

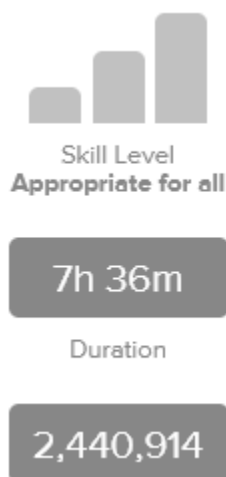
Improve your productivity, get things done, and find more time for what's most important with *Time Management Tips Weekly*. This series provides actionable time

management advice in just a few short minutes each week.

Productivity expert Dave Crenshaw provides techniques on a wide variety of topics, designed to help people better manage their time and ultimately become more productive. Tune in to learn about everything from managing emails and calendars to setting priorities, collaborating with coworkers, reducing interruptions, crafting a "productivity mindset," and creating a more comfortable and effective work environment.

Topics include:

- Reducing interruptions
- Dealing with feeling overwhelmed
- Responding to quick questions
- Making the most of meetings
- Follow up
- Implementing a closed door, open calendar policy



Financial Literacy Month

UHR Office of Employee Benefits is hosting workshops throughout the month of April focusing on Budgeting, College Savings, Investing, Estate Planning, Social Security, and Pre-Retirement processes. Registration will be available at www.training.umd.edu

April 5th - State Pension Pre-Retirement Seminar – Open to employees who are in the State Pension Plan Learn about retiring under the State Pension System, pension options, retiree health benefits, and Medicare

April 8th - Maryland 529 (formerly College Savings plan) Maryland 529* college savings plans make it easier than ever to save for college. The Maryland Prepaid College Trust allows you to lock in tomorrow's tuition at today's prices and offers the security of a Maryland Legislative Guarantee.

April 9th - Social Security presented in English by a representative of the Social Security Administration. Learn how social security can help you plan for retirement. Learn how much you can expect to receive, how your retirement age affects your benefits and more.

April 10th - Social Security presented in Spanish by a representative of the Social Security Administration. Learn how social security can help you plan for retirement. Learn how much you can expect to receive, how your retirement age affects your benefits and more.

April 12th – ORP Pre-Retirement Seminar – Open to employees in the ORP Retirement Plan Learn about retiring under the Optional Retirement Plan (ORP), retiree health insurance and Medicare

April 12th - Smart Money Moves

April 17th – Estate Planning – Open to employees 50 or older

April 19th – W2W - Women to Women Workshop

April 23rd - Homebuying Seminar

April 26th – Have you saved enough money for retirement? Will social security impact your retirement expenses and health care expenses? Open to employees in the ORP Retirement Plan

MSRP/Nationwide Participants

Want to make a change in your contributions? Did you know that you can go to uhr.umd.edu, click on Forms, and then go to Maryland Supplemental Retirement Plan 401k/457b/403b Change form. You can print the form out and fax it to the number indicated on the form, or you can go online to MarylandDC.com and make your change online, or you can call Team MSRP at 1-800-545-4730.



State Retirement & Pension System: Pre-Retirement Seminar

UHR Benefits Office will be hosting a Pre-Retirement Seminar for Faculty and Staff who are **participants in** the State Retirement & Pension System. Topics to be discussed include:

- Applying for an Estimate of Retirement Allowances
- Retiring Under the State Pension and Retirement System
- What you need to know about your pension options and Retiree Health Benefits
- Medicare Overview

The State Retirement & Pension System Pre-Retirement Seminar will be on Friday, April 5, 2019, from 9:00 – 12:00 in MFRI Classroom 1

To register for this workshop, go to training.umd.edu

Optional Retirement Plan: Pre-Retirement Seminar

UHR Benefits Office will be hosting a Pre-Retirement Seminar for Faculty and Staff who are **participants in** the Optional Retirement Plan. Topics to be discussed include:

- Retiring Under the Optional Retirement Program (ORP) presented by TIAA and Fidelity
- What you need to know about Retiree Health Benefits
- Social Security and Medicare Overview

The ORP Pre-Retirement will be on Friday, April 12th, 2019 from 9:00 – 11:30 in MFRI Classroom 1

To register for this workshop, go to training.umd.edu

Have Fearless Conversations...

Build a thriving workplace, one conversation at a time. With practical strategies and tools, you can apply from day one; Fearless Conversations can bring real change to your work life. Fearless Conversations is a series of 2.5-hour learning sessions that develop your ability to communicate more effectively. Anyone, regardless of position, can attend and benefit from Fearless Conversations. Find out more at go.umd.edu/fearlessconvos and register at training.umd.edu, keyword search: Fearless Conversations.



2019 Supplemental Retirement Plan Limits

Did you know the limits increased for 2019? If you would like to increase your supplemental retirement plan contribution and would like to see the impact on your paycheck, you can use the [Central Payroll Bureau's Net Pay Calculator](#). When you use the calculator, you should have a copy of your pay stub with you to help you with the information that you will need. The calculator pre-populates 7% for the State Pension. If you are in the ORP, in the Retirement Section, you will need to click none.

2019 SUPPLEMENTAL RETIREMENT PLANS

Questions	457(b) Deferred Compensation Plan	403(b) Tax Deferred Annuity Plan	401(k) Savings & Investment Plan
Which companies offer this plan?	TIAA Fidelity MSRP Nationwide	TIAA Fidelity MSRP Nationwide	MSRP Nationwide
Who is eligible to participate?	All faculty and staff employees: regular, contingent II and part-time.	All faculty and staff employees: regular, contingent II and part-time.	All faculty and staff employees: regular, contingent II and part-time.
Are payroll deductions pre-tax for federal and state income taxes?	Yes (but not for FICA).	Yes (but not for FICA).	Yes (but not for FICA).
What is the minimum I may contribute?	\$5 per biweekly paycheck.	\$5 per biweekly paycheck.	\$5 per biweekly paycheck.
What is the maximum I may contribute?	Up to 80% of annual salary, but not more than \$19,000 in calendar year 2019 (plus additional \$6,000 if 50 years of age or older).	Up to 80% of annual salary, but not more than \$19,000 in calendar year 2019 (plus additional \$6,000 if 50 years of age or older).	Up to 80% of annual salary, but not more than \$19,000 in calendar year 2019 (plus additional \$6,000 if 50 years of age or older).
May I contribute additional money through "catch-up" provisions?	NO	NO	NO
How often may I change my contribution amount?	Unlimited.	Unlimited.	Unlimited.
What are the costs to participate?	Refer to specific plan materials for current fees and costs.	Refer to specific plan materials for current fees and costs.	Refer to specific plan materials for current fees and costs.
Can I participate in more than one plan?	Yes – but with the following limitations: If <u>Under</u> age 50 by the end of the 2019 calendar year: \$19,000 457(b) + \$19,000 403(b) = \$38,000/year max contribution \$19,000 457(b) + \$19,000 401(k) = \$38,000/year max contribution \$19,000 457(b) + combination of 403(b) & 401(k) not to exceed \$19,000 = \$38,000/year If age 50 or <u>Over</u> by the end of the 2019 calendar year: \$25,000 457(b) + \$25,000 403(b) = \$50,000/year max contribution \$25,000 457(b) + \$25,000 401(k) = \$50,000/year max contribution \$25,000 457(b) + combination of 403(b) & 401(k) not to exceed \$25,000 = \$50,000/year		
Can I roll over an IRA and/or previous employer's defined contribution plan into this account?	Yes.	Yes.	Yes.
May I later roll over my account to an Individual Retirement Account (IRA)?	Yes, at separation from employment.	Yes, at separation from employment.	Yes, at separation from employment.
May I withdraw money from my account while employed with UMD?	Yes, but only if you are age 70½ or older or qualify for an unforeseen emergency withdrawal.	Yes, if you are 59½ or older, or qualify for a hardship withdrawal. (Other exceptions may also apply).	Yes, if you are 59½ or older, or qualify for a hardship withdrawal. (Other exceptions may also apply).
When may I begin withdrawals of my account without a penalty?	At separation from employment regardless of age.	At age 59½ or separation from employment at age 55 or older.	At age 59½ or separation from employment at age 55 or older.
What early withdrawal penalties may apply?	None. Monies may not be withdrawn prior to separation from employment.	Monies withdrawn early are subject to a 10% penalty.	Monies withdrawn early are subject to a 10% penalty.
Must I elect my payout date when I leave state employment?	No.	No.	No.
May I change my withdrawal option, amount or frequency once I start my payout?	Yes.	Yes.	Yes.
Is there a loan provision?	Yes.	Yes.	Yes.

"It was a hands-on learning cohort. Participants were able to immediately use the knowledge and skills learned in training."

Register: Training.umd.edu

MASTER FACILITATOR

- Adult Learning Theory
- Experiential Learning
- Become an Effective Facilitator
- Manage Challenging Participants
- Do's & Don'ts of Public Speaking

April 23-24
9am-4:30pm
Learning Fee: \$500

April 2019

Mon.	Tue.	Wed.	Thu.	Fri.
1 New Employee Orientation & Welcome	2	3 Fundamentals of Facilitation Getting Things Done	4 LDI (4of7)	5 Pre-Retirement Seminar (MSRP)
8 UHR Benefits: New Employee Benefits Enrollment and Q&A Maryland 529	9 Social Security 101 (English)	10 Using & Administering Family Medical Leave Social Security 101 (Spanish) Performance Review Process & Tools	11 LDI (5of7) Leading Effective Meetings	12 Pre-Retirement Seminar (ORP) Smart Money Moves
15 New Employee Orientation & Welcome	16	17 Financial Knowledge for All	18 LDI (6of7) Leaders as Trainers	19 HR Power Hour
22 UHR Benefits: New Employee Benefits Enrollment and Q&A	23 Master Facilitator (1of2) Home Buying Seminar	24 Master Facilitator (2of2)	25 LDI (7of7) Performance Management Fundamentals	26
29 New Employee Orientation & Welcome	30		28	

UHR has all of this
and more!

[The full catalog](#)



Dates and Times Subject to Change. Please visit the [training calendar](#) for up-to-date course listings