## *Student Loan Forgiveness*

Employees with the State of Maryland are eligible to participate in the Federal Public Service Loan Forgiveness Program. Participants that meet all requirements may qualify for forgiveness on the remaining balance on his or her Direct Loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full-time in a qualifying public service position.

Additionally, for certain hard-to-fill/hard-to-retain classes, employees may be eligible for student loan repayment. Upon hire, talk to your HR representative if this interests you to see if you are eligible. For more information about benefits available to State employees, visit the Maryland Department of Budget and Management's website, *https://dbm.maryland.gov/employees/Pages/Leave_home.aspx*.

In addition to these benefits, State employees can join the State Employee Credit Union (SECU).

For information on specific job opportunities, go to: *https://tinyurl.com/y2h3uxtx*.

## *Questions may be directed to our Human Resources Team:*

**Tracey Dailey**, Director of HR
(410) 468-2463

**Kierra Collins**, Office Secretary
(410) 468-2217

**Carla Harrison**, HR Specialist
(410) 468-2476

**Lynn Hill**, HR Generalist
(410) 468-2464

The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in the State of Maryland. If you have a question about insurance or experience a problem, contact the MIA at 800-492-6116 or visit our website at *www.insurance.maryland.gov*.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner.

All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the company or agent reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA.

Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed below.

Maryland
INSURANCE ADMINISTRATION

**200 St. Paul Place, Suite 2700, Baltimore, MD 21202**
**800-492-6116 or 410-468-2000**
**800-735-2258 TTY**
***www.insurance.maryland.gov***

***www.facebook.com/MdInsuranceAdmin***
***www.twitter.com/MD_Insurance***
***www.instagram.com/marylandinsuranceadmin***

(5/20)

COME JOIN OUR TEAM

# WHY WORK AT THE MARYLAND INSURANCE ADMINISTRATION?

Maryland
INSURANCE ADMINISTRATION

## Who We Are

The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in the State of Maryland. Our team is made up of approximately 250 employees in a variety of fields such as accounting, actuarial science, financial analysis, civil and criminal investigation, customer service, Human Resources and Information Technology. We have positions for all levels of experience; from entry level positions to positions requiring advanced levels of expertise.

The Agency's goal is to provide efficient, effective service to both the consumers of insurance products and the insurance industry. The MIA best serves its core constituents by assuring fair treatment of consumers. This consumer protection begins by regulating the availability of insurance coverage at fair prices and extends to issues of solvency and fair sales, claims and settlement practices. The Agency also strives to increase public understanding of the vital role insurance plays in the daily lives of Maryland residents and businesses.

## Location

The Agency is located in downtown Baltimore in the central business district just a few blocks North of the Inner Harbor. Our office is accessible by many modes of public transportation and contains a parking garage that offers monthly parking at a competitive rate. The MIA's address is 200 Saint Paul Place, Baltimore, MD 21202.

## Overview of the MIA's Responsibilities

- Protects Maryland consumers by regulating the State's insurance companies and producers.
- Investigates complaints consumers have about their insurance coverage, including, but not limited to, life, health, automobile, bail bonds, malpractice, and homeowners.
- Licenses insurers and insurance producers (also known as agents and brokers), as well as public adjusters operating in Maryland.
- Conducts financial examinations of insurers to ensure solvency.
- Conducts market conduct examinations to ensure compliance with Maryland's insurance laws.
- Investigates allegations of insurance fraud.
- Reviews and approves rates and contract forms.

For additional information about the MIA, please visit our website at: *www.insurance.maryland.gov*.

## Benefits of State Employment

### *Leave Benefits*

Our generous leave package for permanent State employees includes from ten to 25 days of annual (vacation) leave per year, depending on seniority, as well as six personal days each calendar year. In addition, the State offers eleven paid holidays and fifteen days of sick leave per year. Permanent part-time employees who work at least 50% are eligible to earn leave on a pro-rated basis.

We also offer paid parental leave to eligible permanent State employees to care for and nurture children within 6 months of birth or within 6 months of an adoption of a child under 6 years of age.

Although more limited, the State offers other forms of paid time off to a majority of our contractual staff.

Our leave policies also adhere to the Family Medical Leave Act of 1993.

### *Health Coverage*

When you come to work for the State of Maryland, as a permanent State employee (or a contractual employee who works at least 30 hours per week or an average of 130 hours a month for a period greater than 90 consecutive days), you and your family are eligible for the State's medical, prescription, dental and vision insurance coverage. The State subsidizes your premium. You also may be eligible for life, accidental death and dismemberment insurance plans at low group rates.

For eligible contractual employees, medical and prescription drug coverage elected for the Employee and any eligible dependents will be subsidized at 75% of the premium. Enrollment by the employee in dental, term life, spouse life, child life, and/or accidental death and dismemberment coverage is paid entirely by the contractual employee.

### *Reduced Child and Health Care Costs*

Working for the Maryland State Personnel Management System entitles permanent State employees to participate in Healthcare and Dependent Daycare Flexible Spending Accounts. These plans allow eligible employees to save, on a pre-tax basis, for healthcare and dependent care costs incurred during the plan year.

### *Retirement Benefits*

Maryland State employees are eligible to participate in a contributory pension plan, and are vested after ten years. The State of Maryland also makes contributions to the pension plan. State employees are also eligible to participate in two supplemental retirement plans: the 457 Deferred Compensation Plan and the 401(k) Savings and Investment Plan.