

1. The annual contribution is to be deducted over a term of one year beginning with the first pay period which begins in January or the initial date of employment, if later, and ending with the last pay period which begins in December.
2. An equal amount is to be deducted each pay period.
3. The employee may not change the amount deducted each pay period during the one year life of the deduction.
4. The employee shall be informed of these restrictions before the deduction is requested.
5. The employee may voluntarily discontinue the deduction at any time, but a discontinued deduction may not be reinstated.

F. United States Savings Bonds

The State of Maryland cooperates with the United States Treasury Department in making payroll deductions available for up to three different United States Savings Bonds.

G. Tax Deferred Annuities and Disability Plans

The State of Maryland offers to employees of the institutions of higher education various tax deferred annuities, LIFE INSURANCE PLANS and disability plans that have been approved by the Board of Trustees of the State Universities and Colleges, Morgan State University, St. Mary's College, THE STATE BOARD FOR COMMUNITY COLLEGES, THE STATE BOARD FOR HIGHER EDUCATION, or THE BOARD OF REGENTS OF the University of Maryland. In addition, the Maryland State Retirement Systems also offer a tax deferred annuity. No expansion in these deductions is permitted without the concurrence of the appropriate governing body and the support of the Payroll Center.

H. Insurance Afforded to Federal Civil Service Employees

The State of Maryland affords an insurance payroll deduction to Federal Civil Service employees who are currently paid by the State since it is a condition of their employment.

I. Deductions for Employee Organizations and Associations

Subject to the general limitations stated in this Order, any employee labor organization or association of management officials or supervisors is entitled to payroll deduction privileges provided the organization