



# Benefits Overview

- Health Insurance
- Dental Insurance
- Vision Insurance
- Optional Life Insurance
- Sick Leave Bank
- Long-Term Disability
- Flexible Spending Accounts
- Tuition Programs
- Paid Time Off
- Retirement Plans
- Other Benefits



# HEALTH INSURANCE

(All benefits start the 1<sup>st</sup> of the month after 60 days of employment)

- Many choices -12 different plans offered through the GIC (Group Insurance Commission)
- Deductions begin one month before effective date
- Coverage options - individual or family
- Full-time students covered on plan may live outside service area
- Dependents on plan that are not full-time students must live in service area
- Must provide copy of marriage certificate and/or birth certificate to add spouse and/or children to health insurance



# HEALTH INSURANCE OPTIONS DURING THE WAITING PERIOD

- **COBRA** – may continue health insurance through previous employer at 102% of premium
- **MA Health Connector** – variety of plans can be reviewed at: [www.mahealthconnector.org](http://www.mahealthconnector.org).
- **B Waiver** – acts like COBRA - can be purchased retroactively back to hire date if a medical emergency is experienced. Total claims expenditure must exceed full cost premium for the waiting period.



# FACTORS TO CONSIDER WHEN CHOOSING THE BEST HEALTH INSURANCE PLAN

- Your location (where you live)
- Whether your Physicians and Facilities are in the Network
- Costs
- Which type of plan is best for your unique circumstances
- For details on benefits summaries and coverage for all health plans, go to: <http://www.mass.gov/gic/sbc>

# HEALTH PLAN COMPARISON

Indemnity	PPO-Type
<p><b>PLANS:</b></p> <ul style="list-style-type: none"><li>• UniCare State Indemnity Plan with CIC</li><li>• UniCare State Indemnity Plan without CIC</li></ul> <p>*CIC stands for Comprehensive Illness Coverage</p>	<p><b>PLANS:</b></p> <ul style="list-style-type: none"><li>• UniCare State Indemnity Plan Plus</li><li>• UniCare State Indemnity Community Choice Plan</li></ul>
<p><b>FACTORS TO CONSIDER:</b></p> <ul style="list-style-type: none"><li>• No Primary Care Physician Selection Required</li><li>• No Referrals Required</li></ul>	<p><b>FACTORS TO CONSIDER:</b></p> <ul style="list-style-type: none"><li>• No Primary Care Physician Selection Required</li><li>• No Referrals Required</li></ul>



# HEALTH PLAN COMPARISON

POS	HMO
<p><b>PLANS:</b></p> <ul style="list-style-type: none"><li>• Tufts Health Plan Navigator</li><li>• Harvard Pilgrim Independence Plan (closed to new members effective 7/1/16)</li></ul>	<p><b>PLANS:</b></p> <ul style="list-style-type: none"><li>• Fallon Direct</li><li>• Fallon Select</li><li>• Health New England</li><li>• NHP Prime</li><li>• Harvard Pilgrim Primary Choice</li></ul>
<p><b>FACTORS TO CONSIDER:</b></p> <ul style="list-style-type: none"><li>• Primary Care Physician Selection Required</li><li>• Referrals Required</li><li>• Can go in or out of network (if out of network will have higher out-of-pocket costs)</li></ul>	<p><b>FACTORS TO CONSIDER:</b></p> <ul style="list-style-type: none"><li>• Primary Care Physician Selection Required</li><li>• Referrals Required</li><li>• In-network benefits only</li></ul>



# HEALTH PLAN COMPARISON

EPO	
<b>PLAN:</b>	
<ul style="list-style-type: none"><li>• Tufts Health Plan Spirit</li></ul>	
<b>FACTORS TO CONSIDER:</b>	
<ul style="list-style-type: none"><li>• No Primary Care Physician Selection Required</li><li>• No out-of-network benefits</li></ul>	



# DENTAL INSURANCE

## **CIGNA Basic**

### **No premium deduction**

- Class I services 100%
- Class II services 50%
- Class III services 40%

### **Benefit Level:**

- \$750/person/year with progressive maximum

## **CIGNA Plus**

### **Premium deduction**

- Class I services 100%
- Class II services 80%
- Class III services 60%

### **Benefit Level:**

- \$1,500/person/year with progressive maximum and \$1,500 orthodontia benefit

Union members (with the exception of SHARE) must refer to the union representative for information on dental insurance.

For more details on the Cigna dental plans, please go to:

<http://www.umassmed.edu/hr/benefits/Dental-Insurance-Plans/>



# VISION INSURANCE

- **Voluntary plan through Guardian**
- **Allows members to receive services every calendar year**
  - ▶ \$10 Co-pay for eye examination with in-network provider
  - ▶ \$25 Co-pay for materials (waived for elective contact lenses)
  - ▶ Up to \$60 Co-pay for contact lens exam (fitting and evaluation)
  - ▶ Plan gives up to \$175 allowance for frames or contact lenses
  - ▶ For more details on vision plan, go to:  
<http://www.umassmed.edu/hr/benefits/Vision-Insurance-Plan/>

Union members (with the exception of SHARE) must refer to the union representative for information on vision insurance.



# OPTIONAL LIFE INSURANCE

## Automatic Increase

Allows for purchase of up to 8X annual salary and increases as salary increases due to merits, promotions, etc.

## Fixed Amount

Allows for purchase of up to 1X annual salary in increments of \$1,000 and remains at the fixed amount



# SICK LEAVE BANK (Short-Term Disability)

- Provides employees with pay while out on an approved FMLA for own illness
- In lieu of short-term disability
- Submit enrollment form and will be enrolled once have accrued one work-week of sick time
- One-time donation of 16 hours of sick time required for enrollment
- Benefit will provide full pay to employee while out on approved FMLA of up to 12 weeks
- Sick Leave Bank policy can be found at:  
<http://www.umassmed.edu/hr/benefits/Sick-Leave-Bank/>



# LONG-TERM DISABILITY

- LTD benefit offered through the GIC (Group Insurance Commission)
- When working for state of MA, you don't contribute into Social Security so if employment is for more than 5 years you become ineligible for disability through Social Security
- Carefully review your financial situation and consider electing Long-Term Disability coverage



# LONG-TERM DISABILITY

- Pays benefits after 90 days of disability
- Policy has a pre-existing condition clause - does not provide coverage unless 12 months treatment free or have paid 24 months of premiums
- Benefit Payments: 55% of gross monthly salary
- Premium Rates are based on age and salary
- LTD insurance carrier is UNUM
- For information on the LTD benefit, go to:  
<http://www.umassmed.edu/hr/benefits> and click on the “2016-2017 GIC Benefit Decision Guide”



# FLEXIBLE SPENDING ACCOUNTS

## Health Care Spending Account

- \$250 - \$2,550 annual range for July 1-June 30 plan year
- Eligible first of month after 60 days of employment
- Pays for eligible health-related expenses
- Grace period of 2 ½ months
- Monthly fee of \$2.50-deducted pre-tax for one or both programs

## Dependent Care Assistance Program

- \$5,000 annual limit for July 1-June 30 plan year
- Eligible upon hire after receipt of enrollment form
- Pays for eligible daycare expenses
- Grace period of 2 ½ months
- Monthly fee of \$2.50-deducted pre-tax for one or both programs



# TUITION BENEFITS

ASSISTANCE	REMISSION	WAIVER
Full-time benefited employees only 6-month waiting period	Full-time or part-time benefited employees only 6-month waiting period	Immediate benefit to full-time or part-time benefited employees
Any private or public accredited schools	MA State and Community Colleges and State Universities	UMass Campuses (exceptions-School of Medicine and School of Law)
Courses must be related to present position Grade "C" or better	Spouses and children up to age 25	Spouses and children up to age 25
Up to \$200/semester, \$400 per academic year	Day courses 100% Evening/online 50%	Day courses 100% Evening/online 50%



# TUITION BENEFITS

- Tuition benefits also available at Assumption College and Clark University for various Associates, Bachelors and Masters Programs.
- For details on these discounted programs, go to:  
[www.umassmed.edu/hr/benefits/](http://www.umassmed.edu/hr/benefits/)



# PAID TIME OFF

- **Holiday Time:** 13 Holidays each year
- **Personal Time:** Awarded based on hire date
- **Vacation Time:** Accrued biweekly starting at hire-accrual rate based on position, FTE, union status, and employee classification
- **Sick Time:** Accrued biweekly weekly starting at hire-full-time employees accrue 120 hours per year
- For time off policies, please go to:  
<http://inside.umassmed.edu/policies/policies-listing-page/>



# MANDATORY RETIREMENT PLANS

- MSERS (MA State Employee Retirement System) or ORP (Optional Retirement Program) (if eligible)
  - 9% of whole salary plus additional 2% of salary above \$30,000
  - Pre-tax contributions
- In lieu of Social Security
- MSERS is a defined benefit plan-monthly benefit if accrue 10 years of creditable service
- ORP is a defined contribution plan-choice of investment options and University match of 4.3%
- For more details, go to: <http://www.umassmed.edu/hr/benefits/Retirement-Plans/>



# OTHER AVAILABLE BENEFITS

- Voluntary Retirement Plans
  - University 403(b) Plan
  - 457(b) Plan/MA SMART Plan
- MetLaw (Group Legal Services Plan)
- MetLife Auto & Homeowner's Policies at discounted rates
- 529 College Savings Plan – MA UFUND
- Beneplace-Employee Discount Plans
- For more information, go to:  
<http://www.umassmed.edu/hr/benefits/More-Benefits/>



# BENEFITS CONTACT INFORMATION

- Within 10 days of hire, please submit enrollment forms by fax to 508-856-4049 or via email to [Benefits.UMMS@umassmed.edu](mailto:Benefits.UMMS@umassmed.edu)
- Forms can also be hand-delivered to the Benefits Department in the HR Service Center at 333 South Street, Shrewsbury, MA 01545
- Questions? Call Benefits at 508-856-5260, option 1, option 1
- Links to more detailed benefits information can be found on our website: <http://www.umassmed.edu/hr/benefits/>
- If you are a rehire or a direct transfer from another state agency, please contact Benefits so that we may review your benefits with you



# Thank You and Welcome to UMass Medical School!

