

NEWLY BENEFITED EMPLOYEES

The University is committed to providing our employees a choice of different benefits to cover your needs and the needs of your family.

Effective Coverage Dates

Health, dental and vision insurance is effective on the first of the month following 60 days of employment, or two calendar months, whichever comes first.

Date of hire:

January 2 to February 1
February 2 to March 2
March 3 to April 2
April 3 to May 2
May 3 to June 2
June 3 to July 3
July 4 to August 2
August 3 to September 2
September 3 to October 2
October 3 to November 2
November 3 to December 3
December 4 to January 1

Coverage begins on:

April 1
May 1
June 1
July 1
August 1
September 1
October 1
November 1
December 1
January 1
February 1
March 1

You have up to 30 calendar days after you become a benefited employee to submit the necessary benefit forms to Benefits in the HR Service Center. **Employees who do not enroll in benefits within the first 30 days of eligibility will have to wait until the next annual open enrollment.**

Open Enrollment for Health Insurance, Health Insurance Buyout Option, Dental Insurance, Vision Insurance and Sick Leave Bank is held annually in April for a July 1 effective date.

Open Enrollment for Health Insurance Buyout Option, Sick Leave Bank, Flexible Spending Accounts and MetLaw is held annually in October for a January 1 effective date.

GIC Health Insurance

There are several different choices of plans that include Indemnity Plans, Preferred Provider Option (PPO), Health Maintenance Organization (HMO) and an Exclusive Provider Organization (EPO). *Coverage is effective on the first of the month following 60 days of employment.*

For summaries and rates for each plan, please review the [GIC Benefit Decision Guide](#). More detailed information on each plan is available by going to the health insurance plans' websites.

You must enroll in benefits during your first 30 days of eligibility. Otherwise, you will have to wait until the next annual open enrollment period held every April and benefits would be effective July 1.

Health insurance coverage is available to employees, spouses and children up to age 26. For more information, please see the Dependents Age 19 to 26 section on the Life Events website.

You must provide a copy of your marriage certificate if covering a spouse, and/ or birth certificates if covering any children.

Dental Insurance

Dental coverage is offered to you through Cigna Dental. UMMS offers two plans-Basic and Plus. To enroll you must complete an enrollment form and submit it to Benefits. Coverage is effective on the first of the month following 60 days of employment.

(If you belong to the AFSCME, MNA, NAGE or NEPBA union, you have dental insurance with the union. Please contact the union for information).

<u>Type of Care</u>	<u>Basic Plan</u>	<u>Plus Plan</u>
Preventive	100%	100%
Basic	50%	80%
Major	40%	60%
Maximum Coverage	\$750/person/year	\$1,500/person/year

For detailed information on the dental plans, please click on these links:

[Cigna Basic Plan](#) and [Cigna Plus Plan](#).

You must enroll in dental insurance during your first 30 calendar days of eligibility. Otherwise, you will have to wait until the open enrollment period held annually in April for coverage effective July 1.

Dental coverage is available to employees, spouses and children up to age 26.

Dental Basic Plan No cost to employee-University pays 100% of the cost

Dental Plus Plan Individual coverage: Bi-weekly rate is \$5.32
Family coverage: Bi-weekly rate is \$21.28

Vision Insurance

Vision coverage is offered to you through VSP. Coverage is effective on the first of the month following 60 days of employment.

Provisions:

\$10 co-pay for eye examinations in network

\$25 co-pay for eye glasses in network

\$0-\$60 co-pay for contact lenses in network

To view the list of providers, please go to the VSP website at www.vsp.com.

Rates:

Individual coverage: Biweekly is \$3.00

Family coverage: Biweekly is \$8.28

GIC Life Insurance

You are provided with \$5,000 of life insurance with your health insurance plan through the Group Insurance Commission.

Supplemental Life Insurance is offered to you as a voluntary plan through The Hartford. The cost is based on your age, salary, and the amount of insurance coverage you elect.

The plan provisions are the following:

- Up to 8 times your annual salary without evidence of insurability;
- Accidental death and dismemberment;
- No evidence of insurability required if coverage elected at time of hire
- Portable upon termination; and
- Option available to convert to permanent whole or universal life policy/plan.

You may enroll as a new hire during your first 30 days of employment without having to prove medical insurability. If you choose to enroll at a later date, you must prove evidence of good health. For more information and rates, please review pages 24-25 of the [GIC Benefit Decision Guide](#).

GIC Long Term Disability

You may choose to participate in a long-term disability program offered by Unum. The employee pays the entire cost of the plan. Coverage is effective on the first of the month following 60 days of eligibility.

The plan provisions are the following:

- Pays 55% of gross monthly salary to age 65, after 90 days of continuous disability;
- Prorated benefits are paid in cases of residual, or partial disability;
- Benefits for mental health disability; and
- No evidence of insurability required if enrolled during the first 30 days after becoming benefited.

You may enroll as a new benefited employee during your first 30 days of employment. If you choose to enroll at a later date, you must prove evidence of good health. For more information please contact Benefits in the HR Service Center.

For more information and rates, please review page 23 of the [GIC Benefit Decision Guide](#).

Mandatory Retirement Plans

As a benefited employee you must participate in the Massachusetts State Employee Retirement System (MSERS) or the Optional Retirement Program (ORP), if eligible. The MSERS plan is managed by the [State Board of Retirement](#). The ORP program is managed by the [Department of Higher Education](#).

In either plan, employees contribute 9% of their income plus an additional 2% for wages over \$30,000 per year. Contributions are withheld from employee's base salaries. These contributions are tax deferred and **in lieu of the Federal Social Security Program.**

The MSERS Plan provides for a monthly retirement benefit and is designed to reward long service employees. Actual benefits are based on years of service, pension-eligible pay and age at retirement. Employees must have a minimum of ten years of full-time creditable service to be vested in the MSERS.

The ORP Plan is a 401(a) plan that provides an employer contribution in addition to the employee contribution and offers flexibility with investment options. The ORP plan also comes with a life insurance and long-term disability benefit.

Voluntary Retirement Savings Plans (optional)

403(b) Plans

You may defer some of your own income to a 403(b) plan. For calendar year 2014 the IRS limit is \$17,500 if you are under 50 years old, or \$23,000 if you are 50 years of age or older. The approved 403(b) companies are: Fidelity, TIAA-CREF, and VALIC.

457(b) Plan

If you meet eligibility requirements, you may also defer some of your own income to a 457(b). For calendar year 2014 the IRS limit is \$17,500 if you are under 50 years old or \$23,000 if you are 50 years of age or older. The 457(b) provider is Great-West Retirement Services.

For more information, please visit the [University Treasurer's Office](#) website.

Flexible Spending Accounts

You may open a flexible spending account that allows you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute. As you incur health care or dependent care expenses, you submit for reimbursement from your account and funds are deposited directly back into your bank account. Both plans are administered by Benefit Strategies.

Health Care Spending Account (HCSA)

The HCSA pays for eligible medical, dental and vision care expenses incurred by you and your dependents that are not covered by your insurance plans.

Active state employees who work half-time or more and their dependents eligible for health benefits with the GIC are eligible to participate in the HCSA program. Enrollment in one of the GIC Health Insurance plans is not required. New employee coverage begins on the first day of the month following 60 calendar days from the first date of

employment or two calendar months, whichever comes first. Claims incurred after your effective date are eligible for reimbursement. You may claim health care expenses under the HCSA plan for you, your spouse and your eligible tax dependents.

For more information on eligible and ineligible expenses, please see the [List of Eligible Expenses](#).

If you wish to enroll please fill out the [Flexible Spending Accounts Enrollment Form](#).

Dependent Care Assistance Program (DCAP)

This program is used to reimburse you for dependent care expenses you incur for a child under the age of 13 and/or a disabled adult dependent in order to enable you (or you and your spouse) to work, to look for work or to attend school full time.

All benefited state employees who work half-time or more are eligible upon hire.

For more information on eligible and ineligible expenses, please see the [List of Eligible Expenses](#).

If you wish to enroll, please fill out the [Flexible Spending Accounts Enrollment Form](#).

Tuition

UMMS provides tuition benefits to employees, spouses, domestic partners and/or dependent children. For more information, please review the [Tuition Policy](#).

Please send the forms to:

Benefits-HR Service Center
UMass Medical School
333 South Street
Shrewsbury, MA 01545
Fax (508) 856-4049

For any questions, please send an email to benefits.umms@umassmed.edu or call (508) 856-5260, option 1.