



# University of Massachusetts Medical School

## Postdoctoral Employees Benefits—at-a-Glance

Effective July 2008

<b>MEDICAL</b>																			
<p>As a regular employee you have the opportunity to join one of 11 medical plans offered by UMass Medical School.</p> <p>Each plan provides comprehensive coverage for necessary medical treatment, preventive care and prescription drugs. Review the Benefits Decision Guide and plan materials for details. Select the plan that meets your health care needs. The plans currently offered include:</p> <ul style="list-style-type: none"> <li>• <i>Unicare State Indemnity Plan with CIC</i></li> <li>• <i>Unicare State Indemnity Plan without CIC</i></li> <li>• <i>Unicare State Indemnity Plan Plus</i></li> <li>• <i>Unicare State Indemnity Community Choice Plan</i></li> <li>• <i>Harvard Pilgrim Independence Plan</i></li> <li>• <i>Navigator by Tufts Health Plan</i></li> <li>• <i>Fallon Select Care</i></li> <li>• <i>Fallon Direct Care</i></li> <li>• <i>NHP Care (Neighborhood Health Plan)</i></li> <li>• <i>Health New England</i></li> </ul> <p><b>Additional medical plan information and rates can be found at:</b> <a href="http://www.mass.gov/gic">www.mass.gov/gic</a></p>	<p>Premiums are deducted from your paycheck on a pre-tax basis. UMMS pays 80% of your bi-weekly premium.</p> <p>If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 30 days of initial eligibility.</p> <p>Your next opportunity to change your plan will be during the next Open Enrollment period or sooner if you have a change in family status or move out of the service area. The Open Enrollment period occurs in April/May each year with coverage effective July 1.</p> <p><i>Retiree Health Coverage</i></p> <p>You may continue on a health plan as a retiree once you begin to receive a pension. Earliest retirement age is 55 years with 10 years of service or any age with 20 years of service.</p>																		
<b>DENTAL</b>																			
<p>You may elect dental coverage in one of the two Dental Plans. UMMS pays the entire cost of the Premier Plan for single or family coverage. If you enroll in the Premier Plus, both you and UMMS share in the cost.</p> <p>If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 30 days of initial eligibility.</p> <p>You may change your election if you have a change in family status. Plan changes may be made during the Open Enrollment period occurs each October/November with coverage effective January 1.</p>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; border-bottom: 1px solid black; padding: 5px;"><u>Premier Plan</u></th> <th style="text-align: center; border-bottom: 1px solid black; padding: 5px;"><u>Premier Plus Plus</u></th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"><b>100% preventive care</b></td> <td style="padding: 5px;"><b>100% preventive care</b></td> </tr> <tr> <td style="padding: 5px;"><b>50% basic restorative</b></td> <td style="padding: 5px;"><b>80% basic restorative</b></td> </tr> <tr> <td style="padding: 5px;"><b>40% major restorative</b></td> <td style="padding: 5px;"><b>60% major restorative</b></td> </tr> <tr> <td style="padding: 5px;"><b>\$750/person/year</b></td> <td style="padding: 5px;"><b>\$1,500/person/year</b> <b>\$1,500/person/ortho</b></td> </tr> <tr> <td style="padding: 5px;"><b>Dependents to age 19</b> <b>Students to age 23</b></td> <td style="padding: 5px;"><b>Dependents to age 19</b> <b>Students to age 23</b></td> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;"><b>EMPLOYEE COST</b></td> </tr> <tr> <td style="padding: 5px;"><b>No cost for Employee</b></td> <td style="padding: 5px;"><b>\$ 4.951 bi-weekly - single</b> <b>\$ 19.43 bi-weekly - family</b></td> </tr> <tr> <td colspan="2" style="text-align: right; padding: 5px;"><i>Carrier: Delta Dental</i></td> </tr> </tbody> </table>	<u>Premier Plan</u>	<u>Premier Plus Plus</u>	<b>100% preventive care</b>	<b>100% preventive care</b>	<b>50% basic restorative</b>	<b>80% basic restorative</b>	<b>40% major restorative</b>	<b>60% major restorative</b>	<b>\$750/person/year</b>	<b>\$1,500/person/year</b> <b>\$1,500/person/ortho</b>	<b>Dependents to age 19</b> <b>Students to age 23</b>	<b>Dependents to age 19</b> <b>Students to age 23</b>	<b>EMPLOYEE COST</b>		<b>No cost for Employee</b>	<b>\$ 4.951 bi-weekly - single</b> <b>\$ 19.43 bi-weekly - family</b>	<i>Carrier: Delta Dental</i>	
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<p>If you have enrolled in a medical plan, you automatically have \$5,000 of life insurance coverage.</p> <p>You may purchase additional group term life insurance at low cost group rates.</p>	<p><b>OPTIONAL LIFE INSURANCE</b></p> <p>You may enroll in up to 8 times your annual salary without evidence of insurability as a new hire.</p> <p>If you enroll at a later date, you will need to prove evidence of good health.</p> <p style="text-align: right;"><i>Carrier: The Hartford</i></p>																		

## DISABILITY

UMMS does not provide a short term disability plan.

You may enroll in the Sick Leave Bank program by donating 16 hrs. (16 days) of your own sick time to the Bank. Upon approval from the plan committee, the plan continues to pay you bi-weekly after you have used up all accumulated sick, personal and vacation accruals and go 5 days unpaid. The program pays a maximum of 480 hours.

You may enroll in this plan during the open enrollment periods with effective dates of January 1 or July 1.

See Benefits for details on the policy.

## LONG-TERM DISABILITY (LTD)

You may elect LTD coverage. Coverage begins when you are continually disabled for more than 90 days. The plan will pay 50% of your income, up to a maximum of \$10,000 per month. This is an employee paid plan based on age/salary. Coverage begins on the first of the month following 60 days of employment.

If you enroll at a later date, you will need to prove evidence of good health.

Carrier: UNUM

## RETIREMENT

Participation in the State Retirement Plan (SERS) is mandatory, paid by you on a pre-tax basis, in lieu of Social Security. This may impact your future Social Security benefits.

Employees contribute 9% of salary and an additional 2% on salary above \$30,000. The plan is designed to provide you a monthly income based on your age, salary and service at the time you retire.

Details can be found at: [www.mass.gov/reasury/srb.htm](http://www.mass.gov/reasury/srb.htm)

### 403 (b) PLANS - voluntary

You may also voluntarily defer some of your own income to a 403 (b) plan, up to IRS limit of \$16,500 if you are under 50 years old or \$22,000 if you are 50 years old or over for calendar year 2009.

These 403 (b) contributions may go to one of the following companies: Fidelity, TIAA-CREF and AIG Retirement. .

### 457 (b) PLAN - voluntary

You may voluntarily defer additional income into a 457(b) plan through Great-West Retirement Services up to the IRS limit of \$16,500 if you are under 50 years old or \$22,000 if you are 50 years old or over for calendar year 2009.

## TIME OFF (pro-rated for part-time)

**VACATION** - 15 days per year

**PERSONAL TIME** - 3 days per year

**SICK TIME** - 15 days per year.

**HOLIDAYS** - 13 holidays (pro rated for part-time)

New Year's Day	Columbus Day
Martin Luther King Day	Veteran's Day
President's Day	Thanksgiving Day
Patriot's Day	Day after Thanksgiving
Memorial Day	Day before Christmas
Independence Day	Christmas Day
Labor Day	

## PRE-TAX SPENDING ACCOUNTS

Employees can open a reimbursement account that allows them to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.

There are certain times when you may change your election(s) known as a "change in status" determined by the IRS.

### HEALTH CARE SPENDING ACCOUNT (HCSA)

- Defer \$500-\$2,500 per year on a pre-tax basis.
- Use for co-pays, deductibles, non covered expenses

### DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

- Defer up to \$5,000 per year on a pre-tax basis.
- Use for child and elder care costs; after school; daycare.

## TUITION REIMBURSEMENT

Tuition reimbursement plans exist for employees, spouses, dependent children to age 25 at UMass campuses (excluding UMMS MD program) and State and Community Colleges. The fees at these institutions **are not** covered. Tuition assistance of \$200 per semester is available for non-state colleges and universities if you are a full-time employee.

## ADDITIONAL BENEFITS

Child Care Scholarship	Credit Union
Direct Deposit	Vision Plan
Home Owner's Insurance	Auto Insurance
Mass Buying Power	Employee Discount Plans
529 College Savings Plan	MetLaw