



University of Massachusetts Medical School

Postdoctoral Employees Benefits—at-a-Glance

(Regular Post Docs hired to work 20 hours or more weekly)

For Benefits Effective On/After July 1, 2013

HEALTH INSURANCE																							
<p>As a regular employee you have the opportunity to join one of 12 health plans offered by UMass Medical School.</p> <p>Each plan provides comprehensive coverage for necessary medical treatment, preventive care and prescription drugs. Review the GIC 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"> • <i>Unicare State Indemnity Plan with CIC</i> • <i>Unicare State Indemnity Plan without CIC</i> • <i>Unicare State Indemnity Plan Plus</i> • <i>Unicare State Indemnity Community Choice Plan</i> • <i>Harvard Pilgrim Independence Plan</i> • <i>Harvard Pilgrim Primary Choice</i> • <i>Tufts Health Plan Navigator</i> • <i>Tufts Health Plan Spirit</i> • <i>Fallon Select Care</i> • <i>Fallon Direct Care</i> • <i>NHP Care (Neighborhood Health Plan)</i> • <i>Health New England</i> <p><i>Additional health insurance plan information and rates can be found at: www.mass.gov/gic</i></p>	<p><i>Premiums are deducted from your paycheck on a pre-tax basis. UMMS pays 75% of your bi-weekly premium.</i></p> <p><i>If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 30 days of initial eligibility.</i></p> <p><i>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.</i></p>																						
DENTAL INSURANCE																							
<p><i>You may elect dental coverage in one of the two dental plans. UMMS pays the entire cost of the Basic Plan for single or family coverage. If you enroll in the Plus Plan, both you and UMMS share in the cost.</i></p> <p><i>If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 30 days of initial eligibility.</i></p> <p><i>You may change your election if you have a change in family status. Plan changes may be made during the Open Enrollment period which occurs each April/May with coverage effective July 1.</i></p>	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black; padding: 5px;"><u>Basic Plan</u></th> <th style="text-align: left; border-bottom: 1px solid black; padding: 5px;"><u>Plus Plus</u></th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"><i>100% preventive care</i></td> <td style="padding: 5px;"><i>100% preventive care</i></td> </tr> <tr> <td style="padding: 5px;"><i>50% basic restorative</i></td> <td style="padding: 5px;"><i>80% basic restorative</i></td> </tr> <tr> <td style="padding: 5px;"><i>40% major restorative</i></td> <td style="padding: 5px;"><i>60% major restorative</i></td> </tr> <tr> <td style="padding: 5px;"><i>\$750/person/year</i></td> <td style="padding: 5px;"><i>\$1,500/person/year</i></td> </tr> <tr> <td style="padding: 5px;"><i>\$750/person/year</i></td> <td style="padding: 5px;"><i>\$1,500/person/ortho</i></td> </tr> <tr> <td style="padding: 5px;"><i>Dependents to age 26</i></td> <td style="padding: 5px;"><i>Dependents to age 26</i></td> </tr> <tr> <td style="padding: 5px;"><i>No cost for Employee</i></td> <td style="padding: 5px;">EMPLOYEE COST</td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;"><i>\$ 5.02 bi-weekly - single</i></td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;"><i>\$20.08 bi-weekly - family</i></td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px; text-align: right;"><i>Carrier: Cigna Dental</i></td> </tr> </tbody> </table>	<u>Basic Plan</u>	<u>Plus Plus</u>	<i>100% preventive care</i>	<i>100% preventive care</i>	<i>50% basic restorative</i>	<i>80% basic restorative</i>	<i>40% major restorative</i>	<i>60% major restorative</i>	<i>\$750/person/year</i>	<i>\$1,500/person/year</i>	<i>\$750/person/year</i>	<i>\$1,500/person/ortho</i>	<i>Dependents to age 26</i>	<i>Dependents to age 26</i>	<i>No cost for Employee</i>	EMPLOYEE COST		<i>\$ 5.02 bi-weekly - single</i>		<i>\$20.08 bi-weekly - family</i>		<i>Carrier: Cigna Dental</i>
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LIFE INSURANCE																							
<p><i>If you have enrolled in a health plan, you automatically have \$5,000 of life insurance coverage.</i></p> <p><i>You may purchase additional group term life insurance at low cost group rates.</i></p>	<p>OPTIONAL LIFE INSURANCE</p> <p><i>You may enroll in up to 8 times your annual salary without evidence of insurability as a new hire.</i></p> <p><i>If you enroll at a later date, you will need to prove evidence of medical insurability.</i></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 hours (2 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 gone 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.

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 55% 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 medical insurability.

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. Since you will not be contributing into 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/treasury/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 \$17,500 if you are under 50 years old or \$23,000 if you are 50 years old or over for calendar year 2013.

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

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 \$17,500 if you are under 50 years old or \$23,000 if you are 50 years old or over for calendar year 2013.

TIME OFF (pro-rated for part-time)

VACATION - 120 hours per year, accrued biweekly, up to maximum of 240 hours

PERSONAL TIME - 16 hours per year awarded each January

SICK TIME - 120 hours per year, accrued biweekly, up to maximum of 960 hours

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	

FLEXIBLE 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 BENEFITS

Tuition waiver and remission plans exist for employees, spouses, dependent children to age 25 at UMass campuses (excluding UMMS MD program) and State and Community College and State Universities. The fees at these institutions **are not** covered. Tuition assistance of \$200 per semester is available for any accredited college or university if you are a full-time employee.

ADDITIONAL BENEFITS

Credit Union	MA UFUND (529 Plan)
Vision Insurance	MetLaw
Home Owner's Insurance	Auto Insurance
Employee Discount Plans	