



# University of Massachusetts Medical School

## Instructors Benefits-at-a-Glance (Regular employees hired to work 20 hours or more weekly)

For Benefits Effective On/After July 1, 2016

HEALTH INSURANCE		
<p>As a regular, benefited employee you have the opportunity to join one of 12 health plans offered by UMass Medical School through the GIC (Group Insurance Commission).</p> <p>Each plan provides comprehensive coverage for necessary medical treatment, preventive care and prescription drugs. Review the <b>GIC Benefit Decision Guide</b> 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>• Unicare State Indemnity Plan w/CIC</li><li>• Unicare State Indemnity Plan w/o CIC</li><li>• Unicare State Indemnity Plan Plus</li><li>• Unicare State Indemnity Community Choice Plan</li><li>• Harvard Pilgrim Independence Plan (<b>not accepting new members</b>)</li><li>• Harvard Pilgrim Primary Choice</li><li>• Tufts Health Plan Navigator</li><li>• Tufts Health Plan Spirit</li><li>• Fallon Select Care</li><li>• Fallon Direct Care</li><li>• NHP Care (Neighborhood Health Plan)</li><li>• Health New England</li></ul> <p><b>Additional health plan information and rates can be found at: <a href="http://www.mass.gov/gic">www.mass.gov/gic</a></b></p>	<p>Premiums are deducted from your paycheck on a pre-tax basis. UMMS pays 75% 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>	
DENTAL		
<p>You may elect dental coverage in one of two dental plans. UMMS pays the entire cost of the Basic Plan for individual or family coverage. If you enroll in the Plus Plan, 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 April/May with coverage effective July 1.</p>	<p><u><b>Basic Plan</b></u></p> <p><b>100% preventive care</b> <b>50% basic restorative</b> <b>40% major restorative</b></p> <p><b>\$750/person/year</b></p> <p><b>No cost for Employee</b></p>	<p><u><b>Plus Plan</b></u></p> <p><b>100% preventive care</b> <b>80% basic restorative</b> <b>60% major restorative</b></p> <p><b>\$1,500/person/year</b> <b>\$1,500/person/ortho</b></p> <p><b>\$ 6.79 bi-weekly - individual</b> <b>\$ 26.94 bi-weekly – family</b></p> <p>Carrier: Cigna Dental</p>

## LIFE INSURANCE

You may purchase additional group term life insurance for yourself only at low cost group rates.

If you have enrolled in a health plan, you automatically have \$5,000 of life insurance coverage.

### SUPPLEMENTAL LIFE INSURANCE

You may enroll in up to 8 times your annual salary without evidence of insurability as a new hire.

If you enroll at a later date, you will need to prove evidence of medical insurability.

Carrier: The Hartford

## DISABILITY

UMMS does not provide a short term disability plan.

You may enroll in the Sick Leave Bank program by donating some 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 have gone one work-week unpaid. The program pays a maximum of 480 hours.

You may enroll in the Sick Leave Bank as a new hire once you have accrued one work week of sick time or during the open enrollment periods held in April/May. If you enroll during open enrollment, your effective date is 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.

You may enroll in this plan as a new hire without evidence of medical insurability or at any time during the year with evidence of medical insurability.

Carrier: Unum

## RETIREMENT

Participation in either the MA State Employee Retirement System (MSERS) or Optional Retirement Program (ORP) is compulsory, paid by you on a pre-tax basis, in lieu of Social Security (OASDI). Enrollment in these plans may impact your future Social Security benefits.

In either plan, you contribute 9% on your whole salary and an additional 2% on your salary above \$30,000. The MSERS plan is designed to provide you a predictable, monthly income based on your age, salary and years of service at the time you retire. The ORP plan is a plan that allows you flexibility with vendors and investments and is risk-based. The ORP plan comes with life insurance and long-term disability benefits.

### 403 (b) PLANS - voluntary

You may voluntarily defer some of your own income to a 403 (b) plan, up to IRS limit of \$18,000 if you are under 50 years old or \$24,000 if you are 50 years old or over for calendar year 2016.

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 IRS limit of \$18,000 if you are under 50 years old or \$24,000 if you are 50 years old or over for calendar year 2016.

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

**VACATION DAYS** - time is accrued bi-weekly to a maximum of 240 hours or above (for non-unit employees) according to the schedule below.

Exempt (years of service)	Non-exempt (months of service)
0-4 160 hours	1-53 80 hours
5-9 168 hours	54-113 120 hours
10-19 176 hours	114-233 160 hours
20+ 184 hours	234+ 200 hours

**PERSONAL DAYS** - You will receive 2 days each January – pro-rated based on FTE.

**SICK DAYS** – time is accrued bi-weekly up to 120 hours per year up to a maximum accrual 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

You are eligible for 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.

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 \$250- \$2,550 per year on a pre-tax basis
- Use for co-pays, deductibles, non-covered, eligible expenses
- Monthly fee of \$2.50 for one or both plans

### 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
- Monthly fee of \$2.50 for one or both plans

## 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 Colleges and State Universities. 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

- Credit Union
- MetPay (discounted auto and homeowner’s policies)
- MetLaw (legal services plan)
- Direct Deposit
- Vision Plan
- Employee Discount Plans
- MA UFUND (529 Plan)