



University of Massachusetts Medical School

Post Docs 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 GIC Benefit 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"> • Unicare State Indemnity Plan w/CIC • Unicare State Indemnity Plan w/o CIC • Unicare State Indemnity Plan Plus • Unicare State Indemnity Community Choice Plan • Harvard Pilgrim Independence Plan (not accepting new members) • Harvard Pilgrim Primary Choice • Tufts Health Plan Navigator • Tufts Health Plan Spirit • Fallon Select Care • Fallon Direct Care • NHP Care (Neighborhood Health Plan) • Health New England <p>Additional health plan information and rates can be found at: www.mass.gov/gic</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>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; border-bottom: 1px solid black; padding: 5px;"><u>Basic Plan</u></th> <th style="text-align: center; border-bottom: 1px solid black; padding: 5px;"><u>Plus Plan</u></th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">100% preventive care</td> <td style="padding: 5px;">100% preventive care</td> </tr> <tr> <td style="padding: 5px;">50% basic restorative</td> <td style="padding: 5px;">80% basic restorative</td> </tr> <tr> <td style="padding: 5px;">40% major restorative</td> <td style="padding: 5px;">60% major restorative</td> </tr> <tr> <td style="padding: 5px;">\$750/person/year</td> <td style="padding: 5px;">\$1,500/person/year \$1,500/person/ortho</td> </tr> <tr> <td style="padding: 5px;">No cost for Employee</td> <td style="padding: 5px;">\$ 6.79 bi-weekly - individual \$ 26.94 bi-weekly – family</td> </tr> <tr> <td></td> <td style="padding: 5px;">Carrier: Cigna Dental</td> </tr> </tbody> </table>	<u>Basic Plan</u>	<u>Plus Plan</u>	100% preventive care	100% preventive care	50% basic restorative	80% basic restorative	40% major restorative	60% major restorative	\$750/person/year	\$1,500/person/year \$1,500/person/ortho	No cost for Employee	\$ 6.79 bi-weekly - individual \$ 26.94 bi-weekly – family		Carrier: Cigna Dental
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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 5 days 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 the MA State Employee Retirement System (MSERS) is compulsory, paid by you on a pre-tax basis, in lieu of Social Security (OASDI). This may impact your future Social Security benefits.

The plan is a Defined Benefit Plan. You contribute 9% on your whole salary and an additional 2% on your 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 \$18,000 if you are under 50 years old or \$24,000 if you are 50 years old or over for calendar year 2015.

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 2015.

TIME OFF (pro-rated for part-time)

VACATION DAYS – vacation time is accrued bi-weekly at a rate of 4.61 hours per pay period to a maximum accrual of 240 hours.

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

SICK DAYS – sick 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 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. 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)