

2018-2019

Enrollment Guide

New Hire Benefits At-a-Glance

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Health Insurance

**Great Care. Great Coverage.
FOR YOU AND YOUR FAMILY.**

A GUIDE TO CHOOSING YOUR INSURANCE PLANS

At UMass Medical School we are passionate about quality health care. We believe it takes the best people to provide the best care – and that our employees deserve nothing less.

When each of us becomes healthier, we grow stronger as an institution. That means our health care benefits need to provide a balance between care when you're sick and access to resources and providers that help you stay well. We also understand that our employees have a variety of health care needs; and there's no single solution to meet the needs of all our employees.

For this reason, UMass Medical School offers its eligible employees a broad range of quality health insurance plan options that focus on wellness, prevention and access to top rated health care facilities and physicians. In addition to dental, vision, and other benefits plans, choosing your health insurance plan is an important decision that impacts you and your family for the whole year. Use the information in this Benefits At-a-Glance to get an overview of your insurance plan options – so you can choose what's best for you.

2-Month Waiting Period Options for Health Insurance.

- **COBRA** – If you had health insurance through your previous employer, you may continue this coverage during the 2-month waiting period.
- **MA Health Connector** – Offers a number of plans available on an after-tax payment basis. To review plans, go to www.mahealthconnector.org.
- **B Waiver** – If you have urgent, immediate medical expenses during the 2-month waiting period, you may apply to buy GIC coverage at full cost for that period of time.

New Employees

You must enroll within 10 calendar days of hire. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first.

Qualifying Events

Please contact Human Resources within 30 days of a qualifying event to enroll or make changes to benefits.

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Employees budgeted for 20 hours or more per week, their spouse and dependents up to age 26.

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▶ Choosing the Best Health Insurance Plan for You and Your Family

As you review the health insurance plan options available to you and your family, there are a number of things to consider. Follow these steps to help determine the right plan for you:

STEP 1: Your location.

Where you live determines the health insurance plan options available to you. Review the map in this Benefits At-a-Glance to determine which plans are available in your service area.

STEP 2: GATHER a list of your doctors, hospitals and medications that you take frequently. Be sure to include the same information for every family member you cover.

STEP 3: INVESTIGATE whether your physicians and facilities are in the network.

If you have a physician or facility that you'd like to continue to use, be sure to find out if they are included in the plan network and identify their quality/cost tier assignment. Keep in mind that if your physician or facility leaves your health insurance plan's network during the year, you must stay in the plan for the year. You can change to another plan during the next Open Enrollment. In the meantime, the current health insurance plan will help you find another provider.

STEP 4: Costs.

How much are you willing to pay for health care? In addition to your payroll contributions (premium payments), you'll want to consider your other out-of-pocket costs, such as coinsurance.

Go to mass.gov/gic/lessexpensive for a side-by-side comparison of the limited plans. Limited network plans help address differences in provider costs. You will enjoy the same benefits as the wider network plans, but will save money because limited network plans have a smaller network of providers (fewer doctors and hospitals).

STEP 5: CHOOSE which type of plan is best for your unique circumstances.

UMass Medical School, **through the GIC**, offers a variety of plan options to meet a variety of needs. The best health plan for you will depend on your individual needs and preferences. So, it's important to understand how each plan works and what is most important to you.

IMPORTANT NOTES

- Health insurance pre-tax deductions are made twice per month and begin one month before the effective date of coverage.
- You may only change plans during Open Enrollment (April/May), unless you move out of the service area. Keep in mind that if you change plans (i.e., change to a new plan carrier), you will incur a new deductible.
- Qualifying events allow you to enroll in health insurance. However, you must submit documentation of the event – loss of coverage, a copy of a marriage certificate and/or birth certificate to add a spouse and/or children to the health insurance plan.
- You will pay lower copays for providers with the highest quality and/or cost-efficiency scores (based on specific criteria and national and industry standards):
→ **Tier 1** (*excellent*) → **Tier 2** (*good*) → **Tier 3** (*standard*)
- Physicians for whom there is not enough data and non-tiered specialists are assigned a plan's Tier 2 level.
- An Employee Assistance Program (EAP), offered through Optum, will be available to employees and their families at no cost, even if you don't have health insurance through the GIC.

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For complete plan details, view the 2018-2019 GIC Benefit Decision Guide on the UMMS Benefits website at www.umassmed.edu/hr/benefits or go to GIC's website at www.mass.gov/gic/bdgs.

Summary of Benefits

The **Summary of Benefits** to the right gives you a snap-shot of primary features of each health insurance plan. Before making your final decision you should review the plan documents or contact the health insurance plan you are considering to learn more about:

- Information on other health insurance plan benefits that are not described in this Benefits At-a-Glance;
- Whether your physicians and facilities are in the network; and
- Which copay tiers your physicians and facilities are in.

“Same Benefits for All Plans” is just that – these plan features are the same in all plans so there is no need to factor them in when determining the right plan for you.

Health Insurance Plans Footnotes

¹ UMass Memorial's current Physician and Hospital agreement with Tufts Health Plan Navigator expires on December 31, 2018 and we cannot confirm at this time whether UMass Memorial providers will continue their participation with Tufts Health Plan Navigator beyond 2018.

² Go to mass.gov/gic/lessexpensive for a side-by-side comparison of the limited plans. Limited network plans help address differences in provider costs. You will enjoy the same benefits as the wider network plans, but will save money because limited network plans have a smaller network of providers (fewer doctors and hospitals).

³ Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance products.

⁴ For inpatient hospital care and outpatient surgery, after you pay a copay.

⁵ \$15 per visit for Centered Care PCP.

⁶ “CIC” stands for Comprehensive Illness Coverage. Without CIC, deductibles are higher and coverage is only 80% for some services. Out-of-network benefits – This plan determines allowed amounts for out-of-state providers; you may be responsible for a portion of the total charge. Use UniCare's national network of providers to avoid these charges.

SAME BENEFITS FOR ALL HEALTH PLANS	
Preventive Services	Most covered at 100%; no copay
Specialist Physician Office Visit	
Tier 1	\$30 per visit
Tier 2	\$60 per visit
Tier 3	\$75 per visit
Telehealth Coverage	\$15 per visit
Emergency Room Care	\$100 per visit <i>(waived if admitted)</i>
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan <i>(maximum one copay per day; contact plan for details)</i>
Out-of-Pocket Maximum ³	
Individual	\$5,000
Family	\$10,000
Prescription Drug Administrator – Express Scripts[®]	
Telephone Number	1.855.283.7679
Website	express-scripts.com/gicRx
Prescription Drug Deductible	
Individual	\$100
Family	\$200
Prescription Drug	
Retail: up to a 30-day supply	
Tier 1	\$10
Tier 2	\$30
Tier 3	\$65
Mail-Order	
Maintenance drugs: up to a 90-day supply	
Tier 1	\$25
Tier 2	\$75
Tier 3	\$165
Employee Assistance Program	No cost

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HEALTH INSURANCE PLANS <i>Listed from lower cost to higher cost</i>		UniCare State Indemnity Plan/ Community Choice	Health New England ¹	Tufts Health Plan Spirit	Fallon Health Direct Care	NHP Prime (Neighborhood Health Plan)	Harvard Pilgrim Primary Choice Plan
PLAN TYPE		PPO-TYPE	HMO	EPO (HMO-TYPE)	HMO	HMO	HMO
UMass Memorial Hospitals/ Affiliated Facilities – In-Network	Clinton Hospital		X		X	X	X
	Health Alliance Hospital – Fitchburg	X	X		X	X	X
	Health Alliance Hospital – Leominster	X	X		X	X	X
	Marlborough Hospital		X		X	X	X
	UMass Memorial – Memorial Campus		X			X	
	UMass Memorial – University Campus		X			X	
	UMass Memorial – Hahnemann Campus		X			X	
	UMass Memorial Medical Group Primary Care Physicians	X	X		Limited Participation – Check with Plan	X	
	UMass Memorial Medical Group Specialty Care Physicians	X	X		Exception Basis with Prior Authorization	X	
Type of GIC Network Plan ²		Limited	Regional	Limited	Limited	Regional	Limited

Monthly Rates	For Employees Hired Before July 1, 2003		For Employees Hired on or After July 1, 2003		For Employees Hired Before July 1, 2003		For Employees Hired on or After July 1, 2003	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
	\$101.38	\$247.74	\$111.11	\$261.70	\$113.75	\$271.44	\$114.16	\$284.91
	\$126.73	\$309.68	\$138.89	\$327.13	\$142.20	\$339.31	\$142.71	\$356.14
							\$116.98	\$299.48
							\$146.23	\$374.35
							\$121.53	\$306.05
							\$151.91	\$382.57

Telephone Number		1.800.442.9300	1.800.842.4464	1.800.870.9488	1.866.344.4442	1.866.567.9175	1.800.542.1499
Website		unicarestateplan.com	hne.com/gic	tuftshealthplan.com/gic	fallonhealth.org/gic	nhp.org/gic	harvardpilgrim.org/gic
PCP Required?		No	Yes	No	Yes	Yes	Yes
Referrals to Network Specialists Required?		No	No	No	Yes	Yes	Yes
Plan Year Medical Deductible	Individual	\$400	\$400	\$400	\$400	\$500	\$400
	Family	\$800	\$800	\$800	\$800	\$1,000	\$800
Prescription Drug Costs Applied to In-Network Out-of-Pocket Maximum?		Yes	Yes	Yes	Yes	Yes	Yes
Out-of-Network Benefits?		Yes 80% coverage of allowed amounts ⁴	No except for emergency care	No except for emergency care	No except for emergency care	No except for emergency care	No except for emergency care
Primary Care Provider Office Visit		\$20 per visit ⁵	\$20 per visit	\$20 per visit	\$15 per visit	\$20 per visit	\$20 per visit
Retail Clinic and Urgent Care Center		\$20 per visit	\$20 per visit	\$20 per visit	\$15 per visit	\$20 per visit	\$20 per visit
Outpatient Mental Health and Substance Abuse Care		\$20 per visit	\$20 per visit	\$20 per visit	\$15 per visit	\$20 per visit	\$20 per visit
Inpatient Hospital Care – Medical		<i>Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.</i>					
		\$275 per admission No tiering	\$275 per admission No tiering	\$275 per admission \$500 per admission No Tier 3	\$275 per admission No tiering	\$275 per admission No tiering	\$275 per admission \$500 per admission No Tier 3
Outpatient Surgery		<i>Maximum one copay per calendar quarter or four per year, depending on plan. Contact the plan for details or see the GIC Benefit Decision Guide.</i>					
		Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	\$110 per occurrence	\$250 per occurrence	\$250 per occurrence	\$250 per occurrence	\$250 per occurrence

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HEALTH INSURANCE PLANS <i>Listed from lower cost to higher cost</i>		UniCare State Indemnity Plan/PLUS	Tufts Health Plan Navigator ¹	Fallon Health Select Care	Harvard Pilgrim Independence Plan	UniCare State Indemnity Plan/Basic With CIC ⁶
PLAN TYPE		PPO-TYPE	POS	HMO	POS	INDEMNITY
UMass Memorial Hospitals/ Affiliated Facilities – In-Network	Clinton Hospital	X	X	X	X	X
	Health Alliance Hospital – Fitchburg	X	X	X	X	X
	Health Alliance Hospital – Leominster	X	X	X	X	X
	Marlborough Hospital	X	X	X	X	X
	UMass Memorial – Memorial Campus	X	X	X	X	X
	UMass Memorial – University Campus	X	X	X	X	X
	UMass Memorial – Hahnemann Campus	X	X	X	X	X
	UMass Memorial Medical Group Primary Care Physicians	X	X	X	X	X
	UMass Memorial Medical Group Specialty Care Physicians	X	X	X	X	X
Type of GIC Network Plan ²		Broad	Broad	Broad	Broad	National

Monthly Rates							without CIC	with CIC
			For Employees Hired Before July 1, 2003	Individual Family	\$140.03 \$331.05	\$149.47 \$362.41	\$153.89 \$371.12	\$166.06 \$401.78
For Employees Hired on or After July 1, 2003	Individual Family	\$175.05 \$413.82	\$186.85 \$453.02	\$192.37 \$463.90	\$207.58 \$502.23	\$253.17 \$557.82	\$301.72 \$668.36	

Summary of Benefits	Telephone Number	1.800.442.9300	1.800.870.9488	1.866.344.4442	1.800.542.1499	1.800.442.9300	
	Website	unicarestateplan.com	tuftshealthplan.com/gic	fallonhealth.org/gic	harvardpilgrim.org/gic	unicarestateplan.com	
	PCP Required?	No	Yes	Yes	Yes	No	
	Referrals to Network Specialists Required?	No	Yes	Yes	Yes	No	
	Plan Year Medical Deductible	Individual Family	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000
	Prescription Drug Costs Applied to In-Network Out-of-Pocket Maximum?	Yes	Yes	Yes	Yes	Yes	
	Out-of-Network Benefits?	Yes 80% coverage of allowed amounts	Yes with higher out-of-pocket costs	No except for emergency care	Yes with higher out-of-pocket costs	Not applicable; the Indemnity Plan is available throughout the U.S. and outside of the country	
	Primary Care Provider Office Visit	\$20 per visit ⁵	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit	
	Retail Clinic and Urgent Care Center	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	
	Outpatient Mental Health and Substance Abuse Care	\$20 per visit	\$10 per visit	\$20 per visit	\$10 per visit	\$20 per visit	
	Inpatient Hospital Care – Medical	Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.					
	Outpatient Surgery	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	Maximum one copay per calendar quarter or four per year, depending on plan. Contact the plan for details or see the GIC Benefit Decision Guide.				

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This map indicates which health insurance plans are available in each area.

The UniCare State Indemnity Plan/Basic is the only health plan offered by the GIC that is available throughout the United States and outside of the country.

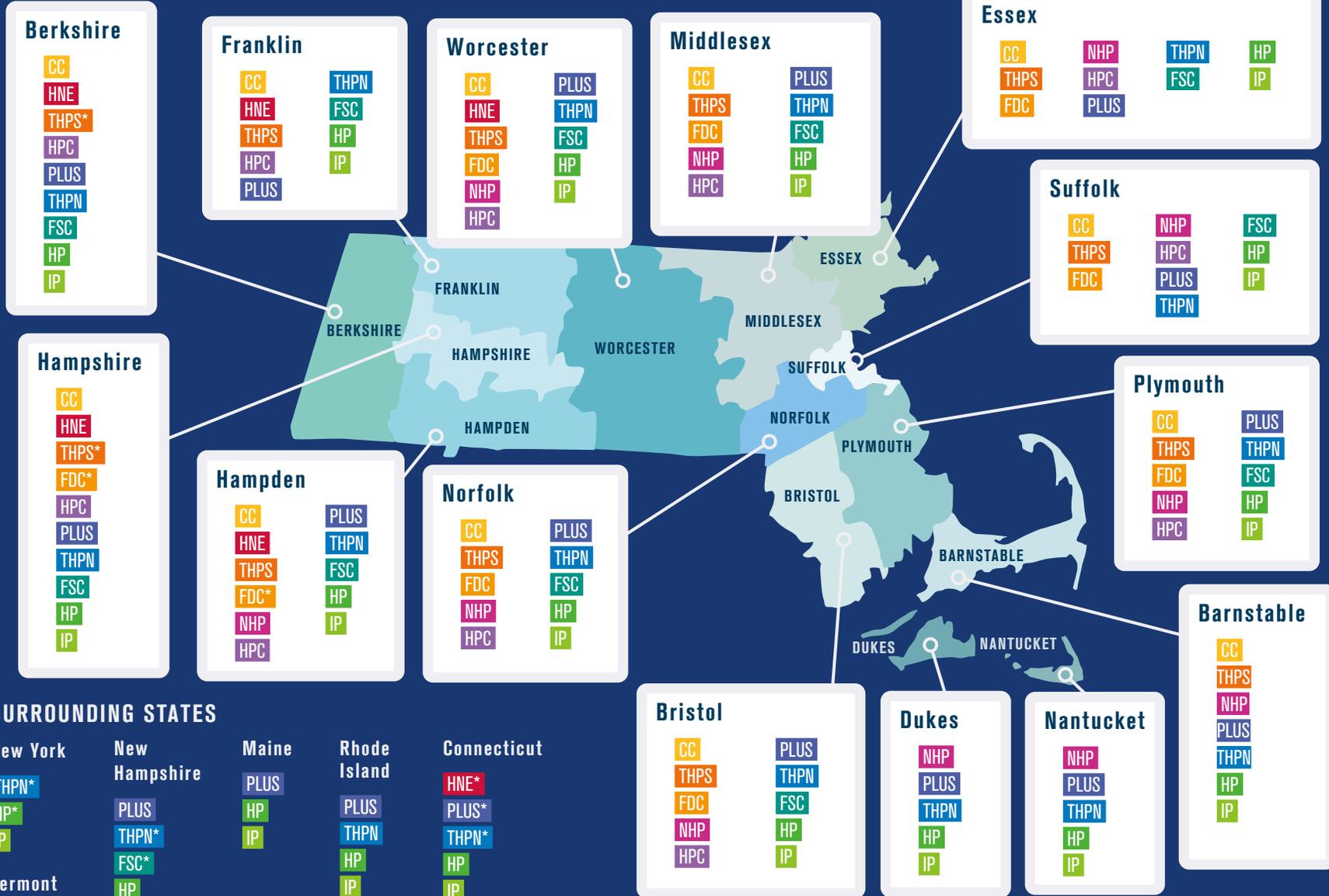
MAP KEY

- CC** UniCare State Indemnity Plan/Community Choice
- HNE** Health New England
- THPS** Tufts Health Plan Spirit

- FDC** Fallon Health Direct Care
- NHP** NHP Prime (Neighborhood Health Plan)
- HPC** Harvard Pilgrim Primary Choice Plan

- PLUS** UniCare State Indemnity Plan/PLUS
- THPN** Tufts Health Plan Navigator
- FSC** Fallon Health Select Care

- HP** Harvard Pilgrim Independence Plan
- IP** UniCare State Indemnity Plan/Basic



SURROUNDING STATES

- | | | | | |
|-----------------|----------------------|--------------|---------------------|--------------------|
| New York | New Hampshire | Maine | Rhode Island | Connecticut |
| THPN* | PLUS | PLUS | PLUS | HNE* |
| HP* | THPN* | HP | THPN | PLUS* |
| IP | FSC* | IP | HP | THPN* |
| | HP | | IP | HP |
| Vermont | IP | | | IP |
| PLUS | | | | |
| THPN* | | | | |
| HP* | | | | |
| IP | | | | |

* Not every city and town are covered in this county or state; contact the health insurance carrier to find out if you live in the service area. The product also has a limited network of providers in this county or state; contact the health insurance carrier to find out which doctors and hospitals participate.

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Dental and Vision Insurance

New employees must enroll within 10 calendar days of hire. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first. Once enrolled, you may add or delete dependents if you have a qualifying event.

Dental Insurance – Cigna Dental

Good oral health is important, not only to your teeth and gums, but to your overall health. That is why it's so important to see your dentist on a regular basis. You may elect dental coverage in one of our two dental plans. UMMS pays the entire cost of the Basic Plan for Individual and Family coverage. If you enroll in the Plus Plan, both you and UMMS share in the cost.

BENEFIT	BASIC PLAN	PLUS PLAN
Annual Deductible*		
Individual	\$50	\$25
Family Maximum	\$150	\$75
Annual Plan Maximum**	\$750 per person	\$1,500 per person
Preventive Care Services	100%	100%
Basic Restorative Services	50%	80%
Major Restorative Services	40%	60%
Orthodontia Maximum	No coverage	\$1,500 per person, up to age 19

* Waived for Preventive Care.

** If you change plans effective 7/1/18, keep in mind that the Annual Plan Maximum is by calendar year. For example, if a covered person has reached the Annual Plan Maximum under the Plus Plan and switches to the Basic Plan, no additional reimbursement under the Basic Plan will be allowed, until the beginning of the next calendar year.

Employee Cost	BASIC PLAN	PLUS PLAN
Individual	No cost	\$8.09 bi-weekly
Family	No cost	\$30.98 bi-weekly

For complete plan details, view the **Dental Insurance Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/dental-insurance.

Vision Insurance – Guardian Vision

UMMS offers an optional vision plan through Guardian, providing affordable eye care for you and your family. The plan provides:

- \$10 copay for routine eye exam in-network
- \$25 copay for eye glasses in-network
- Copay for elective contact lenses varies depending on fitting and evaluation

Employee Cost

Individual	\$2.85 bi-weekly
Family	\$7.86 bi-weekly

For complete plan details, view the **Vision Insurance Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/vision-insurance. To check providers in the network, go to www.GuardianAnytime.com.

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Flexible Spending Accounts

UMMS offers two Flexible Spending Accounts – a Health Care Spending Account (HCSA) and a Dependent Care Assistance Program (DCAP).

A Flexible Spending Account is a special account that allows you to set aside money to pay for certain out-of-pocket health care costs. Flexible Spending Accounts (FSAs) help you save money, too, by providing a way to pay for certain everyday health or dependent care expenses on a tax-free basis. Anyone who has predictable out-of-pocket medical, dental, vision or dependent care expenses should consider an FSA.

The **Health Care Spending Account (HCSA)** lets you pay for eligible medical, dental and vision care expenses such as deductibles, copays, coinsurance amounts, prescription drugs and other charges not covered or fully reimbursed under a medical, dental or vision plan. You may contribute between \$250 and \$2,650 to your HCSA each year.

The **Dependent Care Assistance Program (DCAP)** allows you to pay for qualified expenses incurred for custodial dependents (children under age 13) or elder care expenses you incur while you and your spouse work or search for work. You may contribute any amount up to \$5,000 per household to your DCAP each plan year (\$2,500 if married but filing separate tax returns). Under IRS guidelines, you can only be reimbursed for dependent care that has already taken place and up to the amount you have already contributed to your DCAP.

For complete plan details, view the **Flexible Spending Accounts Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/flexible-spending-accounts.

Child Care Assistance Program

The UMMS Child Care Assistance Program helps to make child care for children in pre-kindergarten or younger affordable for non-union UMMS employees. The Child Care Assistance Program pays a portion of child care expenses for licensed day care centers and in family child care homes. The amount of assistance that the program provides is determined by your adjusted gross family income.

Applications to participate in the program are only accepted during the annual Open Enrollment period (April/May), with the program beginning July 1. The Child Care Assistance Program is administered by Crosby Benefit Systems, a division of WageWorks. Crosby will work with you during the enrollment period, answering questions on eligibility, the payment process, etc.

You may participate in both the Child Care Assistance Program AND the Dependent Care Assistance Program (DCAP). However, IRS limits the total amount of dependent care assistance per household to \$5,000 each year.

For complete plan details, view the **Child Care Assistance Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/child-care-assistance.

Any Questions?

Visit the HR Benefits website, <https://www.umassmed.edu/hr/benefits/>, contact the Benefits Department in the HR Service Center at benefits.umms@umassmed.edu, or call **508.856.5260, Option 1**.

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Life Insurance and Accidental Death & Dismemberment

Optional Life Insurance and Accidental Death & Dismemberment (AD&D)

Optional Life Insurance is offered to you as a voluntary benefit through The Hartford. The cost is based on your age, salary and the amount of insurance coverage you elect. Coverage is effective on the first of the month following 60 days of employment or 2 full calendar months, whichever comes first, if you enroll as a new hire. The basic features of the benefit are as follows:

- May elect up to 8x annual salary (up to \$1.5 million maximum) without evidence of insurability as a new hire
- Accidental death and dismemberment included
- Portable upon termination
- Option available to convert to permanent whole or universal life policy

In addition, you are also provided with \$5,000 of basic life insurance with your health insurance plan through the Group Insurance Commission.

When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

For complete plan details, view the **Optional Life Insurance Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/optional-life-insurance.

MONTHLY OPTIONAL LIFE INSURANCE RATES		
ACTIVE EMPLOYEE AGE	SMOKER RATE Per \$1,000 of Coverage	NON-SMOKER RATE Per \$1,000 of Coverage
Under Age 35	\$0.10	\$0.04
35-44	\$0.12	\$0.05
45-49	\$0.20	\$0.07
50-54	\$0.33	\$0.14
55-59	\$0.53	\$0.21
60-64	\$0.79	\$0.31
65-69	\$1.45	\$0.70
Age 70 and over	\$2.57	\$1.16

Rates include Accidental Death and Dismemberment coverage.

State employees who have a qualified family status change during the year may enroll in or increase their coverage without evidence of medical insurability in an amount up to 4x salary within 31 days of the qualifying event. Family status changes include: marriage, birth or adoption of a child, divorce and death of a spouse.

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Short Term and Long Term Disability Insurance

Short Term Disability Insurance

Employees may choose to participate in a Short Term Disability program offered by Guardian. The employee pays the entire cost of the plan. **Coverage is effective on the first of the month after hire date.** The basic features of the benefits are as follows:

- Choice of tax-free benefit at 50% or 60%* of your gross weekly salary (to a maximum of \$1,500 per week) for up to 11 weeks
- Benefit is effective after a 15-day elimination period
- Sick Time, Vacation Time, Personal Time and Sick Leave Bank accruals do not need to be exhausted to use this benefit
- Includes benefits for mental health and substance abuse disabilities, partial disabilities and rehabilitation

* Employees can choose either the "Low Plan" (50% of gross weekly salary), or the "High Plan" (60% of gross weekly salary), both up to a maximum of \$1,500 per week. Note: The covered salary excludes bonuses and commissions. Cost will vary depending on level of coverage, age and salary.

When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

Employee rates for both the 50% and 60% salary plans are based on age and salary. Please refer to the Short Term Disability Rate chart below.

CURRENT AGE BAND	EMPLOYEE RATE PER \$10 OF WEEKLY COVERED BENEFIT VOLUME	
	OPTION 1 50% coverage	OPTION 2 60% coverage
Less than 25	\$0.33	\$0.34
25-29	\$0.45	\$0.47
30-34	\$0.62	\$0.65
35-39	\$0.45	\$0.47
40-44	\$0.32	\$0.33
45-49	\$0.34	\$0.35
50-54	\$0.38	\$0.40
55-69	\$0.45	\$0.47
60 and over	\$0.53	\$0.55

For complete plan details, view the **Short Term Disability Insurance Section** available on the UMMS Benefits website at <https://www.umassmed.edu/hr/benefits/long-term-disability/short-term-disability/>

Long Term Disability Insurance

Employees 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 employment or 2 full calendar months, whichever comes first, if you enroll as a new hire.** The basic features of the benefits are as follows:

- A tax-free benefit of 55% of your gross monthly salary
- A benefit for mental health disabilities and for partial disabilities
- A rehabilitation and return-to-work assistance benefit
- A dependent care expense benefit

When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

LONG TERM DISABILITY RATES			
ACTIVE EMPLOYEE AGE	EMPLOYEE MONTHLY RATES Per \$100 of Monthly Earnings	ACTIVE EMPLOYEE AGE	EMPLOYEE MONTHLY RATES Per \$100 of Monthly Earnings
Under Age 25	\$0.08	50-54	\$0.57
25-29	\$0.10	55-59	\$0.70
30-34	\$0.14	60-64	\$0.67
35-39	\$0.17	65-69	\$0.38
40-44	\$0.35	Age 70 and over	\$0.22
45-49	\$0.47		

For complete plan details, view the **Long Term Disability Insurance Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/long-term-disability.



Did you know...

Disability strikes 1 in 4 workers before age 65.

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Mandatory Retirement Plans

Building financial security for the future is essential to ensure that you can live comfortably when you retire. As a UMMS employee, you are required to participate in either the **Massachusetts State Employees' Retirement System (MSERS)** or the **Optional Retirement Program (ORP)**. Regardless of which plan you choose, you contribute 9% of your salary (up to 64% of the IRS compensation limit) and an additional 2% of your salary in excess of \$30,000. Participation in a plan is mandatory and contributions are tax-deferred.

Please note: For both MSERS and ORP, these contributions are in lieu of Social Security contributions. This may impact your future Social Security benefits.

Massachusetts State Employees' Retirement System (MSERS)

The MSERS is a Defined Benefit Plan designed to provide you with a monthly income based on your age, salary and service at the time you retire. You contribute 9% of your whole salary (up to 64% of IRS compensation limit) and an additional 2% on your salary above \$30,000. You are vested in the MSERS plan when you have attained 10 years of full-time creditable service.

For complete plan details, view the **MSERS Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/retirement-plans/mandatory-retirement-plans/msers.

Optional Retirement Program (ORP)

Professional employees (non-unit professionals and NAGE professionals) are also eligible for the Optional Retirement Program (ORP), an alternative to the Massachusetts State Employees' Retirement System (MSERS). Eligible employees will receive a **Notice of Eligibility** and information at time of hire.

The ORP is a Defined Contribution Plan, where benefits are determined by the total balance of your ORP account when you draw benefits from the plan. Employees have a choice of investment options through Fidelity, TIAA and VALIC and all contributions are 100% vested. Employees also receive an employer match of 5%.

For complete plan details, view the **ORP Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/retirement-plans/mandatory-retirement-plans/orp.

New hires are defaulted into MSERS and must actively elect ORP by completing and submitting the ORP enrollment forms, if desired.

Voluntary Retirement Savings Plans

UMass Medical School offers two voluntary retirement savings plan options – the University 403(b) Plan and the 457(b) Plan/MA SMART Plan.

403(b) Plan

As a UMMS employee, the 403(b) Plan allows you to voluntarily defer a portion of your income on a pre-tax basis, up to IRS limits. The 403(b) Plan also offers a **Roth option**. For 2018, if you are under age 50, you may defer \$18,500 to the 403(b) Plan; if you are age 50 or older, your deferral limit is \$24,500. You will have over 25 investment options through Fidelity, TIAA and other investment providers, including a self-directed brokerage window, where the earnings on your money will grow tax deferred.

To start deferrals, first-time users will need to set up a 403(b) account. Once registered, you will be able to start biweekly payroll deductions and choose an investment lineup.

For complete plan details, view the **403(b) Plan Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/retirement-plans/403b-plan.

457(b) Plan/MA SMART Plan

Offered through Empower Retirement, the 457(b) Plan is a voluntary deferred compensation plan where you may defer up to the IRS limits of \$18,500 if you are under age 50, and up to \$24,500 if you are age 50 or older.

The 457(b) Plan/MA SMART Plan also has a **Roth option** which allows you to contribute **after-tax dollars** so your earnings and distributions will be non-taxable. Distributions must occur after age 59 ½, or upon disability or death, and no earlier than five (5) tax years after your first Roth 457(b) contribution.

For complete plan details, view the **457(b)/MA SMART Plan Section** available on the UMMS Benefits website at www.umassmed.edu/hr/benefits/retirement-plans/voluntary-retirement-plans/457b-planma-smart-plan.

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Sick Leave Bank

The Sick Leave Bank (SLB) program is designed to help eligible employees with a source of income between accrued Time Off and when Long Term Disability benefits begin. As a New Hire, you may enroll in the SLB program once you have accrued one work week of sick time, or during the Open Enrollment period that occurs each April/May. If you enroll during Open Enrollment, your effective date is July 1.

An employee donates 16 hours (two days) of sick time to the Sick Leave Bank. Although you must be a member for 6 months prior to using the bank, the SLB will pay up to a maximum of 12 work weeks. There is no financial cost to joining yet the benefit potential is significant!

For complete plan details, view the **Sick Leave Bank Section** of the UMMS Benefits website at www.umassmed.edu/hr/benefits/sick-leave-bank.

Time Off

UMMS offers **Vacation Days, Personal Days, Sick Days** and **Holidays**, for full-time employees (pro-rated for part-time employees) and based on hire date.

Vacation Days are accrued on a bi-weekly basis – either 2 weeks or 4 weeks of vacation, depending on classification. Full-time employees receive two (2) **Personal Days** each January. For **Sick Days**, time is accrued on a bi-weekly basis. The Holiday Calendar with the listing of the 13 paid **Holidays** can be found on the **Human Resources Benefits** website.

For complete plan details, view the **Time Off Section** of the UMMS Benefits website at www.umassmed.edu/hr/benefits/time-off.

Tuition Benefits

Upon hire, **Tuition Credit** is available to regular full-time and part-time benefited employees, their spouses and dependent children to age 26 at UMass campuses (excludes the MD program at UMMS, pre-licensure courses at UMass Medical School, and the JD program at UMass Dartmouth).

Prior to the start of the semester at Massachusetts state universities and colleges and community colleges, **Tuition Remission** is available to regular full-time employees, their spouse and dependent children up to age 26 after six months of full-time employment; and to part-time employees, their spouse and dependent children up to age 26 after 12 months of part-time employment.

Tuition Assistance is available to regular full-time benefited employees attending an accredited college or university after six months of full-time employment prior to the start of the course.


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<https://www.umassmed.edu/hr/benefits/forms/>

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