



***University of Massachusetts
Medical School***

***BENEFITS SUMMARY FOR
STAFF
INSTRUCTORS
POST DOCS***

For Benefits Effective On/After January 1, 2020

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INTRODUCTION

Staff members must be hired to work twenty (20) hours or more weekly to be eligible for benefits.

The following information is intended for use only as a summary of the benefit plans available to you as a staff member. Details are contained in the legal plan documents and individual plan details can be found on the Group Insurance Commission website at: www.mass.gov/gic.

Details pertaining to Sick Leave Bank, Tuition, Holidays, Personal Time, Sick and Vacation Time can be found on the Human Resources Policy Intranet website or in the University of Massachusetts Medical School Policy and Procedure Manual.

If there is any inconsistency between this summary and any legal printed documents, including all plan provider legal documents, the legal documents govern. The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. Benefits, premium, deductible, and/or copayments/coinsurance may change at any time without notice. To get a complete list of services we cover, please call the health plan. Copies of plan summaries and the GIC Benefits Decision Guide are available in the Benefits Department or from the vendor(s). Also, copies of each health plan provider benefit summary are available at <http://www.mass.gov/gic/sbc>.

I. WHEN DOES COVERAGE BEGIN?

For new employees, coverage begins on the first day of the month following 60 calendar days of employment, or two calendar months, whichever occurs first.

Effective Coverage Dates for New Employees

Date of hire:

- January 2 to February 1
- February 2 to March 2
- March 3 to April 2
- April 3 to May 2
- May 3 to June 2
- June 3 to July 3
- July 4 to August 2
- August 3 to September 2
- September 3 to October 2
- October 3 to November 2
- November 3 to December 3
- December 4 to January 1

Coverage begins on:

- April 1
- May 1
- June 1
- July 1
- August 1
- September 1
- October 1
- November 1
- December 1
- January 1
- February 1
- March 1

Employees who do not enroll in a health insurance plan when first eligible, may enroll during annual Open Enrollment. Coverage will begin July 1 following annual Open Enrollment.

II. HEALTH INSURANCE

The University is committed to providing our employees the very best in health plan choices available. All plans provide comprehensive coverage and the flexibility to make the right choice for you and your family. Choices include Indemnity Plans, POS (Point of Service) plans, HMO (Health Maintenance Organizations) plans and an EPO (Exclusive Provider Organization) plan. The GIC (Group Insurance Commission) is the authoritative state agency that administers the health insurance plans.

Coverage is effective on the first of the month following 60 days of employment.

The plans currently offered include:

INDEMNITY	POS
<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 (PPO-Type)</i> • <i>UniCare State Indemnity Community Choice (PPO-Type)</i> 	<ul style="list-style-type: none"> • <i>Navigator by Tufts Health Plan</i> • <i>Harvard Pilgrim Independence Plan</i>
HMO	EPO
<ul style="list-style-type: none"> • <i>Fallon Select</i> • <i>Fallon Direct</i> • <i>Harvard Pilgrim Primary Choice</i> • <i>Health New England</i> • <i>Allways Health Partners Complete</i> 	<ul style="list-style-type: none"> • <i>Tufts Health Plan Spirit</i>

For complete plan details, go to: www.mass.gov/gic. A GIC Benefit Guide can be obtained in the HR Service Center or accessed online on the Benefits website. To view a Summary of Benefits and Coverage, please go to www.mass.gov/gic/sbc.

ENROLLMENT INFORMATION

- **When to enroll** - Benefits enrollment forms must be submitted to Benefits by fax, email, or in person within 10 days of hire, otherwise, you may enroll during the open enrollment period held annually every April/May. **NOTE:** *Certain life change events (marriage, divorce, birth of child, adoption) may enable you to enroll other than as a new hire or during open enrollment. Check the Benefits website (Life Events section) for more information.*
- Available to employees, spouses and dependent children up to the age of 26. A GIC Dependents Age 19-26 Application for Coverage form is required to cover dependents in this age bracket. **You must provide a copy of your marriage certificate if covering a spouse and/or birth certificates if covering any children.**

NOTE: *If you have health insurance coverage provided to you by another source, it is recommended you enroll in the Basic Life Insurance plan only. Enrollment in this plan will enable you to enroll at a later date under certain specific circumstances.*

EMPLOYEE SHARE OF GIC HEALTH INSURANCE PREMIUMS

HEALTH INSURANCE RATES EFFECTIVE JULY 1, 2019 (Includes \$5,000 Basic Life Insurance)				
PLANS	INDIVIDUAL (25%)		FAMILY (25%)	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
Fallon Community Health Plan – Direct Care	\$75.64	\$151.28	\$189.43	\$378.87
Fallon Community Health Plan – Select Care	\$101.93	\$203.87	\$246.44	\$492.88
Harvard Pilgrim Independence Plan	\$111.63	\$223.27	\$271.30	\$542.61
Harvard Pilgrim Primary Choice	\$81.26	\$162.52	\$205.91	\$411.82
Health New England	\$71.92	\$143.84	\$169.79	\$339.58
Allways Health Partners Complete*	\$81.40	\$162.80	\$209.79	\$419.59
Tufts Health Plan Navigator	\$93.96	\$187.92	\$227.78	\$455.56
Tufts Health Plan Spirit	\$71.31	\$142.62	\$170.09	\$340.18
UniCare State Indemnity Plan Basic with CIC (Comprehensive)	\$155.37	\$310.74	\$344.46	\$688.92
UniCare State Indemnity Plan Basic without CIC (Non-Comprehensive)	\$129.68	\$259.36	\$285.96	\$571.93
UniCare State Indemnity Plan/Community Choice	\$65.28	\$130.56	\$159.88	\$319.76
UniCare State Indemnity Plan/PLUS	\$87.52	\$175.05	\$206.92	\$413.84

*Effective January 1, 2019, Neighborhood Health Plan (NHP) became known as Allways Health Partners.

OPTIONS FOR INTERIM HEALTH INSURANCE COVERAGE DURING THE 60-DAY WAIT

COBRA-If you were covered under a group health insurance plan through your previous employer, you may elect COBRA.

B Waiver-If a new employee, or his/her covered dependent, incurs unplanned and urgent medical expenses during his/her new hire waiting period, he/she may apply to buy GIC health coverage at the full cost premium for that period (60 or more days, depending on the date of hire). The total claims expenditure must exceed the full cost premium for the hiatus period. New employees who begin employment on the 16th of a month or later will not be charged premium for that month, new employees who begin employment on or before the 15th of a month shall be charged the full premium cost for the month. To apply for retroactive health insurance, the employee must write to the GIC's Director of Operations to request the coverage. If approved by the health plan, coverage shall become effective as of the employee's first day of active employment, subject to his or her timely payment of the full cost health insurance premium for the entire hiatus period.

MA Health Connector Plans-Several health insurance plans are available for purchase through the MA Health Connector during the waiting period to pay for on an after-tax basis. Please go to www.mahealthconnector.org or call 877-MA-ENROLL for information and to shop and compare plans.

III. OPTIONAL LIFE INSURANCE AND 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 if you enroll as a new hire.**

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

PROVISIONS

- May elect up to 8x annual salary (up to \$1.5M 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/plan

ENROLLMENT INFORMATION

- **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 provide evidence of medical insurability.

MONTHLY OPTIONAL LIFE INSURANCE RATES		
ACTIVE EMPLOYEE AGE	SMOKER RATE Per \$1,000 of coverage	NON-SMOKER RATE Per \$1,000 of coverage
Under 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
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.

IV. SHORT-TERM DISABILITY INSURANCE

Employees may choose to participate in an optional Short-Term Disability program through Guardian which is available to non-unit (non-union) employees only. The employee pays the entire cost of the plan. **Coverage is effective on the first of the month after hire date.**

BASIC FEATURES

- 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 & substance abuse disabilities, partial disabilities and rehabilitation

ENROLLMENT INFORMATION

- **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 provide evidence of medical insurability.

*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/week. Note: The covered salary excludes bonuses and commissions. Cost will vary depending on level of coverage, age and salary.

V. 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.**

BASIC FEATURES

- 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

ENROLLMENT INFORMATION

- **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 provide evidence of medical insurability.

LONG TERM DISABILITY RATES	
ACTIVE EMPLOYEE AGE	EMPLOYEE MONTHLY RATES Per \$100 of Monthly Earnings
Under Age 20	\$0.08
20-24	\$0.08
25-29	\$0.10
30-34	\$0.14
35-39	\$0.17
40-44	\$0.35
45-49	\$0.47
50-54	\$0.57
55-59	\$0.70
60-64	\$0.67
65-69	\$0.38
70 and over	\$0.22

VI. SICK LEAVE BANK

The *Sick Leave Bank (SLB)* is designed to assist staff members and continue their pay when they are out of work due to an injury, illness or maternity leave (for first 8 weeks only).

You may enroll after one year of employment and the attainment of one week of sick time (pro-rated for part-time service). Employees may enroll by completing and submitting the *Sick Leave Bank Enrollment Form* to the Benefits Department. The Benefits Department will review the form and notify the employee of approval/denial.

If approved, the enrollment will be effective the beginning of the next pay period and the mandatory 16 hours will be deducted from the employee's sick time balance. Once enrollment is approved, an employee is eligible to request time from the Sick Leave Bank.

VII. DENTAL INSURANCE

Dental insurance is offered to you through Cigna Dental. To enroll, you must complete an enrollment form. **Coverage is effective on the first of the month following 60 days of employment. (AFSCME, MNA, NAGE and NEPBA union members are provided dental insurance through their unions. Union employees should contact their union representative for enrollment information).**

Basic Plan	Plus Plan
<ul style="list-style-type: none"> • 100% Class I-preventive care • 50% Class II-basic restorative • 40% Class III-major restorative • \$750/person/year-progressive maximum <p style="text-align: center;">UMMS pays the entire cost of the plan.</p>	<ul style="list-style-type: none"> • 100% Class I-preventive care • 80% Class II-basic restorative • 60% Class III-major restorative • \$1,500/person/year-progressive maximum • \$1,500 lifetime orthodontia benefit for children up to age 19 • Employees share the premium costs for the plan. <ul style="list-style-type: none"> • \$10.01 bi-weekly - Individual • \$36.50 bi-weekly - Family

For complete plan details, view the Cigna Plan Summaries available on the Benefits website.

ENROLLMENT INFORMATION

- **When to enroll** - You must enroll as a new hire during your first 10 days of employment, otherwise, you may enroll during the open enrollment period held annually every April/May. *Note: Certain family status changes may enable you to enroll other than as a new hire or during open enrollment. Check the Benefits website (Life Events section) for more information.*
- Available to employees, spouses and dependent children up to age 26.

VIII. VISION INSURANCE

Vision insurance is offered to you through Guardian. **Coverage is effective on the first of the month following 60 days of employment. (AFSCME, MNA, NAGE and NEPBA union employees are provided dental insurance through their unions. Employees should contact their union representative for enrollment information).**

- \$10 copay for eye exam in network
- \$25 copay for materials
- Copay waived for elective contact lenses

BI-WEEKLY RATES	INDIVIDUAL PLAN	FAMILY PLAN
	\$2.94	\$8.10

For complete plan details, view the Guardian Plan Summary available on the Benefits website or visit www.guardiananytime.com.

ENROLLMENT INFORMATION

You must enroll as a new hire during your first 10 days of employment. Otherwise you may enroll during the open enrollment period held annually every April/May for a July 1 effective date.

IX. FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.

Effective July 1, 2019, Benefit Strategies replaced ASIFlex as the administrator of the Health Care Spending Account (HCSA) and the Dependent Care Assistance Program (DCAP).

Enrollment for new and existing participants must be done online at benstrat.com/gic-fsa.

There is a monthly fee (deducted pre-tax) of \$2.00 for one or both plans. Plan year for both is July 1 through June 30.

HEALTH CARE SPENDING ACCOUNT (HCSA)	DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)
<ul style="list-style-type: none"> • <i>Effective first of the month following 60 days of employment</i> • <i>Defer \$250-\$2,750 per year pre-tax</i> • <i>Use for co-pays, deductibles, non-covered expenses</i> • <i>Examples of expenses include:</i> <ul style="list-style-type: none"> • <i>Physician office visits</i> • <i>Prescription drug co-pays</i> • <i>Eyeglasses</i> • <i>Orthodontia and dental benefits not covered by your plan</i> • <i>Over the counter medications with physician certification</i> 	<ul style="list-style-type: none"> • <i>Effective upon hire when you enroll</i> • <i>Defer up to \$5,000 per family per year pre-tax</i> <i>For purposes of the dependent care plan, an "eligible dependent" must be under age 13. However, if a dependent is mentally or physically handicapped, he or she will remain a qualified dependent for dependent care irrespective of age.</i> • <i>Examples of expenses include:</i> <ul style="list-style-type: none"> • <i>Child care centers</i> • <i>Babysitters</i> • <i>Nursery schools</i> • <i>Day camp</i>

ENROLLMENT INFORMATION

- **When to enroll** - You must enroll as a new hire during your first 10 days of employment, otherwise, you may enroll during the open enrollment period held annually every April/May for a July 1 effective date.
- **NOTE:** *Certain family status changes may enable you to enroll other than as a new hire or during open enrollment – contact the Benefits Service Center for information.*

NOTE: *The IRS requires that any unused funds at plan year end be forfeited. You should estimate your contributions carefully.*

X. MA STATE EMPLOYEE RETIREMENT SYSTEM (MSERS) and OPTIONAL RETIREMENT PROGRAM (ORP)

All regular full-time and regular part-time employees participate in the MSERS (MA State Employee Retirement System) which is a defined benefit plan. The State Board of Retirement manages the State Retirement Plan for all state employees.

Employees contribute 9% of their income plus an additional 2% for salary over \$30,000 per year. Contributions are withheld from employee's base salaries. These contributions are tax deferred and *in lieu of the Federal Social Security Program*.

The Plan provides for a monthly retirement benefit and is designed to reward long service employees. Actual benefits are based on years of service (minimum of 10 full-time years), pension-eligible pay and age at retirement.

Contact the HR/Benefits Service Center or the State Board of Retirement for details. Telephone: 617-367-7770; 800-392-6014 (In MA only)
State Board of Retirement website: <http://www.mass.gov/treasury/retirement/>

Professional employees (non-unit professionals and NAGE professionals) are also eligible for the ORP (Optional Retirement Program) as an alternative to the MSERS. The ORP is a defined contribution plan. Eligible employees will receive a **Notice of Eligibility** and information on the plan at time of hire. Employees contribute 9% of their income plus an additional 2% for salary over \$30,000 per year. Employees also receive an employer match of 4.3%. Employees have a choice of investment options through Fidelity or TIAA. All contributions are 100% vested. Information on the Optional Retirement Program can also be found on the ORP website (www.mass.edu/orpenrollment).

XI. VOLUNTARY RETIREMENT SAVINGS PLANS

The University of Massachusetts offers two voluntary retirement savings plan options.

University 403(b) Plan

You may also defer some of your own income to a 403(b) plan, up to IRS limit of \$19,500 if you are under 50 years old or \$26,000 if you are 50 years old or over for calendar year 2020.

457(b) Plan

If you meet eligibility requirements, you may also defer some of your own income to a 457(b) up to the IRS limit of \$19,500 if you are under 50 years old or \$26,000 if you are 50 years old or over for calendar year 2020. The 457(b) provider is **Empower Retirement** (formally known as *Great-West Retirement Services*).

Voluntary retirement plan information for the 403(b) and 457(b) is available by going to <http://www.massachusetts.edu/treasurer/403b.html>.

XII. TUITION BENEFITS

TYPE	ELIGIBILITY	BENEFIT
<p style="text-align: center;"><u>Tuition Credit*</u> <u>at UMass</u> <u>Campuses</u></p>	<p>Regular full-time and part-time employees, their spouse and dependent children up to age 26. Includes employees on approved sabbatical, medical leave or approved leave of absence.</p> <p>Waiting Period Available upon hire; hire date must be prior to start of semester.</p>	<p>Please see Tuition Credit Program chart below for benefit details.</p>
<p style="text-align: center;"><u>Tuition</u> <u>Remission at</u> <u>MA state</u> <u>universities and</u> <u>community</u> <u>colleges</u></p>	<p>Regular full-time and part-time employees, their spouse and dependent children up to age 26. Includes employees on approved sabbatical, medical leave or approved leave of absence.</p> <p>Waiting Period Available after six months of full-time employment or twelve months of part-time service prior to start of semester.</p>	<p>Tuition credit for undergraduate, full-time students enrolled in a day program. This benefit applies to <u>tuition only</u> and does not include the reduction of any fees. Graduate tuition credit will be granted on a per credit basis.</p> <p>Prorated tuition credit for regular, part-time employees and for evening/online classes.</p> <p><i>Graduate courses taken by a spouse or dependent child are taxable.</i></p>
<p style="text-align: center;"><u>Tuition</u> <u>Assistance at</u> <u>any accredited</u> <u>college or</u> <u>university</u></p>	<p>Regular, full-time benefited employees who attend an accredited college or university. Courses must be related to present position and the employee must receive a grade of "C" or better. Employees must maintain full-time status for the duration of the course. GED or CLEP exams are eligible. This benefit can be used in conjunction with the other tuition benefits.</p> <p>Waiting Period Available after six months of full-time employment prior to start of course.</p>	<p>A regular full-time employee may receive up to \$200 per semester up to a maximum of \$400 each academic year.</p>

*Tuition Credit Program

Under the tuition credit program, an eligible employee, eligible retiree, their spouse or dependent will receive the following student tuition credits:

	Tuition Credit
Current/Active University Employee Includes Graduate & Undergraduate Courses or Programs <i>Note: Part-time employees are eligible for up to 7 credits per semester</i>	100%
Retired University Employees (<i>Note: Includes one program of study</i>)	100%
Spouses and Dependent Children of Current/Active University Employees:	
<i>For Graduate Courses or Programs</i>	20%
<i>For Undergraduate Courses or Programs:</i>	
University Employees with 2+ FTE Years of Service	60%
University Employees with < 2 Years FTE Years of Service	15%
Spouses and Dependent Children of Retired University Employees (<i>includes one program of study; undergraduate only</i>)	60%
Spouses and Dependent Children of Deceased University Employees (<i>with at least five (5) years of FTE University Service; one program of study; undergraduate only</i>)	60%

Important Notes:

- Prior to July 2016, the full cost of attending a UMass campus included “tuition,” which was set by and remitted to the legislature and “curriculum fees,” which were set by and retained by campuses. Historically, the waiver for the dependents and spouses of UMass faculty and staff was limited to “tuition” (most recently \$1,714 at Amherst). In 2008, and again in 2015, UMass began to offer waivers for a portion of the curriculum fees, the most recent of which was a 50% discount in the applicable curriculum fee for undergraduate courses.

Chapter 46 of the Acts of 2015 changed the structure of tuition and fees at UMass, essentially adding the curriculum fees into the “tuition,” which would be retained by the campus. However, there was no intention in the Law to somehow increase employee or any other waivers. In fact, Section 174 of the Law provides that Student Tuition Credits (formerly waivers) were to be calculated at the levels that existed on July 1, 2016. Since then, the Student Tuition Credits offered at UMass campuses have been based on the value of the waivers that existed on July 1, 2016.
- **The definition of “tuition” is determined by the institution that provides the education services and bills/invoices for payment.** Please click on this sample of a [graduate tuition invoice from UMass Amherst](#). In the UMass system and other institutions, invoices listing a “tuition” amount may actually include fees that are ineligible for the tuition credit benefit from UMMS. Please see an example at the following link: <https://www.umass.edu/humres/tuition-credits-formerly-tuition-waivers>. Employees who apply for the benefit are responsible for confirming with their attending institution how much of the invoiced amount is tuition versus fees.
- A Dependent Child refers to a child of a University Employee or his or her Spouse: 1) who meets the requirement of dependency as defined by the Internal Revenue Service (whether or not such University Employee or Spouse claimed such child as a dependent on the most recent tax return); or 2) for whom the University Employee or Spouse has financial responsibility, as demonstrated by a court decree or other suitable evidence; but in no event shall Dependent Child mean an individual over the age of twenty-five (25). A Dependent Child who turns age 26 may complete the semester or course for which a Student Tuition Credit was previously applied.
- Tuition credits apply to all courses and programs offered at any University of Massachusetts campus, except for the MD program at UMMS and programs and courses at UMass Law School at UMass Dartmouth.
- Tuition Credit **does not cover** the costs of books, registration, or related fees such as lab or application fees.
- A terminated University Employee (or the spouse or dependent child of a terminated University Employee) may complete a semester or course for which a Student Tuition Credit was previously applied.
- Under certain circumstances, certain tuition benefits may be considered taxable income.
- The tuition credit for UMass Online courses is 50%.

XIII. PAID TIME OFF

Holiday Time

Holidays will be observed on the calendar day on which each fall (except holidays occurring on a Saturday or Sunday), which will be observed on Friday or Monday as designated by UMMS. The following holidays are observed for all non-union, SHARE and NEPBA employees:

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

Sick Time

Sick time is provided for personal and/or family illness. Sick time is accrued each pay period based on straight time paid up to the maximum of the employee's regularly scheduled hours. A regular full-time employee is eligible to accrue a total of 120 hours per year. Regular part-time employees accrue sick time on a pro-rated basis.

Vacation Time

Vacation time is accrued each pay period based on paid straight time up to a maximum of an employee's regularly scheduled hours.

A regular full-time **non-exempt** and SHARE employee is eligible to accrue vacation in accordance with the following schedule:

LENGTH OF ACCRUAL SERVICE (months)	ACCRUED BI-WEEKLY (hours)	ACCRUED ANNUALLY (hours)
0 - 53	3.07	80
54 - 113	4.61	120
114 - 233	6.15	160
234 +	7.69	200

A part-time employee is eligible to accrue a pro-rata number of hours of vacation in accordance with the schedule and his/her percentage of scheduled hours.

A regular full-time **exempt** employee is eligible to accrue vacation in accordance with the following schedule:

LENGTH OF ACCRUAL SERVICE (months)	ACCRUED BI-WEEKLY (hours)	ACCRUED ANNUALLY (hours)
0 – 59	6.15	160
60 – 119	6.46	168
120 – 239	6.76	176
240+	7.07	184

A part-time employee is eligible to accrue a pro-rata number of hours of vacation in accordance with the schedule and his/her percentage of scheduled hours

Personal Time

Personal time is awarded for personal business during the calendar year. If an employee is scheduled to work during one of his/her religious festivals or observances, preference will be given for personal time. Personal time not used by the end of the payroll year will be forfeited.

A full-time employee employed before the start of a calendar year will be credited with 16 hours of personal time of the first day of the calendar year. Regular part-time employees employed before the start of the calendar year will be credited with a pro-rated award for personal time based on his/her percentage of time when personal time was awarded.

A full-time employee employed after the start of a calendar year, will be credited with personal time in accordance with the following schedule:

DATE OF HIRE OR PROMOTION INTO UNIT	NUMBER OF PAID PERSONAL LEAVE DAYS UPON HIRE
January 1 – April 30	2 days
May 1 – August 31	1 days
September 1 – December 31	0 days

A regular part-time employee employed after the start of a calendar year shall be credited with a pro-rated award based on the Personal Time Schedule above.

Vacation, Sick and Personal Time for Post Docs

Full-time Post Docs will accrue vacation time at a rate of 120 hours per year (4.61 hours per pay period) and can accrue an unlimited number of vacation hours. However, the last full pay period of each fiscal year, vacation hours are capped at 240 hours. Full-time Post Docs will accrue 120 hours of sick time per year and can accrue a maximum of 960 hours of sick time. Personal time is awarded based on hire date. Full-time Post Docs hired on July 1 will receive 8 hours of personal time. Personal time does not carry over to the following year. Each January, Post Docs will be awarded 16 hours of personal time.

XIV. OPEN ENROLLMENT DATES

As a new hire you may enroll in any plan during the first 10 days of employment. If you do not enroll as a new hire, you must wait until the open enrollment periods noted:

April/May (*effective July 1*)

Health Insurance
Health Insurance Buyout
Dental Insurance
Vision Insurance
Child Care Assistance
Program
Flexible Spending Accounts

October/November (*effective January 1*)

Health Insurance Buyout
MetLaw

NOTE: *Certain family status changes may enable you to enroll other than as a new hire or during open enrollment. Please go to the Benefits website (Life Events section) for more information.*

XV. BENEFITS CONTACT INFORMATION

Contacts

Benefits.umms@umassmed.edu
<http://www.umassmed.edu/hr/benefits/>

Benefits Service Center
Benefits Fax Number

(508) 856-5260, Option 1
(508) 856-4049

Other Information

GIC-Health/Life Insurance/LTD	1-617-727-2310	www.mass.gov/gic
UNUM -LTD Plan	1-877-226-8620	
State Retirement Board	1-617-367-7770	http://www.mass.gov/treasury/retirement/
UMMS Policies		http://inside.umassmed.edu/hr/policies
CIGNA Dental	1-800-244-6224	www.cigna.com
Guardian Vision Plan	1-888-600-1600	www.guardiananytime.com
Credit Union-UMass5	1-800-852-5886	www.umassfive.org
Metropolitan Life/MetPay	1-800-438-6381	Group Discount Code: 05T
MetLaw	1-800-438-6388	www.metlife.com/mybenefits
Benefit Strategies	1-877-353-9442	benstrat.com/gic-fsa
UFUND-529 College Savings	1-800-FIDELITY	www.fidelity.com/ufund
Employee Discount Plans		https://umass.corestream.com/
Social Security	1-800-772-1213	www.ssa.gov

XVI. SUBMISSION OF BENEFITS PAPERWORK

Completed benefits enrollment forms must be submitted to the Benefits Service Center within 10 days of hire date.

Submission of late forms will result in delay of benefits and possible out-of-pocket expenses for the employee.

Paperwork can be submitted in the following ways:

- Via Email to Benefits.UMMS@umassmed.edu
- Via Fax to 508-856-4049
- In person at the HR Service Center, 333 South Street, 2nd Floor, Shrewsbury, MA