



University of Massachusetts Medical School

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

For Benefits Effective On/After January 1, 2021

HEALTH INSURANCE

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).

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:

- 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
- Harvard Pilgrim Primary Choice
- Tufts Health Plan Navigator
- Tufts Health Plan Spirit
- Fallon Select Care
- Fallon Direct Care
- Allways Health Partners Complete*
- Health New England

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

Premiums are deducted from your paycheck on a pre-tax basis. UMMS pays 75% of your bi-weekly premium.

If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within **10** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

Note: Certain qualifying events (loss of coverage, divorce) may enable you to enroll other than as a new hire or during open enrollment. Visit the Life Events section on the Benefits Website for more information.

Additional health plan information and rates can be found at: www.mass.gov/gic.

DENTAL INSURANCE

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. These dental plans have a progressive calendar year maximum.

If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within **10** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

Note: Certain qualifying events (loss of coverage, divorce) may enable you to enroll other than as a new hire or during open enrollment. Visit the Life Events section on the Benefits website for more information.

(Note: AFSCME, MNA, NAGE AND NEPBA employees are offered dental insurance through their union. Employees should contact their union representative for enrollment information).

Basic Plan

100% preventive and diagnostic services
50% basic restorative services
40% major restorative services

Calendar Year Maximum: \$750/person/year

Annual Deductible of \$25 for individual or \$75 for family

Biweekly Premium: None

Plus Plan

100% preventive and diagnostic services
80% basic restorative
60% major restorative

Calendar Year Maximum: \$1,500/person/year

Annual Deductible of \$25 for individual or \$75 for family

Biweekly Premium: \$9.82 bi-weekly for individual
\$35.77 biweekly for family

VISION INSURANCE

Vision insurance is offered to you through Guardian. Coverage is effective on the first of the month following 60 days of employment. You must enroll within **10** days of hire; otherwise you may enroll during the open enrollment period held annually every April/May or if you experience a change in family status.

(Note: AFSCME, MNA, NAGE and NEPBA employees are offered vision insurance through their union. 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: \$2.94 Individual
\$8.10 Family Plan

Carrier: Guardian

LIFE INSURANCE

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

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

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 provide evidence of medical insurability.

Carrier: The Hartford

DISABILITY

SICK LEAVE BANK

You may enroll in the Sick Leave Bank (SLB) program by donating some of your own sick time to the bank. If out on approved FMLA for own illness and 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 after one year of employment and the attainment of one week of sick time.

SHORT-TERM DISABILITY (STD)

UMMS offers a 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. 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.

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 insurability.

Carrier: Guardian

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 MSERS 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:

<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 at time of hire. Employees contribute 9% of their total salary 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 and TIAA. All contributions are 100% vested. Information on the ORP can also be found on the ORP website:

www.mass.edu/orpenrollment.

403 (b) PLANS - voluntary

You may also voluntarily 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.

There are about 25 different investment options plus a brokerage window available through the University 403(b) plan.

457 (b) PLAN - voluntary

You may voluntarily defer additional income into a 457(b) plan through Empower Retirement Services 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.

TIME OFF (pro-rated for part-time)

VACATION DAYS - Time is accrued bi-weekly and there is no maximum accrual except during the last full pay period of each fiscal year in which hours are capped at 240 hours.

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 (FSA) 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. UMMS offers two FSA options: Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP).

You may 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: Enrollment and re-enrollment must be done online at:
benstrat.com/gic-fsa.

HEALTH CARE SPENDING ACCOUNT (HCSA)

- Defer \$250- \$2,750 per year on a pre-tax basis
- Use for co-pays, deductibles, non-covered expenses
- Monthly fee of \$2.00 for one or both plans

DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

- Defer up to \$5,000 per year on a pre-tax basis if enrolling at open enrollment; otherwise may defer up to \$192.30 per pay period if enrolling at another time of year
- Use for child and elder care costs; after school; daycare
- Monthly fee of \$2.00 for one or both plans

Note: Certain family status changes may enable you to enroll other than as a new hire or during open enrollment – please contact the HR Benefits Service Center or see the Life Events section of the Benefits website for more information.

TUITION BENEFITS**ADDITIONAL BENEFITS**

Tuition Credit is immediately available to regular, full-time and part-time benefited employees, their spouses, and dependent children to age 26 at UMass campuses (excluding the MD program at UMMS and the JD program at UMass Dartmouth) and UMass Online.

Tuition Remission is available after six months to regular, full-time and part-time benefited employees, spouses, and dependent children to age 26 at MA state universities and community colleges.

Tuition Assistance is available after six months to regular, full-time benefited employees who attend an accredited college or university.

- Employee Assistance Program (EAP)
- UMass5 Federal College Federal Credit Union
- MetLife Auto & Homeowner's Policies
- MetLaw (legal services plan)
- Direct Deposit
- Employee Discount Plans
- MA UFUND (529 Plan)