NEW HIRE 2023-2024

EDUCATE

BENEFITS
AT-A-GLANCE
For Faculty & Executives

Benefits effective
July 1, 2023

EVALUATE

ELECT

CLICK ON A LINK BELOW TO NAVIGATE

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Enrolling
Eligibility
Choosing a Plan
Summary of Benefits
Health Insurance Plans
Map Key

Dental / Vision Insurance

FSA and Child Care Assistance Program

Life Insurance / AD&D / STD / LTD

Retirement Plans

Additional Benefits
Time Off
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Benefit Forms and Benefit Summaries
Health Insurance — Great Benefits. Great Options.

At UMass Chan Medical School, our commitment to provide quality health care is at the heart of everything we do. We are driven to improve lives, including the lives of our employees. That’s why UMass Chan Medical School offers its eligible employees a robust benefits program that meets your day-to-day needs and helps you to build a bright future. The variety of benefits we offer support your physical, emotional and financial wellness and allow you to choose the plans that best meet your needs and your budget.

This Benefits At-a-Glance provides an overview of the insurance plan options available to you. Please take the time to review the benefits information and the costs associated with each plan, and choose the benefit plans that are best for you and your family.

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 [mahealthconnector.org](http://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.

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**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**

If you experience a qualifying life event, you have 60 days from the date of the event to enroll or make the changes.

**Eligibility**

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

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**FORM SUBMISSION PROCESS**

**GIC Form Submission**

UMass Chan GIC Open Enrollment benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.

**Online**

Go to the MyGICLink member benefits portal to make benefit changes and submit form documentation.

- If you are already registered, login at [bit.ly/MyGICLinkLogin](https://bit.ly/MyGICLinkLogin).
- If you are not registered, login at [bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration).

Or go to [bit.ly/mygiclink](https://bit.ly/mygiclink) to request electronic GIC forms be emailed to you and complete online to submit.

**Mail**

Access the GIC forms at the UMass Chan HR intranet website at [https://umassmed.sharepoint.com/sites/hr/](https://umassmed.sharepoint.com/sites/hr/) and click on the HR Forms horizontal menu tab.

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**Form Submission for Other Benefits**

The other UMass Chan benefits for Open Enrollment are Dental Insurance, Vision Insurance, Child Care Assistance Program, and Short Term Disability.

**Online**

Go to the UMass Chan HR intranet website at [https://umassmed.sharepoint.com/sites/hr/](https://umassmed.sharepoint.com/sites/hr/) and click on the HR Forms horizontal menu tab. Access form(s) and complete online to submit.
Your Benefits. Your Choice.

To make the right choice for you and your family, there are a number of things to keep in mind when reviewing the health insurance plan options available to you.

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.

2. **Compile a list of your doctors, hospitals and frequently taken medications.**
   Be sure to include the same information for every family member you cover.

3. **Determine whether your physicians and facilities are in the network.**
   If you have a physician or facility that you’d like to continue to use, confirm that 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 health insurance plan will help you find another provider.

4. **Costs.**
   Determine how much you are 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.

   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).

5. **Choose the plan best suited for your unique circumstances.**
   UMass Chan 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 matters most to you.

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Important Notes

- Check with your carrier to see if your provider is still in the network or if copays have changed. See the Health Insurance Plan chart for carrier contact information.
- Integration of Medical and Behavioral Health Benefits is through your health insurance carrier.
- 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.
- Keep in mind that if you change plans (i.e., change to a new plan carrier) you will incur a new deductible.

For complete plan details, view the 2023-2024 GIC Benefit Decision Guide on the UMass Chan HR intranet website at https://umassmed.sharepoint.com/sites/hr/ or go to GIC’s website at mass.gov/gic.
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-Clance;
- 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.

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### Health Insurance Plans – Footnotes

1. Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance products. Prescription drug (Rx) benefits are included in the out-of-pocket maximums for all health insurance products.

2. 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).
### HEALTH INSURANCE PLANS*
Listed from lower cost to higher cost

<table>
<thead>
<tr>
<th>GEOGRAPHIC ELIGIBILITY</th>
<th>UniCare Community Choice</th>
<th>Health New England</th>
<th>Harvard Pilgrim Quality</th>
<th>UniCare PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of Massachusetts</td>
<td>PPO-TYPE</td>
<td>HMO</td>
<td>HMO</td>
<td>PPO-TYPE</td>
</tr>
<tr>
<td>Western Massachusetts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most of Massachusetts</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PLAN TYPE**

- UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus
- UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus
- UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus
- Marlborough Hospital
- UMass Memorial – Memorial Campus
- UMass Memorial – University Campus
- UMass Memorial – Hahnemann Campus
- UMass Memorial Medical Group Primary Care Physicians
- UMass Memorial Medical Group Specialty Care Physicians

**GEOGRAPHIC ELIGIBILITY**

- Most of Massachusetts
- Western Massachusetts
- Most of Massachusetts
- New England

**UMASS MEMORIAL HOSPITALS/AFFILIATED FACILITIES – IN-NETWORK**

<table>
<thead>
<tr>
<th>Type of GIC Network Plan 2</th>
<th>Limited</th>
<th>Regional</th>
<th>Limited</th>
<th>Broad</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Employees Hired Before July 1, 2003</td>
<td>Individual</td>
<td>$136.21</td>
<td>$334.10</td>
<td>$167.83</td>
</tr>
<tr>
<td>For Employees Hired on or After July 1, 2003</td>
<td>Individual</td>
<td>$170.27</td>
<td>$417.63</td>
<td>$184.79</td>
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### SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>TELEPHONE NUMBER</th>
<th>1.833.663.4176</th>
<th>1.800.842.4464</th>
<th>1.866.874.0817</th>
<th>1.833.663.4176</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEBSITE</td>
<td>unicaremass.com</td>
<td>healthnewengland.org/gic</td>
<td>harvardpilgrim.org/gic</td>
<td>unicaremass.com</td>
</tr>
<tr>
<td>PCP REQUIRED?</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>REFERRALS TO NETWORK SPECIALISTS REQUIRED?</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>PLAN YEAR MEDICAL DEDUCTIBLE</td>
<td>Individual</td>
<td>$400</td>
<td>$400</td>
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<td></td>
<td>Family</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
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<tr>
<td>PRIMARY CARE PROVIDER OFFICE VISIT</td>
<td>Individual</td>
<td>$20 per visit</td>
<td>$20 per visit</td>
<td>$20 per visit</td>
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<tr>
<td></td>
<td>Family</td>
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<td></td>
<td></td>
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<tr>
<td>SPECIALIST PHYSICIAN OFFICE VISIT</td>
<td>Tier 1</td>
<td>$30 per visit</td>
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<td></td>
<td>Tier 2</td>
<td>$60 per visit</td>
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<tr>
<td></td>
<td>Tier 3</td>
<td>$75 per visit</td>
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<td>OUTPATIENT BEHAVIORAL HEALTH AND SUBSTANCE USE DISORDER CARE</td>
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<td>$20 per visit</td>
<td>$20 per visit</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>INPATIENT HOSPITAL CARE – MEDICAL</td>
<td>Tier 1 (excellent)</td>
<td>$275 per admission</td>
<td>$275 per admission</td>
<td>$275 per admission</td>
</tr>
<tr>
<td></td>
<td>Tier 2 (good)</td>
<td>No tiering</td>
<td>No tiering</td>
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<tr>
<td></td>
<td>Tier 3 (standard)</td>
<td>$275 per admission</td>
<td>$275 per admission</td>
<td>$275 per admission</td>
</tr>
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</table>

Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.

* You pay both a copay and a deductible for some services. For details, see your plan’s Schedule of Benefits at mass.gov/gic.
### HEALTH INSURANCE PLANS*

Listed from lower cost to higher cost

<table>
<thead>
<tr>
<th>PLAN TYPE</th>
<th>GEOGRAPHIC ELIGIBILITY</th>
<th>Mass General Brigham Health Plan Complete</th>
<th>Harvard Pilgrim Explorer</th>
<th>Harvard Pilgrim Access America</th>
<th>UniCare Total Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>All of Massachusetts</td>
<td>New England</td>
<td>U.S. Outside New England</td>
<td>New England</td>
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</tbody>
</table>

#### UMass Chan Memorial Hospitals/ Affiliated Facilities

- Mass General Brigham Health Plan Complete
- Harvard Pilgrim Explorer
- Harvard Pilgrim Access America
- UniCare Total Choice
- **GEOGRAPHIC ELIGIBILITY** All of Massachusetts

#### Type of GIC Network Plan 2

<table>
<thead>
<tr>
<th></th>
<th>Broad</th>
<th>Broad</th>
<th>National</th>
<th>Broad</th>
</tr>
</thead>
</table>

#### UMass Memorial HealthAlliance – Clinton Hospital

- Clinton Campus
- Fitchburg Campus
- Leominster Campus

#### Marlborough Hospital

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial – Memorial Campus

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial – University Campus

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial – Hahnemann Campus

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial Medical Group Primary Care Physicians

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial Medical Group Specialty Care Physicians

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### Type of GIC Network Plan 2

<table>
<thead>
<tr>
<th></th>
<th>Broad</th>
<th>Broad</th>
<th>National</th>
<th>Broad</th>
</tr>
</thead>
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#### Telephone Number

<table>
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<tr>
<th></th>
<th>1.866.567.9175</th>
<th>1.866.874.0817</th>
<th>1.866.874.0817</th>
<th>1.833.663.4176</th>
</tr>
</thead>
</table>

#### Monthly Rates

- **For Employees Hired Before July 1, 2003**
  - Individual: $179.24
  - Family: $470.35
- **For Employees Hired on or After July 1, 2003**
  - Individual: $224.05
  - Family: $587.94

#### SUMMARY OF BENEFITS

- **Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.**

### UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### Marlborough Hospital

- **PCP Required?** Yes
- **Referrals to Network Specialists Required?** Yes

#### UMass Memorial – Memorial Campus

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial – University Campus

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial – Hahnemann Campus

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial Medical Group Primary Care Physicians

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

#### UMass Memorial Medical Group Specialty Care Physicians

- **PCP Required?** No
- **Referrals to Network Specialists Required?** No

* You pay both a copay and a deductible for some services. For details, see your plan’s Schedule of Benefits at mass.gov/gic.
UniCare Total Choice is the only health plan offered by the GIC that is available for members living outside of the United States. Harvard Pilgrim Access America is the only plan offered by the GIC that is available for members living outside of New England (CT, ME, MA, NH, RI and VT).

NOTE: If you are a Massachusetts resident who covers dependent family members who live in a different state (whether full-time or as a student), you may pick between PLUS, HPE and UTC. Otherwise, your dependents may only have emergency coverage while out of your plan’s service area.
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.

You may enroll and make plan changes during the Open Enrollment period that occurs each April/May with coverage effective July 1. 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. Coverage from Cigna is provided to you through UMass Chan at no cost. You must complete an enrollment form to participate.

Coverage is available to employees, spouses and dependent children to age 26.

Basic Features

100% Diagnostic and Preventive Services
- Exams (once every 6 months)
- X-rays (once every 60 months)
- Cleanings (once every 6 months)
- Sealants (once every 48 months, for children under age 19)

100% Restorative and Other Basic Services
- Fillings
- Oral Surgery
- Periodontics
- Endodontics
- Denture Repairs

80% Major Restorative
- Crowns
- Dentures
- Bridges
- Implants

Vision Insurance – Guardian Vision

UMass Chan offers an optional vision plan through Guardian, providing affordable eye care for you and your family. The plan provides:
- $10 copay for eye examinations with a Guardian provider
- $25 copay for prescription glasses with a Guardian provider
- Copay waived for elective contact lenses

Employee Cost

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$2.94 bi-weekly</td>
</tr>
<tr>
<td>Family</td>
<td>$8.10 bi-weekly</td>
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For complete plan details, view the Guardian Plan Summary available on the UMass Chan Benefits intranet website at https://umassmed.sharepoint.com/sites/hr/. To check providers in the network, go to GuardianAnytime.com.
FSA and Child Care Assistance Program

Flexible Spending Accounts
UMass Chan 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 $3,050 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.

Child Care Assistance Program
The UMass Chan Child Care Assistance Program helps to make child care for children in pre-kindergarten or younger affordable for non-union UMass Chan 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.

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 more information on the Child Care Assistance Program, contact the UMass Chan Benefits Department at benefits.umms@umassmed.edu or call 508.856.5260, Option 1.

You can save up to 30% on eligible out-of-pocket health and dependent care costs by enrolling in a Flexible Spending Account (FSA). You must re-enroll in your health care or dependent care FSA every year.

For complete plan details, go to the UMass Chan HR intranet website at https://umassmed.sharepoint.com/sites/hr.
Life Insurance and Accidental Death & Dismemberment / Short Term and Long Term Disability Insurance

Basic Life Insurance
As a faculty and executive member, Basic Life Insurance coverage of $50,000 is provided to you through New York Life. There is no premium cost to you for Basic Life Insurance. Coverage is effective on the first of the month following your hire date. In addition, you are also provided with $5,000 of Basic Life Insurance with your health insurance plan through the Group Insurance Commission.

Provisions
- No evidence of medical insurability required at time of hire (subject to limitations)
- Accidental Death & Dismemberment included
- Portable upon termination
- Option available to convert to permanent whole or universal life policy

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 prove evidence of medical insurability.

Supplemental Life Insurance
Supplemental Life Insurance coverage is available to those faculty and executive members who wish to purchase additional life insurance coverage for themselves or family members. Please see chart below for monthly Supplemental Life Insurance rates.

<table>
<thead>
<tr>
<th>ACTIVE EMPLOYEE AGE</th>
<th>MONTHLY RATE PER $1,000 OF COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Age 30</td>
<td>$0.080</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.102</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.111</td>
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<tr>
<td>40-44</td>
<td>$0.120</td>
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<tr>
<td>45-49</td>
<td>$0.165</td>
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<td>50-54</td>
<td>$0.237</td>
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<td>55-59</td>
<td>$0.417</td>
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<td>60-64</td>
<td>$0.624</td>
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<tr>
<td>65-69</td>
<td>$1.173</td>
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<tr>
<td>Age 70 and over</td>
<td>$1.884</td>
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</tbody>
</table>

Rates include Accidental Death & Dismemberment coverage.

Short Term Disability (STD) Insurance
Faculty and executive members are eligible for Short Term Disability which is fully paid for by the Plan. Disability is defined as the inability to practice one's own specialty. It is effective from the date disability begins through 180 days. An employee must use all accumulated time (sick, vacation or personal time) before the Short Term Disability plan goes into effect. The plan then provides a benefit of 55% of your monthly pay. If no accumulated time is available, the Short Term Disability plan goes into effect immediately.

Long Term Disability (LTD) Insurance
Faculty and executive members are provided a Long Term Disability plan paid for by UMass Chan. Coverage is underwritten by New York Life. Members may purchase a higher level of coverage by paying an additional cost. If you enroll for optional coverage after 30 days of employment, evidence of insurability will be required. The program includes a “housing assistance benefit” that pays up to 25% of your income to a maximum of $5,000 per month.

Basic Features
- Basic plan fully paid for by UMass Chan; pays 55% of monthly income with COLA to age 65, after 180 days of continuous disability
- Disability is defined as the inability to practice one’s own specialty or sub-specialty
- Prorated benefits are paid in cases of residual, or partial disability
- Benefits are limited for mental illness/substance abuse-related disabilities
- The plan may be converted upon termination
- Depending on your income, there is an opportunity to purchase additional coverage

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 prove evidence of medical insurability.
Retirement Plans

Mandatory Retirement Plans
Building financial security for the future is essential to ensure that you can live comfortably when you retire. As a UMass Chan 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.

Optional Retirement Program (ORP)
Professional employees (non-unit professionals and NACE 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 and TIAA and all contributions are 100% vested. Employees also receive an employer match of 4.3%.
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 Chan 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 UMass Chan 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 2023, if you are under age 50, you may defer $22,500 to the 403(b) Plan; if you are age 50 or older, your deferral limit is $30,000. 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.

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 $22,500 if you are under age 50, and up to $30,000 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.
Additional Benefits

Time Off
UMass Chan 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 14 paid Holidays can be found on the Human Resources Benefits website.

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 Chan Medical School, and the JD program at UMass Dartmouth) and UMass Online.

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.

FOR COMPLETE PLAN DETAILS, go to the UMass Chan HR intranet https://umassmed.sharepoint.com/sites/hr.

Benefit Forms and Summaries
https://umassmed.sharepoint.com/sites/hr/