

Benefits Orientation for New Hires

Benefits

HR Service Center

333 South Street

Shrewsbury, MA 01545

HEALTH INSURANCE

- Many choices-12 different plans offered through the GIC (Group Insurance Commission) which include indemnity, HMO, POS and EPO plans
- Pre-tax deductions twice per month
- Deductions begin one month before effective date
- Coverage options-individual or family (spouse, former spouse and children up to age 26)
- Full-time students covered on plan may live outside service area
- Dependents on plan that are not full-time students must live in service area
- May only change plan during open enrollment in spring unless move out of service area
- Qualifying events allow employees to enroll in health insurance
- **Must provide copy of marriage certificate and/or birth certificate to add spouse and/or children to health insurance**

HEALTH INSURANCE-OPTIONS FOR THE WAITING PERIOD

- **COBRA** - If you had health insurance through a previous employer, you are able to continue this coverage during the 2-month waiting period.
- **MA Health Connector** – offers a variety of plans available to pay for on an after-tax basis for the 2-month waiting period. Go to www.mahealthconnector.org to review plans.
- **B Waiver** - If you have urgent medical expenses during new hire waiting period, may apply to buy GIC coverage at full cost premium for that period of time. Total claims expenditure must exceed full cost premium for the hiatus period. New employees who begin on or before 15th of month will be charged for full month. New employees who begin on 16th of month or later will not be charged for that month.

PICKING A HEALTH INSURANCE PLAN

- **Service Area**-where employees live determines which plan they may enroll in. Employees should refer to the map in the GIC Benefit Decision Guide or the folded brochure to see what plans are available to them.
- **Health Insurance Plan Overviews**-review the pages in the GIC Benefit Decision Guide to compare plans and check out-of-pocket expenses
- **Networks**-all the plans are similar in what they cover-the main difference is in the network of doctors and hospitals-be sure to check that your providers and hospitals are in the network for the plan you are electing
- **Calendar Year Deductibles**-all plans are subject to calendar year deductibles-information on deductibles is available in the GIC Benefit Decision Guide

PLAN COMPARISON

Indemnity Plans	PPO-Type Plans
<ul style="list-style-type: none">• UniCare State Indemnity Plan with CIC• UniCare State Indemnity Plan without CIC <p>*CIC stands for Comprehensive Illness Coverage</p>	<ul style="list-style-type: none">• UniCare State Indemnity Plan Plus• UniCare State Indemnity Community Choice Plan
<ul style="list-style-type: none">• No Primary Care Physician Selection Required• No Referrals Required• CIC provides mostly 100% coverage after co-pay or deductible	<ul style="list-style-type: none">• No Primary Care Physician Selection Required• No Referrals Required

PLAN COMPARISON

POS Plans	HMO Plans
<ul style="list-style-type: none">• Tufts Health Plan Navigator• Harvard Pilgrim Independence Plan	<ul style="list-style-type: none">• Fallon Direct• Fallon Select• Health New England• NHP Prime• Harvard Pilgrim Primary Choice
<ul style="list-style-type: none">• Primary Care Physician Selection Required• Referrals Required• Can go in or out of network (out of network provides only 80% coverage)	<ul style="list-style-type: none">• Primary Care Physician Selection Required• Referrals Required• In-network benefits only

PLAN COMPARISON

EPO Plan
<ul style="list-style-type: none">• Tufts Health Plan Spirit
<ul style="list-style-type: none">• No Primary Care Physician Selection Required• No out-of-network benefits

BASIC LIFE INSURANCE

- All employees receive \$5,000 of term life insurance with the purchase of a GIC health insurance plan.
- Basic Life Insurance can be purchased separately if health insurance is not needed. The cost is minimal and we do recommend this basic coverage.
- Life insurance carrier is The Hartford

OPTIONAL LIFE INSURANCE

Automatic Increase

- You can purchase from 1X to 8X Salary
 - Amount of Life Insurance increases automatically with each salary increase

Non-Automatic Increase

- You can purchase up to 1X Salary
- Amount of Life Insurance remains the same

LONG-TERM DISABILITY

- Important benefit to consider no matter your age-long-term disability replaces part of your income if you are unable to work due to illness or injury
- Disability strikes 1 in 4 workers before age 65
- When working for state of MA, you don't contribute into Social Security so if employment is for more than 5 years you become ineligible for Social Security disability.
- Carefully review your financial situation and consider electing Long-Term Disability coverage

LONG-TERM DISABILITY

- Covers injuries/illnesses that are not work-related
- Pays benefits after 90 days of disability
- Pre-existing condition clause: Does not provide coverage unless 12 months treatment free or paid 24 months of paid premiums
- Benefit Payments: 55% of gross monthly salary up to \$10,000 per month / \$100 monthly minimum
- Premium Rates are based on age and salary
- Automatic acceptance for all new hires-applying for this coverage and optional life insurance at a later date will require evidence of medical insurability
- LTD insurance carrier is UNUM

SICK LEAVE BANK (SLB)

- The program provides employees with pay while out on an approved Family Medical Leave for their own illness, injury or maternity leave (during first 8 weeks).
- Employees may submit the enrollment form upon hire and once they have accrued one work-week of sick time will be enrolled the following pay period. Employees may also enroll during the spring open enrollment.
- Employees donate 16 hours (two days) of sick time to the bank.
- Must be a member for 6 months prior to using the bank.
- Must use all accrued time and go one workweek unpaid.
- The SLB will pay up to a maximum of 12 work weeks.
- The SLB provides a bridge of income until LTD begins.
- There is no financial cost of joining and the benefit potential is significant.

DENTAL INSURANCE

CIGNA Basic

- ➔ No cost to employee for individual or family coverage
- ➔ UMass pays the monthly premium

CIGNA Plus

- ➔ \$6.79 bi-weekly for individual coverage
- ➔ \$26.94 bi-weekly for family coverage

DENTAL INSURANCE

CIGNA Basic

- Class I services 100%
- Class II services 50%
- Class III services 40%

Benefit Level:

- \$750/person/year with progressive maximum

CIGNA Plus

- Class I services 100%
- Class II services 80%
- Class III services 60%

Benefit Level:

- \$1,500/person/year with progressive maximum
- \$1,500 orthodontia lifetime

AFSCME, MNA, NAGE and NEPBA union members must refer to your union representative for information on vision insurance.

VISION INSURANCE

- UMass offers separate vision insurance through VSP.
- The VSP plan allows members to receive services once every 12 months.
 - ▶ \$10 Co-pay for eye examination with VSP provider
 - ▶ \$25 Co-pay for prescription glasses with VSP provider
 - ▶ Up to \$60 Co-pay for contact lens exam (fitting and evaluation)
 - ▶ Plan gives up to \$175 allowance for frames or contact lenses

<i>VISION INSURANCE</i>	<i>INDIVIDUAL</i>	<i>FAMILY</i>
	<i>BI-WEEKLY</i>	<i>BI-WEEKLY</i>
VSP	\$3.00	\$8.28

AFSCME, MNA, NAGE and NEPBA union members must refer to your union representative for information on vision insurance.

FLEXIBLE SPENDING ACCOUNTS

Health Care Spending Account

- \$250-\$2,550 annual limit for 2016
- Eligible first of month after 60 days of employment
- Enrollment will be for a half-year (thru 6/30/16)
- Pays for eligible health-related expenses
- Grace period of 2 ½ months
- Monthly fee of \$2.50-deducted pre-tax for one or both programs
- University will offer another open enrollment in spring for plan year starting 7/1/16

Dependent Care Assistance Program

- \$5,000 annual limit for 2016
- Eligible upon hire after receipt of enrollment form
- Enrollment will be for a half-year (thru 6/30/16)
- Pays for eligible daycare expenses
- Grace period of 2 ½ months
- Monthly fee of \$2.50-deducted pre-tax for one or both programs
- University will offer another open enrollment in spring for plan year starting 7/1/16

TUITION BENEFITS

ASSISTANCE	REMISSION	WAIVER
Full-time benefited employees only 6-month waiting period	Full-time or part-time benefited employees only 6-month waiting period	Immediate benefit to full-time or part-time benefited employees
Any private or public accredited schools	MA State and Community Colleges and State Universities	UMass Campuses w/exception of M.D. and continuing education programs
Courses must be related to present position Grade "C" or better	Spouses and children up to age 25	Spouses and children up to age 25
Up to \$200/semester, \$400 per academic year	Day courses 100% Evening/online 50%	Day courses 100% Evening/online 50%

TUITION BENEFITS

- In addition, UMass has made arrangements for discounted tuition benefits with Assumption College and Clark University
- Assumption College – 25% tuition reduction for various Associates, Bachelors and Masters programs as well as some certificate programs
- Clark University – 30% tuition reduction for Master of Public Administration, Master of Science in Professional Communication and Master of Science in Information Technology
- Complete details are available by going to the HR website

PAID TIME OFF

Holidays: 13 Holidays each year-pro-rated for part-time employees

Personal Time: Awarded based on hire date-varies based on union code

- January 1 – April 30 2 days
- May 1 – August 31 1 day
- September 1 - December 31 0 days

Vacation Time

- Time is accrued bi-weekly
- Amount accrued is based upon position and FTE

Sick Time

- Time is accrued bi-weekly
- Full-time employees accrue 120 hours per year

MANDATORY RETIREMENT PLAN MSERS OR ORP

- Mandatory participation in MSERS or ORP
 - 9% of pay with an additional 2% if salary is above \$30,000
 - Pre-tax contributions
- In lieu of Social Security
- In **MSERS**, refundable if leave state employment prior to retirement. If taken as a refund, it is subject to 20% federal income tax and a 10% early withdrawal penalty if under 59 ½ years of age
- 100% can be rolled directly into another qualified retirement plan
- Eligible for pension at age 60 years with 10 years of service or at any age with 20 years of service
- In **ORP**, University matches 4.3% of salary and participant has a choice of investment options along with a life insurance and disability benefit. There are limitations on distribution of funds if leave state employment.
- Balance of account at end of service is retirement fund.

OTHER AVAILABLE BENEFITS

- Voluntary Retirement Programs
 - 403(b) Retirement Plans (Fidelity, TIAA-CREF and VALIC)
 - 457(b) Deferred Compensation Plan (Great West)
- UMass College 5 Federal Credit Union
- MetLaw (Group Legal Services Plan)
- MetLife Auto & Homeowner's Policies at discounted rates
- 529 College Savings Plan – MA UFUND
- Beneplace-Employee Discount Plans



BENEFITS CONTACT INFORMATION

- Benefits enrollment forms must be submitted to Benefits by fax, email, interoffice mail or US postal mail within **10** days of hire.
- Benefits Fax Number 508-856-4049
- Benefits Email: Benefits.UMMS@umassmed.edu
- Mailing Address: UMMS Benefits, 333 South Street, Shrewsbury, MA 01545
- Questions? Please call the HR Service Center at 508-856-5260, option 1
- If you are a rehire or a direct transfer from another state agency, please contact Benefits so that we may review your benefits with you.

Thank you for viewing the
Presentation!

