

Benefits effective
July 1, 2024

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2024-2025

Benefits At-A-Glance

Educate Evaluate Elect

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.

Open Enrollment is your once-a-year opportunity to review and change your benefit elections and make the best choices for you and your family for the new plan year. 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.

Open Enrollment

New Employees

You must enroll within 21 days of hire. Benefits begin on the first day of the month following your date of hire. If your date of hire falls on the first of the month, then your benefits begin that same day.

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.

**APRIL 3
THROUGH
MAY 1**

*for benefit
changes effective
July 1, 2024.*

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IMPORTANT NEWS

- Open Enrollment is your annual opportunity to review benefit options and to make the best choices for you and your family.

Benefits that **do not require action** unless making changes:

- » Health Insurance
- » Dental Insurance
- » Vision Insurance

Benefits that **require you to re-enroll** each Open Enrollment:

- » Health Care Spending Account
- » Dependent Care Assistance Program
- » Child Care Assistance Program

- Effective July 1, 2024, **UniCare is changing its name to Wellpoint** to reflect their mission of supporting GIC members' whole health.

UniCare plan coverage remains the same through the end of this plan year (June 30, 2024). If you are a UniCare member and choose to remain a UniCare (Wellpoint) member for the upcoming plan year, no action is required – your plan will have the Wellpoint name when the new plan year begins on July 1.

- **Health Insurance premiums are increasing** this plan year. Review and evaluate the different coverage options to choose the best plan for your needs.

- **Avoid the Prescription Retail Refill Penalty**

If you or a family member is taking a long-term medication, such as high cholesterol or high blood pressure, you will receive a communication from CVS Caremark asking you how you wish to receive your future refills – by mail or at your local CVS pharmacy.

For maintenance medications, you must fill a 90-day supply at either a CVS Retail Pharmacy, or you may utilize CVS Caremark Mail Service Pharmacy, and you will pay one mail order copay. All Acute 30-day retail medications, or any non-maintenance medications can be filled at any in-network Retail Pharmacy for one 30-day retail copay.

Make sure you take action before your third refill, otherwise you will pay the full cost of the medication.

- The MyGICLink member benefits portal allows you to make changes and submit documentation to your UMass Chan GIC benefits coverage online during Open Enrollment. Your UMass Chan GIC Open Enrollment benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.
 - » To register, go to bit.ly/MyGICLinkRegistration.
 - » If you are already registered, login at bit.ly/MyGICLinkLogin.
- For more information, visit mass.gov/MyGICLink.

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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 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).
- ³ The Wellpoint Total Choice plan is out-of-network for UMass Chan Memorial hospitals, physicians and any affiliated entities effective July 1, 2024. For the out-of-network benefits, this plan determines allowed amounts for out-of-network providers; you may be responsible for a portion of the total charge.

SAME BENEFITS FOR ALL HEALTH PLANS	
Preventive Services	Most covered at 100%; no copay
Outpatient Surgery Eye & GI Procedures at Freestanding Facilities in MA All other in Massachusetts	\$150 \$250
Telehealth Coverage	Contact plan for details
Retail Clinic and Urgent Care Center	\$20 per visit
Emergency Room Care	\$100 per visit (waived if admitted)
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan (maximum one copay per day; contact plan for details)
Out-of-Pocket Maximum¹ Individual Family	\$5,000 \$10,000
Prescription Drug Administrator – CVS Caremark Telephone Number Website	1.877.876.7214 info.caremark.com/oe/gic
Prescription Drug Deductible Individual Family	\$100 \$200
Prescription Drug Retail: up to a 30-day supply Tier 1 Tier 2 Tier 3	\$10 \$30 \$65
Mail-Order Maintenance drugs: up to a 90-day supply Tier 1 Tier 2 Tier 3	\$25 \$75 \$165
Fitness Reimbursement Program	Contact plan for details
Employee Assistance Program	No cost

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HEALTH INSURANCE PLANS*		Wellpoint Community Choice	Health New England	Harvard Pilgrim Quality	Wellpoint PLUS	
<i>Listed from lower cost to higher cost</i>						
GEOGRAPHIC ELIGIBILITY		Most of Massachusetts	Western Massachusetts	Most of Massachusetts	New England	
PLAN TYPE		PPO-TYPE	HMO	HMO	PPO-TYPE	
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	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		✓			
Type of GIC Network Plan ²		Limited	Regional	Limited	Broad	
MONTHLY RATES	For Employees Hired Before July 1, 2003	Individual Family	\$149.82 \$369.98	\$156.45 \$373.55	\$158.41 \$401.23	\$192.42 \$456.71
	For Employees Hired on or After July 1, 2003	Individual Family	\$187.28 \$462.48	\$195.57 \$466.94	\$198.01 \$501.54	\$240.53 \$570.90
SUMMARY OF BENEFITS	Telephone Number		1.833.663.4176	1.800.842.4464	1.844.442.7324	1.833.663.4176
	Website		wellpointmass.com	healthnewengland.org/gic	harvardpilgrim.org/gic	wellpointmass.com
	PCP Required?		No	Yes	Yes	No
	Referrals to Network Specialists Required?		No	No	Yes	No
	Plan Year Medical Deductible	Individual Family	\$400 \$800	\$400 \$800	\$400 \$800	\$500 \$1,000
	Primary Care Provider Office Visit		\$20 per visit	\$20 per visit	\$20 per visit	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40
	Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit \$75 per visit
	Outpatient Behavioral Health and Substance Use Disorder Care		\$20 per visit	\$20 per visit	\$20 per visit	\$10 per visit
	Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	\$275 per admission No tiering	\$275 per admission No tiering	\$275 per admission \$500 per admission No Tier 3	\$275 per admission \$500 per admission \$1,500 per admission

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.

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HEALTH INSURANCE PLANS*		Mass General Brigham Health Plan Complete	Harvard Pilgrim Explorer	Harvard Pilgrim Access America	Wellpoint Total Choice ³
<i>Listed from lower cost to higher cost</i>					
GEOGRAPHIC ELIGIBILITY		All of Massachusetts	New England	U.S. Outside New England	New England
PLAN TYPE		HMO	POS	PPO	INDEMNITY
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus	✓	✓	✓	See Footnote 3 on page 4
	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	✓	✓	✓	
Type of GIC Network Plan ²		Broad	Broad	National	Broad
MONTHLY RATES	For Employees Hired Before July 1, 2003	Individual Family \$196.22 \$516.81	\$214.21 \$528.87	\$252.39 \$561.44	\$300.64 \$665.62
	For Employees Hired on or After July 1, 2003	Individual Family \$245.28 \$646.01	\$267.76 \$661.09	\$315.50 \$701.81	\$375.81 \$832.03
SUMMARY OF BENEFITS	Telephone Number	1.866.567.9175	1.844.442.7324	1.844.442.7324	1.833.663.4176
	Website	massgeneralbrighamhealthplan.org/gic-members	harvardpilgrim.org/gic	harvardpilgrim.org/gic	wellpointmass.com
	PCP Required?	Yes	Yes	No	No
	Referrals to Network Specialists Required?	Yes	Yes	No	No
	Plan Year Medical Deductible	Individual Family \$500 \$1,000	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000
	Primary Care Provider Office Visit	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit	\$20 per visit
	Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3 \$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit \$75 per visit	\$45 per visit No tiering	\$45 per visit No tiering
	Outpatient Behavioral Health and Substance Use Disorder Care	\$10 per visit	\$10 per visit	\$20 per visit	\$20 per visit
	Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard) \$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission No tiering

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.

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MAP KEY

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

Wellpoint 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). You must live outside of New England to enroll in Harvard Pilgrim Access America.

CC Wellpoint Community Choice

HNE Health New England

HPQ Harvard Pilgrim Quality

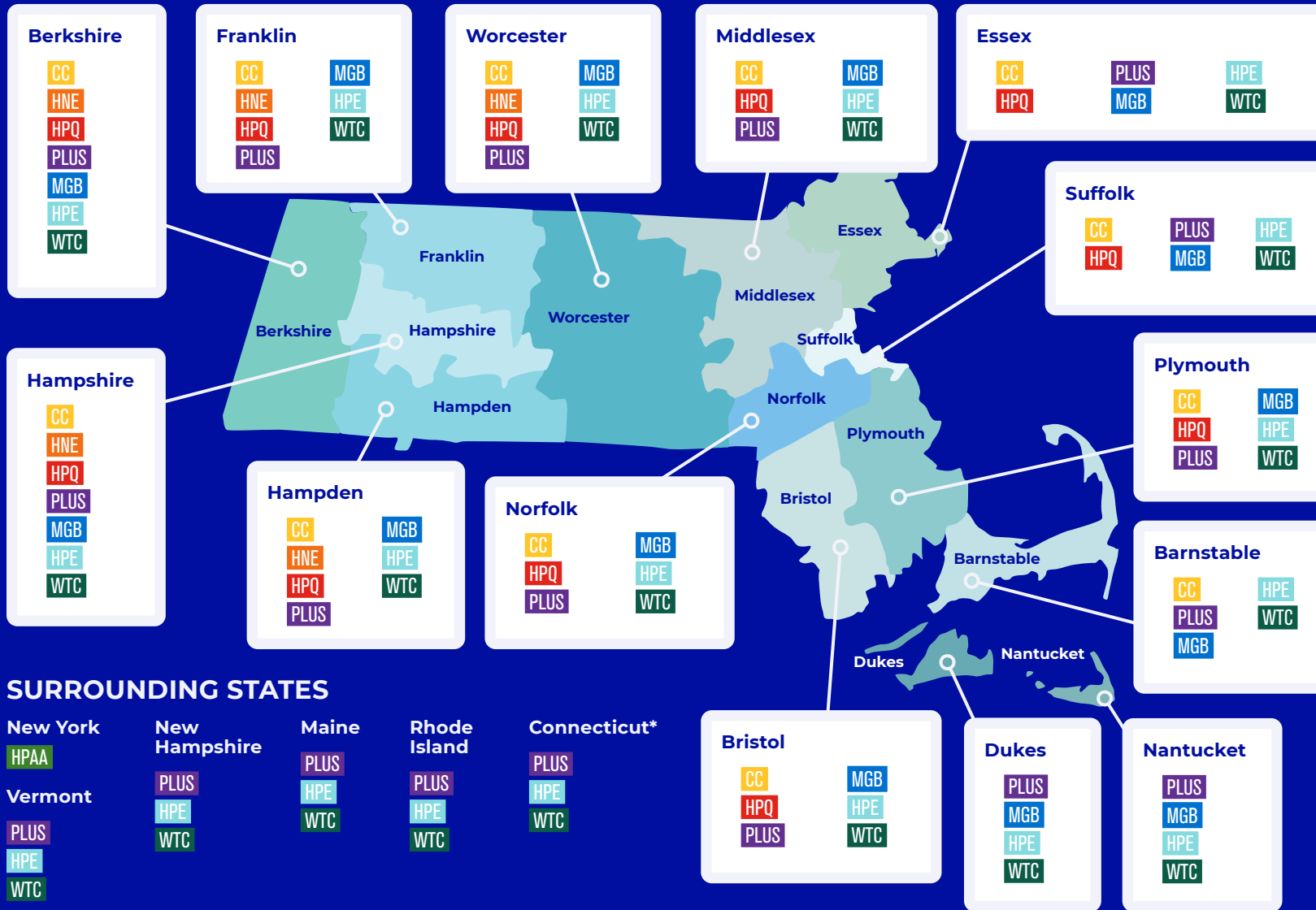
PLUS Wellpoint PLUS

MGB Mass General Brigham Health Plan Complete

HPE Harvard Pilgrim Explorer

HPAA Harvard Pilgrim Access America

WTC Wellpoint Total Choice



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SURROUNDING STATES

New York

HPAA

New Hampshire

PLUS

HPE

WTC

Maine

PLUS

HPE

WTC

Rhode Island

PLUS

HPE

WTC

Connecticut*

PLUS

HPE

WTC

Vermont

PLUS

HPE

WTC

*For residents of Connecticut, members residing near the Massachusetts border may enroll in HNE. (Review HNE's website for provider and network information.)

NOTE: If you are a New England resident who covers dependent family member(s) who live in a state outside of New England, you may select the Wellpoint Total Choice, Harvard Pilgrim Explorer and Wellpoint PLUS health insurance plans. Contact the plans for details regarding their national networks/out-of-area coverage. For all other health insurance plans, your dependents may only have emergency coverage while out of the plan's service area. You should contact the health insurance plans directly for details.

Optional Life Insurance and Accidental Death & Dismemberment (AD&D) / Long Term Disability Insurance

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

Optional Life Insurance is offered to you as a voluntary benefit through MetLife. The cost is based on your age, salary and the amount of insurance coverage you elect. **As a current state employee, the GIC will determine the effective date if MetLife approves your application.**

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

Basic Features

- May elect up to 8x annual salary (up to \$1.5 million maximum) without Evidence of Insurability as a new hire
- 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 21 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.

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	\$0.19	\$0.06
50-54	\$0.31	\$0.13
55-59	\$0.49	\$0.20
60-64	\$0.73	\$0.29
65-69	\$1.37	\$0.67
Age 70 and over	\$2.49	\$1.13

Rates include Accidental Death & 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 60 days of the qualifying event. Family status changes include: marriage, birth or adoption of a child, divorce and death of a spouse.

Long Term Disability Insurance

Employees may choose to participate in a Long Term Disability program offered by MetLife. The employee pays the entire cost of the plan. **As a current state employee, the GIC will determine the effective date if MetLife approves your application.**

Provisions

- 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 21 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
Under Age 25	\$0.06
25-29	\$0.07
30-34	\$0.11
35-39	\$0.13
40-44	\$0.30
45-49	\$0.40
50-54	\$0.48
55-59	\$0.60
60-64	\$0.58
65-69	\$0.33
Age 70 and over	\$0.20

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New employees must enroll within 21 days of hire. Benefits begin on the first day of the month following your date of hire. If your date of hire falls on the first of the month, then your benefits begin that same day.

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. You may elect dental coverage in one of our two dental plans. UMass Chan pays the entire cost of the Basic Plan for Individual and Family coverage. If you enroll in the Plus Plan, both you and UMass Chan 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	50% up to \$1,500 per dependent child, up to age 19

* Waived for Preventive Care.

** If you change plans effective 7/1/24, 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	\$9.42 bi-weekly
Family	No cost	\$34.34 bi-weekly

For complete plan details, view the Cigna Plan Summaries available on the UMass Chan Benefits website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu tab.

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 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	\$2.94 bi-weekly
Family	\$8.10 bi-weekly

For complete plan details, view the Guardian Plan Summary available on the UMass Chan Benefits website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu tab. To check providers in the network, go to GuardianAnytime.com.

Flexible Spending Accounts (FSAs)

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

You may contribute between \$250 and \$3,200 (2024 limits) to your HCSA each year, and up to \$5,000 per year (or \$2,500 if you are married and file separate tax returns) to your DCAP. You must enroll and elect contribution amounts each year if you wish to participate in the HCSA or DCAP.

Use it or lose it! Plan your expenses carefully. Any money left in your FSAs after the end of the plan year will be forfeited in accordance with IRS regulations.

The Grace Period for FY2024 will be 2.5 months, with an additional month allowed for claims submissions. This means that you will have until September 15 to incur claims for the plan year that ends on June 30, and you will have until October 15 to submit those claims for reimbursement.

Total Administrative Service Corporation (TASC) is the FSA administrator. To enroll in an FSA, visit massfsatasc.com or call **1.800.745.9202**.

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Child Care Assistance Program

UMass Chan has created the Child Care Assistance Program to help make childcare for children in pre-kindergarten or younger affordable for working parents. The Child Care Assistance Program pays a portion of child care costs for nonunion employees and Residents at UMass Chan for any licensed child care provider.

The Child Care Assistance Program has two enrollment periods.

ENROLLMENT PERIODS	REGISTRATION	PROGRAM DATES
Spring Open Enrollment	April 3 – May 1, 2024	July 1, 2024 – June 30, 2025
Fall Open Enrollment	October 1 – October 31, 2024	January 1, 2025 – June 30, 2025

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.**

Benefit Forms

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.
- If you are not registered, login at bit.ly/MyGICLinkRegistration.

Or go to 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/> and click on the HR Forms horizontal menu tab.

Form Submission for Other Benefits

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

Online

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

Benefit Summaries

Go to the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu and access the **Benefit Summaries** section.

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