



UMass Chan
MEDICAL SCHOOL

University of Massachusetts Chan Medical School

***Leaving the University Guide for
RESIDENTS AND FELLOWS***

INTRODUCTION

This guide provides helpful information concerning benefits and other subjects important to residents and fellows who are terminating employment at UMass Chan.

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I. BENEFITS

A. RETIREMENT

Residents and Fellows who terminate employment and who are not eligible to retire will be eligible to withdraw or rollover their funds from the MSERS (Massachusetts State Employee Retirement System). Information and applications for withdrawal or rollover will be provided during the exit interviews. You may not receive these funds in advance. Submitting paperwork early will not speed up the process. Retirement withdrawals and rollovers are NOT processed until after your final, regular paycheck has been processed through the payroll system.

Refunds are generally received from the State Retirement Board approximately 8-10 weeks after termination from state employment. If you don't receive your refund within this timeframe, contact the State Retirement Board directly at 800-392-6014 (option 4) or 617-367-7770 (option 4) outside of MA.

Address changes during this 8-week period should be sent in writing to the State Retirement Board. The letter should include your Social Security number, your date of termination and include the University of Massachusetts Chan Medical School as the agency from which you terminated. The Board's address is:

State Board of Retirement
One Winter Street, 8th Floor
Boston, MA 02108

If you withdraw your money and, in the future, return to State service, you will be considered a new member of the retirement system and your retirement deduction will be based on the current contribution rate.

Voluntary 403(b) Plan or 457(b)/SMART Plan Accounts: If you are enrolled in the University voluntary 403(b) plan or the 457(b)/SMART plan, your funds may remain in these accounts until you direct otherwise. You may be able to rollover your account into a new employer's account. Check with your new employer. You may contact the vendor directly for distribution forms.

B. INSURANCE

Health Insurance: Your current group health insurance will remain in effect **until the end of the month following the month in which you terminate.** For example, if you terminate on June 30, your coverage will remain in effect through July 31. If you extend through mid-July to make up time for a leave of absence or delayed start, your coverage will remain in effect through August 31.

If your monthly deductions for health insurance are not taken during the month you leave employment, the Group Insurance **Commission will bill you for the missed premium deductions. (e.g., if only one deduction is taken in July for August coverage), you will be billed for the second payment.** To be eligible for COBRA benefits, these missed deductions must be paid.

You will be provided with an option to continue in your current health insurance group plan for up to eighteen (18) months under (COBRA) Consolidated Omnibus Budget Reconciliation Act (COBRA). You will be responsible for the total monthly premium plus a 2% administrative fee.

If you are starting a new job on July 1, check with your new employer to see when your health insurance starts. It may not be until August or September. Many employers have a waiting period for benefits eligibility.

If you need to continue health insurance under COBRA, you may wish to consider changing health plans during open enrollment (April - May for effective date July 1) since many of the health plans limit coverage outside of their service areas. Call GIC at 617-727-2310 if you have any questions concerning your insurance plan or COBRA, or you can contact Benefits in the UMass Chan HR Service Center at (508) 856-5260, option 1.

If you wish to continue group coverage, you must complete the COBRA Application. The application will be mailed **to you at your mailing address of record directly from the Group Insurance Commission**. You may also obtain an application during your Exit Interview or from Benefits in the HR Service Center. To continue your coverage, the application must be completed and mailed to the Group Insurance Commission within sixty (60) days from the date on the notice, or sixty (60) days from the date your group coverage is due to expire, whichever is later.

Life Insurance: When leaving employment at UMass Chan, basic and optional life insurance coverages end on the last day of the month following the date on which you terminate. Approximately two (2) months after the expiration of insurance, you will receive a "conversion privilege notice" form from the life insurance company enabling you to convert the term life insurance to a whole life individual policy without having to provide proof of good health. All conversion/portability information will be sent to you from MetLife's group conversion and portability administrator.

By exercising this conversion privilege and paying the appropriate premium, this whole life insurance policy will become effective retroactively to the day after the former group coverage ceased.

Dental Insurance: Your dental insurance will end on the last day of the pay period in which you terminate. For 6/30/23 terminations, dental insurance will terminate on 7/10/23. You may continue your dental coverage for up to eighteen (18) months through the COBRA option. You will be responsible for 102% of the total monthly premium under the terms of COBRA and you will be notified by the COBRA administrators, Crosby Benefit Systems. You can elect to continue this coverage within sixty (60) days of separation or of notification of your rights, whichever is later. Rates will be provided by the COBRA administrator and are also available by contacting Benefits in the HR Service Center.

Vision Insurance: If you are enrolled in the voluntary vision insurance, this coverage will end on the last day of the pay period in which you terminate. There is no COBRA option for vision insurance.

Long-term Disability: Graduate Medical Education currently provides you with the opportunity to secure an individual disability insurance policy that you can take with you when you separate employment. Even if your next job provides you with long-term disability coverage, it isn't likely to protect all your salary or incentive-based compensation, you may wish to purchase some individual coverage that can fill coverage gaps during any future job changes. This coverage is offered to you without any regard to current health conditions and you do not have to take any medical exams nor provide medical information. You should note that individual policies do contain language that may impose some limits on coverage for pre-existing conditions until the policy has been in place for 12 months. This policy provides up to \$10,000/month ultimately of tax-free benefits or you can defer a portion of the guaranteed future benefits for future use. The policy is offered with gender-neutral premiums. This is especially beneficial to females who would otherwise pay substantially higher premiums. You have up to 60 days from the time you leave employment to apply for this portable coverage and you can arrange to receive a personalized proposal that can be reviewed on site with a local representative. You may contact Thomas Ferzoco at 978-235-0586, by email at tferzoco@insmedinsurance.com or by completing the information requested in the following link <https://umass.insmedgsi.com/>.

C. **MOONLIGHTING COMPENSATION & DIRECT DEPOSIT**

All pay for regular work hours and moonlighting will be direct deposit. **Please leave your bank account open until after all regular pay and moonlighting pay is received.** This is especially important if you expect to receive moonlighting pay after your termination date.

If you close the account, you may not receive your final payment. Please contact the **Office of Graduate Medical Education** immediately if you continue to receive pay AFTER your termination. Occasionally there are payroll system errors. Please help us by notifying us immediately. Please note that final pay advices will be mailed by Payroll to your mailing address of record. It is imperative that you notify the HR Data Group in the HR Service Center at 508-856-5260, option 1, option 2 of any mailing address changes after you separate employment so that you receive your W-2 form timely.

CI. **ACCUMULATED LEAVE**

Vacation and Personal Time: Accrued vacation and personal time is not paid out at termination.

Sick: Accrued sick time will not be paid out at termination but will be held in "escrow" so that if you return to work at UMass Chan within 3 years, your sick time will be returned to you. However, if you are transferring to another State Agency, you may be able to transfer your sick time depending on their policy. UMass Memorial is NOT a State Agency.

CII. **TUITION**

If you separate from employment with UMass Chan while you, your spouse, or

dependent child is enrolled in a course or program of study, eligibility for UMass tuition credit benefit or tuition remission benefit at other public higher education schools in MA will continue until the end of the current semester. At the end of the semester, eligibility for tuition benefits cease. If you separate from employment while enrolled in a private school in or outside of Massachusetts, you will not receive the tuition assistance benefit.

CORESTREAM VOLUNTARY BENEFITS

If you have voluntary benefits set up through Corestream and premiums deducted directly from your paycheck, you will need to notify the vendor to set up another alternative for paying your premiums. This would include auto or homeowner's policies through MetLife, auto policies through MetLife, Travelers or Liberty Mutual or the MetLaw/Hyatt Legal plans benefit through MetLife.

METLAW-GROUP LEGAL SERVICES PLAN

If you are enrolled in the MetLaw benefit, your enrollment will expire on the last day of the month that you terminate employment.

If you wish to continue your legal plan benefit after terminating employment with the University of Massachusetts, you must enroll for portable enrollment within **30 days** of your last payroll deduction for the legal plan.

To apply for portable enrollment:

- An employee needs to call Hyatt's Client Service Center at **1-800-821-6400**, Monday–Friday (8am – 8pm ET). A highly trained Client Service Representative will assist you in the application process.
- Enrollment is prepaid via remittance of a lump sum payment equal to the sponsor's monthly rate times 12 months.
- Upon receipt and approval of payment, Hyatt will send the enrollee verification of the portable enrollment.
- Portable enrollments will remain effective for a 12-month period and refunds will not be issued.
- Under portable enrollment, dependent definitions are the same as for active Employees.

II. OTHER IMPORTANT INFORMATION

A. ADDRESS CHANGE

If you are moving from your current address, log into HR Direct before your last day of employment to make the change electronically in order to ensure your W-2 form, retirement and health insurance information is mailed to the correct address. If you neglect to do this on-line, you can find the *Employee Address Record Change Form* at the end of this guide.

Please list your Employee ID (which appears on your pay advice) or your Social Security Number. Sign and Date the bottom of the form. Please return the form to **Human Resources in the enclosed envelope.**

B. E-MAIL AND SECURITY ACCESS

When a resident termination is processed, e-mail and other security access is terminated within one week. You cannot arrange to have e-mail automatically forwarded. You will also lose security access to Epic and other patient care EMR programs. Please plan accordingly. Make yourself copies of addresses you might need later but remember you cannot forward correspondence or documents that contain patient or other protected or confidential information. If you are staying on as faculty, then your department should submit a security access request to change any security access to reflect your new job functions and access requirements.

C. LICENSURE

If you have a Full Massachusetts License, notify the Board of Registration of your new address and a valid email address since you will no longer have access to your umassmemorial.org address (unless you are staying as faculty). If you are leaving the state, we suggest that you put your license on inactive status if you plan to return or you will be charged for all the years that your license has lapsed. If you do not plan to return to Massachusetts, please notify the Board rather than simply allowing the license to lapse. If you have a limited license, it will expire on your end date, and you do not need to do anything else.

D. RISK MANAGEMENT/CLAIMS MANAGEMENT

If you are ever contacted about an incident which may have occurred during your training or moonlighting, contact the Claims Management Office at 508-334-5504 or the Office of Graduate Medical Education at UMass immediately.

E. NPI NUMBER – ADDRESS CHANGE

You **MUST** provide your new employer with your NPI Number information and make sure that your address is changed at that time. UMass should no longer be the listed address and contact information. If you neglect to do this, inquiries about your patient care will continue to come to UMass.

F. MASS HEALTH REGISTRATION

Any resident who is joining the Medical Staff at UMMMC will be transitioned to the full billing provider with Mass Health by the Medical Staff Office. Other residents enrolled as non-billing providers who are staying in Massachusetts will need to enroll as a billing provider themselves or contact the practice manager at his/her location.

G. UNIVERSITY PROPERTY

All University property and equipment including pager and photo ID badges tags must be submitted to your program coordinator prior to your last day of employment. If not returned, the University reserves the right to withhold monies from your last paycheck. Parking tags should be returned to the Parking Office.

H. STUDENT LOANS

For information on loan repayment programs or assistance, contact the Office of Graduate Medical Education. If you have been making payments under IBR, Income Contingent Repayment, Pay as You Earn or REPAYE and plan to file for Public Service Loan Forgiveness (PSLF), you will need certification of employment during residency at UMass Chan. Please make sure you complete an Employment Certification form for GME to sign. Please obtain your form from the GME office, as the institutional number and other data are prepopulated on this form to ensure accurate data entry.

I. MED HUB EVALUATIONS AND EXIT SURVEYS

You will receive an email notice from Med Hub requesting you to complete the Annual GME Anonymous Evaluation. You will receive a second email notice to complete an **Exit Survey**. Please complete these if you have not already done so. This Program Evaluation is anonymous, and results are available only to Dr. DeMarco. Program Directors cannot access results. Please answer these questions honestly and include comments. This information is used for assessment and improvement of our programs. The Exit Survey requests important forwarding information. Please update your mailing address if you are moving and include your new practice location or training program address on the Exit Survey.

J. CREDIT UNION

If you are a member of the UMass 5 College Federal Credit Union, you should notify the credit union staff before leaving UMass Chan. You can remain a credit union member and share in its benefits after terminating employment.

K. TRANSFER/REHIRE

Transfer/Rehire to another State Agency: Your health and life insurance benefits will not be interrupted if you are directly transferring to another state agency. To ensure continuity of your insurance benefits, you should inform the Benefits Department that you are transferring to another state agency. Your vacation, sick, and personal days **may** be transferable to another state agency. You should ask the Human Resources department of the new agency to request a *Prior Service Form* from the Benefits Department in the UMass Chan HR Service Center at benefits.UMMS@umassmed.edu or by phone at (508) 856-5260, option 1. The form will be completed and returned to the issuing agency, which will determine the accrued leave benefits to be transferred with you to the new position.

Transfer to City/County/Town: Your state retirement funds may be transferred to a Massachusetts city, county, or town retirement system but you will need to initiate this. Insurance benefits may be transferable. You will need to check with your new employer. For additional information, you should contact the Human Resources department at your new agency.

L. UNEMPLOYMENT INSURANCE

Unemployment insurance provides temporary benefits to employees who have become unemployed through no fault of their own and who are looking for full-time employment. The unemployment insurance program is administered by the Commonwealth's DUA (Department of Unemployment Assistance) and all DUA decisions are made according to the Employment Security Law.

Upon request of the DUA, UMass Chan provides a breakdown of an employee's earnings for the 52-week period prior to the date an unemployment claim is filed and to provide a reason for separation. UMass Chan does not determine whether or not a terminated employee is eligible to receive unemployment benefits. If you need information, please call the TeleClaim Center at 1-877-626-6800 or (617) 626-6800 from Monday through Friday from 8:30 a.m. to 4:30 p.m. or go to [DUA](#) additional information.

There are two ways to file your claim: You can file in person at one of the sites (please call 617-626-6560 to get the address of the nearest UI Walk-In site) or you can call the TeleClaim Center at the number mentioned above.

M. WORKER'S COMPENSATION CLAIMS

An employee who has a claim pending or who is receiving weekly worker's compensation benefits is not entitled to a refund of retirement contributions from MSERS until the claim is settled and weekly compensation benefits have ceased.

N. TAX INFORMATION

You will be required to file a Massachusetts Income Tax Return for all earnings during the current calendar year. You will receive a W-2 Form from UMass Chan after January of next year. Tax forms can be downloaded from the Massachusetts Department of Revenue Web Site at <http://www.dor.state.ma.us/forms/formhelp.htm> or you can file electronically.

**FOR ANY QUESTIONS, PLEASE CONTACT
MELISSA MCLAUGHLIN IN GRADUATE
MEDICAL EDUCATION AT
(508) 856-2903**

The information contained in this handout has been carefully reviewed and is presented as a source of information. References made to the University of Massachusetts Chan Medical School policies or Commonwealth of Massachusetts regulations are designed to be helpful guidelines.

If, however, there is a conflict between the materials in this handout, the actual policies and practices of the University and the regulations of the Commonwealth, the latter will prevail.



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**EMPLOYEE
ADDRESS CHANGE FORM**

It is the employee's responsibility to provide Human Resources with change of address information. If you are aware of your new address before terminating employment, please log into HR Direct/Employee Self Service and update your address online. If you have a new address after terminating employment, please complete and submit this form.

Updated information is needed for mailing W-2 forms and retirement and health insurance information.

PLEASE PROVIDE THE FOLLOWING INFORMATION:

Name:	
Social Security or ID#:	
Address Line 1:	
Address Line 2:	
City	
State:	
Country:	
Zip:	
Telephone:	

Signature

Date

Please sign and return completed form to:
UMass Chan Medical School
HR Data Group
333 South Street
Shrewsbury, MA 01545
Fax: 508-856-4049
or return via e-mail to: HR-Datagroup@umassmed.edu