

From UMass Campus

From State Agency

From Municipal Agency

**From UMass Memorial by
former UMMC employees who
received transfer benefits**

NO BREAK IN SERVICE

Health	No interruption/No change coverage	No interruption/No change coverage	First month following 2 full months	First month following 2 full months
Dental	First month following 2 full months	First month following 2 full months	First month following 2 full months	First month following 2 full months
Life	No interruption/No change coverage	No interruption/No change coverage	First month following 2 full months	First month following 2 full months
Long Term Disability	No interruption/No change coverage	No interruption/No change coverage	First month following 2 full months	First month following 2 full months
Retirement - SERS	Continues without Interruption	Continues without Interruption	Must transfer retirement funds to State immediately if wish to continue contributing same % rate	
UMMC long service				Must initiate C.32 & waive collection Exempt from retirement contributions Can resume upon leaving UMMS
UMMC short service				Forfeits merger vesting @ < 10 years
Retiree Health > 10 years service	Receives retiree health	Receives retiree health	Receives retiree health	Receives retiree health
< 10 years service	Eligible at 10 years	Eligible at 10 years	Eligible at 10 years Hiring Department must pay actuarial cost of retiree health for prior service (even if withdrawn)	Eligible at 10 years Hiring Department must pay actuarial cost of retiree health for prior service (even if withdrawn)
Personal Time	No personal time may be transferred unless part of negotiated program assimilation	No personal time may be transferred unless part of negotiated program assimilation	No personal time may be transferred unless part of negotiated program assimilation	No personal time may be transferred unless part of negotiated program assimilation
Sick Time	Up to 960 hours of accrued sick time may be transferred	No sick hours may be transferred unless part of negotiated program assimilation	No sick hours may be transferred unless part of negotiated program assimilation	No sick hours may be transferred unless part of negotiated program assimilation

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Vacation	Accrued vac may be transferred	No accrued vac may be transferred unless part of negotiated program assimilation	No accrued vac may be transferred unless part of negotiated program assimilation	No accrued vac time may be transferred unless part of negotiated program assimilation
	Retain existing vacation accrual rate	Retain existing vacation accrual rate	Retain existing vacation accrual rate	Retain existing vacation accrual rate if part of negotiated program assimilation
Holidays	No accrued holiday compensatory time can be transferred	No accrued holiday compensatory time can be transferred	No accrued holiday compensatory time can be transferred	No accrued holiday compensatory time can be transferred
FICA Medicare Tax	Required to pay unless previously exempt from Medicare FICA Tax	Required to pay unless previously exempt from Medicare FICA Tax	Required to pay Medicare FICA tax	Required to pay Medicare FICA tax
BREAK IN SERVICE				
Health	*First month following 2 full months	*First month following 2 full months	First month following 2 full months	First month following 2 full months
Dental	First month following 2 full months			
Life	First month following 2 full months			
Long Term Disability	First month following 2 full months			
Retirement - SERS	If not withdrawn - retirement contribution at the % previously paid If withdrawn pay at new rate	If not withdrawn - retirement contribution at the % previously paid If withdrawn pay at new rate	If not withdrawn - retirement contribution at the % previously paid If withdrawn pay at new rate	
	An employee may buy back prior retirement service taking 5 years to pay	An employee may buy back prior retirement service taking 5 years to pay	An employee may buy back prior retirement service taking 5 years to pay	
UMMC long service				Must initiate C.32 & waive collection Exempt from retirement contributions Can resume upon leaving UMMS
UMMC short service				Forfeits merger vesting @ < 10 years

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Retiree Health				
> 10 years service	Receives retiree health	Receives retiree health	Receives retiree health	Receives retiree health
< 10 years service	Eligible at 10 years	Eligible at 10 years	Eligible at 10 years	Eligible at 10 years
			Hiring Department must pay actuarial cost of retiree health for prior service (even if withdrawn)	Hiring Department must pay actuarial cost of retiree health for prior service (even if withdrawn)
Personal Time	Not applicable	Not applicable	Not applicable	Not applicable
Sick Time	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee
Vacation	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee	No service or transfer credit given; treated as a new employee
Holidays	All holiday time previously paid	All holiday time previously paid	All holiday time previously paid	All holiday time previously paid
FICA Medicare Tax	Required to pay Medicare FICA Tax	Required to pay Medicare FICA Tax	Required to pay Medicare FICA Tax	Required to pay Medicare FICA Tax

* If still covered under GIC or Cobra, no waiting period