



University of Massachusetts Chan Medical School Staff Employee Benefits-at-a-Glance

(Staff employees hired to work 20 hours or more weekly) For

Benefits Effective On/After July 1, 2023

HEALTH INSURANCE

There are significant changes to the health plans available to employees for benefits effective July 1, 2023. It is encouraged that all employees actively shop and evaluate health coverage options. Please carefully review the **GIC Benefits Decision Guide** or the **UMass Chan Benefits At-A-Glance Guide and other plan materials** to better understand these changes and make informed decisions about your coverage. Select the plan that meets your health care needs.*

As a regular, benefited employee, you have the opportunity to join one of 8 health plans offered by UMass Chan through the GIC (Group Insurance Commission).

Each plan provides comprehensive coverage for necessary medical treatment, preventive care, and prescription drugs.

The plans currently offered include:

- Unicare Total Choice
- Unicare Plus
- Unicare Community Choice
- Harvard Pilgrim Access America
- Harvard Pilgrim Explorer
- Harvard Pilgrim Quality
- Mass General Brigham Health Plan Complete
- Health New England

Premiums are deducted from your paycheck on a pre-tax basis. UMass Chan pays 75% of your bi-weekly premium.

If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within **10** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

Note: Certain qualifying events (loss of coverage, divorce) may enable you to enroll other than as a new hire or during open enrollment. Visit the Life Events section on the Benefits Website for more information.

*If you are currently enrolled in a health plan that is being discontinued in Fiscal Year 2024 (FY2024) and you do not choose a new plan, you will automatically be default enrolled in a comparable health plan. It is important to evaluate your options and select a health plan that meets your needs. After evaluating your options, if you do not want to select a different health plan during Annual Enrollment, no further action is needed.

Additional health plan information and rates can be found at: www.mass.gov/gic.

DENTAL INSURANCE

You may elect dental coverage in one of two dental plans. UMass Chan pays the entire cost of the Basic Plan for individual or family coverage. If you enroll in the Plus Plan, both you and UMass Chan share in the cost. These dental plans have a progressive calendar year maximum.

If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within **10** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

Note: Certain qualifying events (loss of coverage, divorce) may enable you to enroll other than as a new hire or during open enrollment. Visit the Life Events section on the Benefits website for more information.

(Note: AFSCME, MNA, NAGE AND NEPBA employees are offered dental insurance through their union. Employees should contact their union representative for enrollment information).

Basic Plan

100% preventive and diagnostic services
50% basic restorative services
40% major restorative services

Calendar Year Maximum: \$750/person/year

Annual Deductible of \$50 for individual or \$150 for family

Biweekly Premium: None

Plus Plan

100% preventive and diagnostic services
80% basic restorative
60% major restorative

Calendar Year Maximum: \$1,500/person/year

Annual Deductible of \$25 for individual or \$75 for family

Biweekly Premium: \$9.42 bi-weekly for individual
\$34.34 biweekly for family

VISION INSURANCE	
<p>Vision insurance is offered to you through Guardian. Coverage is effective on the first of the month following 60 days of employment. You must enroll within 10 days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May or if you experience a change in family status.</p> <p><i>(Note: AFSCME, MNA, NAGE and NEPBA employees are offered vision insurance through their union. Employees should contact their union representative for enrollment information).</i></p>	<ul style="list-style-type: none"> • \$10 copay for eye exam in network • \$25 copay for materials • Copay waived for elective contact lenses <p>Bi-Weekly Rates: \$2.94 Individual \$8.10 Family Plan</p> <p>Carrier: Guardian</p>
LIFE INSURANCE	
<p>BASIC LIFE INSURANCE</p> <p>If you have enrolled in a health plan, you automatically have \$5,000 of basic life insurance coverage.</p> <p>You may purchase additional group term life insurance for yourself only at low-cost group rates.</p>	<p>SUPPLEMENTAL LIFE INSURANCE</p> <p>You may enroll in up to 8 times your annual salary without evidence of insurability as a new hire.</p> <p>If you enroll at a later date, you will need to provide evidence of medical insurability.</p> <p>Carrier: MetLife</p>
DISABILITY	
<p>SICK LEAVE BANK</p> <p>You may enroll in the Sick Leave Bank (SLB) program by donating some of your own sick time to the bank. If out on approved FMLA for own illness and upon approval from the plan committee, the plan continues to pay you bi-weekly after you have used up all accumulated sick, personal and vacation accruals and have gone 5 days unpaid. The program pays a maximum of 480 hours.</p> <p>You may enroll in the Sick Leave Bank after one year of employment and the attainment of one week of sick time.</p> <p>SHORT-TERM DISABILITY (STD)</p> <p>UMass Chan offers a Short-Term Disability program through Guardian which is available to non-unit (non-union) employees only. The employee pays the entire cost of the plan. Coverage is effective on the first of the month after hire date. Employees can choose either the “Low Plan” (50% of gross weekly salary), or the “High Plan” (60% of gross weekly salary), both up to a maximum of \$1,500/week.</p> <p><i>Note: The covered salary excludes bonuses and commissions. Cost will vary depending on level of coverage, age, and salary.</i></p> <p>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 provide evidence of insurability.</p> <p>Carrier: Guardian</p>	<p>LONG-TERM DISABILITY (LTD)</p> <p>You may elect LTD coverage. Coverage begins when you are continually disabled for more than 90 days. The plan will pay 55% of your income, up to a maximum of \$10,000 per month. This is an employee paid plan based on age/salary. Coverage begins on the first of the month following 60 days of employment.</p> <p>You may enroll in this plan as a new hire without evidence of medical insurability or at any time during the year with evidence of medical insurability.</p> <p>Carrier: MetLife</p>

RETIREMENT

Participation in the MA State Employee Retirement System (MSERS) is compulsory, paid by you on a pre-tax basis, in lieu of Social Security (OASDI). This may impact your future Social Security benefits.

The MSERS is a Defined Benefit Plan. You contribute 9% on your whole salary and an additional 2% on your salary above \$30,000. The plan is designed to provide you a monthly income based on your age, salary, and service at the time you retire. Details can be found at:

<http://www.mass.gov/treasury/retirement/>.

Professional employees (non-unit professionals and NAGE professionals) are also eligible for the ORP (Optional Retirement Program) as an alternative to the MSERS. The ORP is a defined contribution plan. Eligible employees will receive a **Notice of Eligibility** and information at time of hire. Employees contribute 9% of their total salary plus an additional 2% for salary over \$30,000 per year. Employees also receive an employer match of 4.3%. Employees have a choice of investment options through Fidelity and TIAA. All contributions are 100% vested. Information on the ORP can also be found on the ORP website: www.mass.edu/orpenrollment.

403 (b) PLANS – voluntary

You may also voluntarily defer some of your own income to a 403 (b) plan, up to 2023 IRS limit of \$22,500 if you are under 50 years old or \$30,000 if you are 50 years old or over.

There are about 25 different investment options plus a brokerage window available through the University 403(b) plan.

457 (b) PLAN - voluntary

You may voluntarily defer additional income into a 457(b) plan through Empower Retirement Services up to 2023 IRS limit of \$22,500 if you are under 50 years old or \$30,000 if you are 50 years old or over.

TIME OFF (pro-rated for part-time)

VACATION DAYS - Time is accrued bi-weekly and there is no maximum accrual except during the last full pay period of each fiscal year in which hours are capped at 240 hours.

Exempt (years of service)	Non-exempt (months of service)
0-4	160 hours
5-9	168 hours
10-19	176 hours
20+	184 hours

Exempt (years of service)	Non-exempt (months of service)
1-53	80 hours
54-113	120 hours
114-233	160 hours
234+	200 hours

PERSONAL DAYS - You will receive 2 days each January – pro-rated based on FTE.

SICK DAYS – Time is accrued bi-weekly up to 120 hours per year up to a maximum accrual of 960 hours.

HOLIDAYS - 14 holidays (pro-rated for part-time)

New Year's Day
 Martin Luther King Jr. Day
 Presidents Day
 Patriots' Day
 Memorial Day
 Juneteenth National Independence Day
 Independence Day
 Labor Day
 Columbus Day
 Veterans Day
 Thanksgiving Day
 Day After Thanksgiving
 Christmas Eve (Observed)
 Christmas Day

FLEXIBLE SPENDING ACCOUNTS	
<p>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).</p> <p>You may enroll as a new hire during your first 10 days of employment, otherwise you may enroll during the open enrollment period held annually every April/May for a July 1 effective date.</p> <p>Note: Enrollment and re-enrollment must be done online at: massfsatasc.com. Additional enrollment instructions can be found on the website; be sure to have your employee ID, agency, and department name available. You may also call TASC at 800-745-9202 with FSA questions.</p> <p>New Benefits Administrator TASC will be your new administrator of FSA benefits beginning with our upcoming plan year, and the grace and runout period for the current plan year (ending 6/30/23) will also be administered by TASC. TASC will work closely with Benefit Strategies to transfer any balances you have remaining as of 6/30/23 from Benefit Strategies, your current FSA administrator, to TASC.</p> <p>Black Out Period There will be a period after the current plan year ends when your funds will not be available. This blackout period will start at midnight on 6/30/2023 and will last until approximately 7/18/23 and is necessary to allow your FSA plans to be finalized by Benefit Strategies and your balance information to be sent to TASC for upload into your new TASC account.</p> <p>This does not mean that you cannot incur expenses during this time. For any expenses incurred during this time, please pay for the expenses personally then submit your claim to TASC via the online participant portal, the mobile app, or fax, once your grace/runout plan is active. We apologize for any inconvenience caused during this time.</p> <p>The last day the Benefit Strategies claim card will be functioning for HCSA is 6/30/23.</p>	<p>All eligible manual claims received at Benefit Strategies on 6/30/23 will be processed and paid. Please plan accordingly as claims received after this time will not be accepted by Benefit Strategies and you will be required to resubmit them to TASC.</p> <p>Your new TASC Card® will be mailed out and is expected to be functioning beginning 7/1/23 for the start of the upcoming plan year, but any balances from your current plan year will not be available until approximately 7/18/23.</p> <p>Grace Period for FY 2023 The grace period for FY 2023 will be 2.5 months, with an additional month allowed for claim submissions. This means that you will have until September 15 to incur claims (based on date of service) for a plan year that ended on June 30. You will then have until October 15 to submit those claims for reimbursement.</p> <p>HEALTH CARE SPENDING ACCOUNT (HCSA)</p> <ul style="list-style-type: none"> Defer \$250 - \$3,050 (2023 Limits) per year on a pre-tax basis Use for co-pays, deductibles, non-covered expenses Monthly fee of \$1.00 for one or both plans Funds can now be used to purchase over-the-counter (OTC) medications and some medical supplies without a prescription <p>DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)</p> <ul style="list-style-type: none"> Defer to \$5,000 per year (2023 limits) on a pre-tax basis if enrolling at open enrollment; otherwise, may defer up to \$192.30 per pay period if enrolling at another time of year Use for child and elder care costs; after school; daycare Monthly fee of \$1.00 for one or both plans <p>Note: Certain family status changes may enable you to enroll other than as a new hire or during open enrollment – please contact the HR Benefits Service Center or see the Life Events section of the Benefits website for more information.</p>
TUITION BENEFITS	ADDITIONAL BENEFITS
<p>Tuition Credit is immediately available to regular, full-time, and part-time benefited employees, their spouses, and dependent children to age 26 at UMass campuses (excluding the MD program at UMass Chan and the JD program at UMass Dartmouth) and UMass Online.</p> <p>Tuition Remission is available after six months to regular, full-time, and part-time benefited employees, spouses, and dependent children to age 26 at MA state universities and community colleges.</p> <p>Tuition Assistance is available after six months to regular, full-time benefited employees who attend an accredited college or university.</p>	<ul style="list-style-type: none"> Office of Well-Being Employee Assistance Program (EAP) UMass5 Federal College Federal Credit Union MetLife Auto & Homeowner's Policies MetLaw (legal services plan) Direct Deposit Employee Discount Plans MA UFUND (529 Plan)