



***University of Massachusetts  
Medical School***

***BENEFITS SUMMARY FOR  
STAFF  
INSTRUCTORS  
POST DOCS***

**For Benefits Effective On/After July 1, 2021**

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## INTRODUCTION

***Staff members must be hired to work twenty (20) hours or more weekly to be eligible for benefits.***

***The following information is intended for use only as a summary of the benefit plans available to you as a staff member. Details are contained in the legal plan documents and individual plan details can be found on the Group Insurance Commission website at: [www.mass.gov/gic](http://www.mass.gov/gic).***

***Details pertaining to Sick Leave Bank, Tuition, Holidays, Personal Time, Sick and Vacation Time can be found on the Human Resources Policy Intranet website or in the University of Massachusetts Medical School Policy and Procedure Manual.***

***If there is any inconsistency between this summary and any legal printed documents, including all plan provider legal documents, the legal documents govern. The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. Benefits, premium, deductible, and/or copayments/coinsurance may change at any time without notice. To get a complete list of services we cover, please call the health plan. Copies of plan summaries and the GIC Benefits Decision Guide are available in the Benefits Department or from the vendor(s). Also, copies of each health plan provider benefit summary are available at <http://www.mass.gov/gic/sbc>.***

## **I. WHEN DOES COVERAGE BEGIN?**

For new employees, coverage begins on the first day of the month following 60 calendar days of employment, or two calendar months, whichever occurs first.

### **Effective Coverage Dates for New Employees**

Date of hire:

- January 2 to February 1
- February 2 to March 2
- March 3 to April 2
- April 3 to May 2
- May 3 to June 2
- June 3 to July 3
- July 4 to August 2
- August 3 to September 2
- September 3 to October 2
- October 3 to November 2
- November 3 to December 3
- December 4 to January 1

Coverage begins on:

- April 1
- May 1
- June 1
- July 1
- August 1
- September 1
- October 1
- November 1
- December 1
- January 1
- February 1
- March 1

Employees who do not enroll in a health insurance plan when first eligible, may enroll during annual Open Enrollment. Coverage will begin July 1 following annual Open Enrollment.

## **II. HEALTH INSURANCE**

The University is committed to providing our employees the very best in health plan choices available. All plans provide comprehensive coverage and the flexibility to make the right choice for you and your family. Choices include Indemnity Plans, POS (Point of Service) plans, HMO (Health Maintenance Organizations) plans and an EPO (Exclusive Provider Organization) plan. The GIC (Group Insurance Commission) is the authoritative state agency that administers the health insurance plans.

**Coverage is effective on the first of the month following 60 days of employment.**

The plans currently offered include:

<b>INDEMNITY</b>	<b>POS</b>
<ul style="list-style-type: none"> <li>• <i>UniCare State Indemnity Plan with CIC</i></li> <li>• <i>UniCare State Indemnity Plan without CIC</i></li> <li>• <i>UniCare State Indemnity Plan Plus (PPO-Type)</i></li> <li>• <i>UniCare State Indemnity Community Choice (PPO-Type)</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Navigator by Tufts Health Plan</i></li> <li>• <i>Harvard Pilgrim Independence Plan</i></li> </ul>
<b>HMO</b>	<b>EPO</b>
<ul style="list-style-type: none"> <li>• <i>Fallon Select</i></li> <li>• <i>Fallon Direct</i></li> <li>• <i>Harvard Pilgrim Primary Choice</i></li> <li>• <i>Health New England</i></li> <li>• <i>Allways Health Partners Complete</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Tufts Health Plan Spirit</i></li> </ul>

For complete plan details, go to: [www.mass.gov/gic](http://www.mass.gov/gic). A GIC Benefit Guide can be obtained in the HR Service Center or accessed online on the Benefits website. To view a Summary of Benefits and Coverage, please go to [www.mass.gov/gic/sbc](http://www.mass.gov/gic/sbc).

### **ENROLLMENT INFORMATION**

- **When to enroll** - Benefits enrollment forms must be submitted to Benefits by fax, email, or in person within 10 days of hire, otherwise, you may enroll during the open enrollment period held annually every April/May. **NOTE:** *Certain life change events (marriage, divorce, birth of child, adoption) may enable you to enroll other than as a new hire or during open enrollment. Check the Benefits website (Life Events section) for more information.*
- Available to employees, spouses and dependent children up to the age of 26. A GIC Dependents Age 19-26 Application for Coverage form is required to cover dependents in this age bracket. **You must provide a copy of your marriage certificate if covering a spouse and/or birth certificates if covering any children.**

**NOTE:** *If you have health insurance coverage provided to you by another source, it is recommended you enroll in the Basic Life Insurance plan only. Enrollment in this plan will enable you to enroll at a later date under certain specific circumstances.*

### **EMPLOYEE SHARE OF GIC HEALTH INSURANCE PREMIUMS**

<b>HEALTH INSURANCE RATES EFFECTIVE JULY 1, 2021</b> (Includes \$5,000 Basic Life Insurance)				
<b>PLANS</b>	<b>INDIVIDUAL (25%)</b>		<b>FAMILY (25%)</b>	
	<b>BI-WEEKLY</b>	<b>MONTHLY</b>	<b>BI-WEEKLY</b>	<b>MONTHLY</b>
Fallon Community Health Plan – <b>Direct Care</b>	\$80.21	\$160.42	\$201.55	\$403.11
Fallon Community Health Plan – <b>Select Care</b>	\$108.29	\$216.59	\$262.45	\$524.90
Harvard Pilgrim Independence Plan	\$120.91	\$241.82	\$294.28	\$588.57
Harvard Pilgrim Primary Choice	\$87.73	\$175.47	\$222.76	\$445.53
Health New England	\$79.31	\$158.62	\$188.19	\$376.39
Allways Health Partners Complete*	\$96.45	\$192.91	\$250.63	\$501.26
Tufts Health Plan Navigator	\$105.01	\$210.02	\$255.64	\$511.29
Tufts Health Plan Spirit	\$80.35	\$160.71	\$192.86	\$385.72
UniCare State Indemnity Plan Basic with CIC (Comprehensive)	\$173.44	\$346.88	\$385.45	\$770.90
UniCare State Indemnity Plan Basic without CIC (Non-Comprehensive)	\$143.24	\$286.49	\$316.70	\$633.41
UniCare State Indemnity Plan/Community Choice	\$74.76	\$149.53	\$184.63	\$369.26
UniCare State Indemnity Plan/PLUS	\$98.20	\$196.41	\$233.32	\$466.64

## **OPTIONS FOR INTERIM HEALTH INSURANCE COVERAGE DURING THE 60-DAY WAIT**

**COBRA**-If you were covered under a group health insurance plan through your previous employer, you may elect COBRA.

**B Waiver**-If a new employee, or his/her covered dependent, incurs unplanned and urgent medical expenses during his/her new hire waiting period, he/she may apply to buy GIC health coverage at the full cost premium for that period (60 or more days, depending on the date of hire). The total claims expenditure must exceed the full cost premium for the hiatus period. New employees who begin employment on the 16<sup>th</sup> of a month or later will not be charged premium for that month, new employees who begin employment on or before the 15<sup>th</sup> of a month shall be charged the full premium cost for the month. To apply for retroactive health insurance, the employee must write to the GIC's Director of Operations to request the coverage. If approved by the health plan, coverage shall become effective as of the employee's first day of active employment, subject to his or her timely payment of the full cost health insurance premium for the entire hiatus period.

**MA Health Connector Plans**-Several health insurance plans are available for purchase through the MA Health Connector during the waiting period to pay for on an after-tax basis. Please go to [www.mahealthconnector.org](http://www.mahealthconnector.org) or call 877-MA-ENROLL for information and to shop and compare plans.

### **III. OPTIONAL LIFE INSURANCE AND 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. **Coverage is effective on the first of the month following 60 days of employment if you enroll as a new hire.**

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

#### **PROVISIONS**

- May elect up to 8x annual salary (up to \$1.5M maximum) without evidence of insurability as a new hire
- Accidental death and dismemberment included
- Portable upon termination
- Option available to convert to permanent whole or universal life policy/plan

#### **ENROLLMENT INFORMATION**

- **When to enroll** - 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 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 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
70 and over	\$2.49	\$1.13

*Rates include accidental death and 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 31 days of the qualifying event. Family status changes include marriage, birth or adoption of a child, divorce and death of a spouse.

#### **IV. SHORT-TERM DISABILITY INSURANCE**

Employees may choose to participate in an optional 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.**

##### **BASIC FEATURES**

- Choice of tax-free benefit at 50% or 60%\* of your gross weekly salary (to a maximum of \$1,500 per week) for up to 11 weeks
- Benefit is effective after a 15-day elimination period
- Sick Time, Vacation Time, Personal Time and Sick Leave Bank accruals do not need to be exhausted to use this benefit
- Includes benefits for mental health & substance abuse disabilities, partial disabilities and rehabilitation

##### **ENROLLMENT INFORMATION**

- **When to enroll** - 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 medical insurability.

\*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. Note: The covered salary excludes bonuses and commissions. Cost will vary depending on level of coverage, age and salary.

## V. 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. **Coverage is effective on the first of the month following 60 days of employment.**

### BASIC FEATURES

- 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 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 medical insurability.

LONG TERM DISABILITY RATES	
ACTIVE EMPLOYEE AGE	EMPLOYEE MONTHLY RATES Per \$100 of Monthly Earnings
Under Age 24	\$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
70 and over	\$0.20

## VI. SICK LEAVE BANK

The *Sick Leave Bank (SLB)* is designed to assist staff members and continue their pay when they are out of work due to an injury, illness or maternity leave (for the first 8 weeks only).

You may enroll after one year of employment and the attainment of one week of sick time (pro-rated for part-time service). Employees may enroll by completing and submitting the *Sick Leave Bank Enrollment Form* to the Benefits Department. The Benefits Department will review the form and notify the employee of approval/denial.

If approved, the enrollment will be effective the beginning of the next pay period and the mandatory 16 hours will be deducted from the employee's sick time balance. Once enrollment is approved, an employee is eligible to request time from the Sick Leave Bank.

## VII. DENTAL INSURANCE

Dental insurance is offered to you through Cigna Dental. To enroll, you must complete an enrollment form. **Coverage is effective on the first of the month following 60 days of employment. (AFSCME, MNA, NAGE and NEPBA union members are provided dental insurance through their unions. Union employees should contact their union representative for enrollment information).**

Basic Plan	Plus Plan
<ul style="list-style-type: none"> <li>• 100% Class I-preventive care</li> <li>• 50% Class II-basic restorative</li> <li>• 40% Class III-major restorative</li> <li>• \$750/person/year-progressive maximum</li> </ul> <p style="text-align: center;"><b>UMMS pays the entire cost of the plan.</b></p>	<ul style="list-style-type: none"> <li>• 100% Class I-preventive care</li> <li>• 80% Class II-basic restorative</li> <li>• 60% Class III-major restorative</li> <li>• \$1,500/person/year-progressive maximum</li> <li>• \$1,500 lifetime orthodontia benefit for children up to age 19</li> <li>• Employees share the premium costs for the plan.                             <ul style="list-style-type: none"> <li>• <b>\$9.42 bi-weekly - Individual</b></li> <li>• <b>\$34.34 bi-weekly - Family</b></li> </ul> </li> </ul>

For complete plan details, view the *Cigna Plan Summaries* available on the Benefits website

### **ENROLLMENT INFORMATION**

- **When to enroll** - You must 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. *Note: Certain family status changes may enable you to enroll other than as a new hire or during open enrollment. Check the Benefits website (Life Events section) for more information.*
- Available to employees, spouses and dependent children up to age 26.



## VIII. VISION INSURANCE

Vision insurance is offered to you through Guardian. **Coverage is effective on the first of the month following 60 days of employment. (AFSCME, MNA, NAGE and NEPBA union employees are provided dental insurance through their unions. Employees should contact their union representative for enrollment information).**

- \$10 copay for eye exam in network
- \$25 copay for materials
- Copay waived for elective contact lenses

BI-WEEKLY RATES	INDIVIDUAL PLAN	FAMILY PLAN
	\$2.94	\$8.10

For complete plan details, view the Guardian Plan Summary available on the Benefits website or visit [www.guardiananytime.com](http://www.guardiananytime.com).

### ENROLLMENT INFORMATION

You must 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.

## IX. FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.

Enrollment for new and existing participants must be done online at [benstrat.com/gic-fsa](http://benstrat.com/gic-fsa).

There is a monthly fee (deducted pre-tax) of \$1.00 for one or both plans. Plan year for both is July 1 through June 30.

<b>HEALTH CARE SPENDING ACCOUNT (HCSA)</b>	<b>DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)</b>
<ul style="list-style-type: none"> <li>• <i>Effective first of the month following 60 days of employment</i></li> <li>• <i>Defer \$250-\$2,750 per year pre-tax</i></li> <li>• <i>Use for co-pays, deductibles, non-covered expenses</i></li> <li>• <i>Examples of expenses include:</i> <ul style="list-style-type: none"> <li>• <i>Physician office visits</i></li> <li>• <i>Prescription drug co-pays</i></li> <li>• <i>Eyeglasses</i></li> <li>• <i>Orthodontia and dental benefits not covered by your plan</i></li> <li>• <i>Over the counter medications with physician certification and some medical supplies without a prescription</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <i>Effective upon hire when you enroll</i></li> <li>• <i>Defer up to \$5,000 per family per year pre-tax</i> <i>For purposes of the dependent care plan, an "eligible dependent" must be under age 13. However, if a dependent is mentally or physically handicapped, he or she will remain a qualified dependent for dependent care irrespective of age.</i></li> <li>• <i>Examples of expenses include:</i> <ul style="list-style-type: none"> <li>• <i>Childcare centers</i></li> <li>• <i>Babysitters</i></li> <li>• <i>Nursery schools</i></li> <li>• <i>Day camp</i></li> </ul> </li> </ul>

### **ENROLLMENT INFORMATION**

- **When to enroll** - You must 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.

**Changes for FY 2021 Plan Year Only:** As circumstances change in response to the pandemic, you may make a prospective (no 60-day window) change to your elections, raising or lowering your payroll withholding, without a qualifying event. Rules for terminated participants, whether through retirement, layoff, or voluntary/involuntary termination have also been relaxed to allow additional time for members to utilize their withheld funds.

For additional key FSA Dates for 2021 Plan Year and 2022 Plan Year please see the GIC Benefits Decision Guide.

**NOTES:** *Certain family status changes may enable you to enroll other than as a new hire or during open enrollment – contact the Benefits Service Center for information.*

*The IRS requires that any unused funds at plan year end be forfeited apart from the 'Changes for FY 2021 Plan Year Only' noted above. You should estimate your contributions carefully.*

## **X. MA STATE EMPLOYEE RETIREMENT SYSTEM (MSERS) and OPTIONAL RETIREMENT PROGRAM (ORP)**

All regular full-time and regular part-time employees participate in the MSERS (MA State Employee Retirement System) which is a defined benefit plan. The State Board of Retirement manages the State Retirement Plan for all state employees.

Employees contribute 9% of their income plus an additional 2% for salary over \$30,000 per year. Contributions are withheld from employee's base salaries. These contributions are tax deferred and *in lieu of the Federal Social Security Program*.

The Plan provides for a monthly retirement benefit and is designed to reward long service employees. Actual benefits are based on years of service (minimum of 10 full-time years), pension-eligible pay and age at retirement.

Contact the HR/Benefits Service Center or the State Board of Retirement for details. Telephone: 617-367-7770 (In MA only) or 800-392-6014  
State Board of Retirement website: <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 on the plan at time of hire. Employees contribute 9% of their income 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 or TIAA. All contributions are 100% vested. Information on the Optional Retirement Program can also be found on the ORP website ([www.mass.edu/orpenrollment](http://www.mass.edu/orpenrollment)).

## **XI. VOLUNTARY RETIREMENT SAVINGS PLANS**

*The University of Massachusetts offers two voluntary retirement savings plan options.*

### **University 403(b) Plan**

You may defer some of your own income to a 403(b) plan, up to the IRS limit of \$19,500 if you are under 50 years old or \$26,000 if you are 50 years old or over.

### **457(b) Plan**

If you meet eligibility requirements, you may also defer some of your own income to a 457(b) up to the IRS limit of \$19,500 if you are under 50 years old or \$26,000 if you are 50 years old or over. The 457(b) provider is **Empower Retirement** (formally known as *Great-West Retirement Services*).

[Click here for more information on the 403\(b\) and 457\(b\) plans.](#)

## XII. TUITION BENEFITS

<b>TYPE</b>	<b>ELIGIBILITY</b>	<b>BENEFIT</b>
<b><u>Tuition Credit*</u> <u>at UMass</u> <u>Campuses</u></b>	<p>Regular full-time and part-time employees, their spouse and dependent children up to age 26. Includes employees on approved sabbatical, medical leave or approved leave of absence.</p> <p><b>Waiting Period</b> Available upon hire; hire date must be prior to start of semester.</p>	<p>Please see Tuition Credit Program chart below for benefit details.</p>
<b><u>Tuition Remission at</u> <u>MA state</u> <u>universities and</u> <u>community</u> <u>colleges</u></b>	<p>Regular full-time and part-time employees, their spouse and dependent children up to age 26. Includes employees on approved sabbatical, medical leave or approved leave of absence.</p> <p><b>Waiting Period</b> Available after six months of full-time employment or twelve months of part-time service prior to start of semester.</p>	<p>Tuition credit for undergraduate, full-time students enrolled in a day program. This benefit applies to <u>tuition only</u> and does not include the reduction of any fees. Graduate tuition credit will be granted on a per credit basis.</p> <p>Prorated tuition credit for regular, part-time employees and for evening/online classes.</p> <p><i>Graduate courses taken by a spouse or dependent child are taxable.</i></p>
<b><u>Tuition Assistance at</u> <u>any accredited</u> <u>college or</u> <u>university</u></b>	<p>Regular, full-time benefited employees who attend an accredited college or university. Courses must be related to present position and the employee must receive a grade of "C" or better. Employees must maintain full-time status for the duration of the course. GED or CLEP exams are eligible. This benefit can be used in conjunction with the other tuition benefits.</p> <p><b>Waiting Period</b> Available after six months of full-time employment prior to start of course.</p>	<p>A regular full-time employee may receive up to \$200 per semester up to a maximum of \$400 each academic year.</p>

### \*Tuition Credit Program

Under the tuition credit program, an eligible employee, eligible retiree, their spouse or dependent will receive the following student tuition credits:

	Tuition Credit
<b>Current/Active University Employee</b> Includes Graduate & Undergraduate Courses or Programs <i>Note: Part-time employees are eligible for up to 7 credits per semester</i>	100%
<b>Retired University Employees</b> ( <i>Note: Includes one program of study</i> )	100%
<b>Spouses and Dependent Children of Current/Active University Employees:</b>	
<i>For Graduate Courses or Programs</i>	20%
<i>For Undergraduate Courses or Programs:</i>	
University Employees with 2+ FTE Years of Service	60%
University Employees with < 2 Years FTE Years of Service	15%
<b>Spouses and Dependent Children of Retired University Employees</b> ( <i>includes one program of study; undergraduate only</i> )	60%
<b>Spouses and Dependent Children of Deceased University Employees</b> ( <i>with at least five (5) years of FTE University Service; one program of study; undergraduate only</i> )	60%

#### Important Notes:

- Prior to July 2016, the full cost of attending a UMass campus included “tuition,” which was set by and remitted to the legislature and “curriculum fees,” which were set by and retained by campuses. Historically, the waiver for the dependents and spouses of UMass faculty and staff was limited to “tuition” (most recently \$1,714 at Amherst). In 2008, and again in 2015, UMass began to offer waivers for a portion of the curriculum fees, the most recent of which was a 50% discount in the applicable curriculum fee for undergraduate courses.

Chapter 46 of the Acts of 2015 changed the structure of tuition and fees at UMass, essentially adding the curriculum fees into the “tuition,” which would be retained by the campus. However, there was no intention in the Law to somehow increase employee or any other waivers. In fact, Section 174 of the Law provides that Student Tuition Credits (formerly waivers) were to be calculated at the levels that existed on July 1, 2016. Since then, the Student Tuition Credits offered at UMass campuses have been based on the value of the waivers that existed on July 1, 2016.

- **The definition of “tuition” is determined by the institution that provides the education services and bills/invoices for payment.** Please click on this sample of a [graduate tuition invoice from UMass Amherst](#). In the UMass system and other institutions, invoices listing a “tuition” amount may actually include fees that are ineligible for the tuition credit benefit from UMMS. Please see an example at the following link: <https://www.umass.edu/humres/tuition-credits-formerly-tuition-waivers>. Employees who apply for the benefit are responsible for confirming with their attending institution how much of the invoiced amount is tuition versus fees.
- A Dependent Child refers to a child of a University Employee or his or her Spouse: 1) who meets the requirement of dependency as defined by the Internal Revenue Service (whether or not such University Employee or Spouse claimed such child as a dependent on the most recent tax return); or 2) for whom the University Employee or Spouse has financial responsibility, as demonstrated by a court decree or other suitable evidence; but in no event shall Dependent Child mean an individual over the age of twenty-five (25). A Dependent Child who turns age 26 may complete the semester or course for which a Student Tuition Credit was previously applied.
- Tuition credits apply to all courses and programs offered at any University of Massachusetts campus, except for the MD program at UMMS and programs and courses at UMass Law School at UMass Dartmouth.
- Tuition Credit **does not cover** the costs of books, registration, or related fees such as lab or application fees.
- A terminated University Employee (or the spouse or dependent child of a terminated University Employee) may complete a semester or course for which a Student Tuition Credit was previously applied.
- Under certain circumstances, certain tuition benefits may be considered taxable income.
- The tuition credit for UMass Online courses is 50%.

### **XIII. PAID TIME OFF**

#### **Holiday Time**

Holidays will be observed on the calendar day on which each fall (except holidays occurring on a Saturday or Sunday), which will be observed on Friday or Monday as designated by UMMS. The following holidays are observed for all non-union, SHARE and NEPBA employees:

New Year's Day	Columbus Day
Martin Luther King Day	Veteran's Day
President's Day	Thanksgiving Day
Patriot's Day	Day after Thanksgiving Day
Memorial Day	Day before Christmas Day
Juneteenth Day	Christmas Day
Independence Day	
Labor Day	

#### **Sick Time**

Sick time is provided for personal and/or family illness. Sick time is accrued each pay period based on straight time paid up to the maximum of the employee's regularly scheduled hours. A regular full-time employee is eligible to accrue a total of 120 hours per year. Regular part-time employees accrue sick time on a pro-rated basis.

#### **Vacation Time**

Vacation time is accrued each pay period based on paid straight time up to a maximum of an employee's regularly scheduled hours.

A regular full-time **non-exempt** and SHARE employee is eligible to accrue vacation in accordance with the following schedule:

<b>LENGTH OF ACCRUAL SERVICE (months)</b>	<b>ACCRUED BI-WEEKLY (hours)</b>	<b>ACCRUED ANNUALLY (hours)</b>
<b>0 - 53</b>	<b>3.07</b>	<b>80</b>
<b>54 - 113</b>	<b>4.61</b>	<b>120</b>
<b>114 - 233</b>	<b>6.15</b>	<b>160</b>
<b>234 +</b>	<b>7.69</b>	<b>200</b>

A part-time employee is eligible to accrue a pro-rata number of hours of vacation in accordance with the schedule and his/her percentage of scheduled hours.

A regular full-time **exempt** employee is eligible to accrue vacation in accordance with the following schedule:

<b>LENGTH OF ACCRUAL SERVICE (months)</b>	<b>ACCRUED BI-WEEKLY (hours)</b>	<b>ACCRUED ANNUALLY (hours)</b>
<b>0 – 59</b>	<b>6.15</b>	<b>160</b>
<b>60 – 119</b>	<b>6.46</b>	<b>168</b>
<b>120 – 239</b>	<b>6.76</b>	<b>176</b>
<b>240+</b>	<b>7.07</b>	<b>184</b>

A part-time employee is eligible to accrue a pro-rata number of hours of vacation in accordance with the schedule and his/her percentage of scheduled hours

### **Personal Time**

Personal time is awarded for personal business during the calendar year. If an employee is scheduled to work during one of his/her religious festivals or observances, preference will be given for personal time. Personal time not used by the end of the payroll year will be forfeited.

A full-time employee employed before the start of a calendar year will be credited with 16 hours of personal time of the first day of the calendar year. Regular part-time employees employed before the start of the calendar year will be credited with a pro-rated award for personal time based on his/her percentage of time when personal time was awarded.

A full-time employee employed after the start of a calendar year, will be credited with personal time in accordance with the following schedule:

<b>DATE OF HIRE OR PROMOTION INTO UNIT</b>	<b>NUMBER OF PAID PERSONAL LEAVE DAYS UPON HIRE</b>
<b>January 1 – April 30</b>	<b>2 days</b>
<b>May 1 – August 31</b>	<b>1 days</b>
<b>September 1 – December 31</b>	<b>0 days</b>

A regular part-time employee employed after the start of a calendar year shall be credited with a pro-rated award based on the Personal Time Schedule above.

## Vacation, Sick and Personal Time for Post Docs

Full-time Post Docs will accrue vacation time at a rate of 120 hours per year (4.61 hours per pay period) and can accrue an unlimited number of vacation hours. However, the last full pay period of each fiscal year, vacation hours are capped at 240 hours. Full-time Post Docs will accrue 120 hours of sick time per year and can accrue a maximum of 960 hours of sick time. Personal time is awarded based on hire date. Full-time Post Docs hired on July 1 will receive 8 hours of personal time. Personal time does not carry over to the following year. Each January, Post Docs will be awarded 16 hours of personal time.

## **XIV. OPEN ENROLLMENT DATES**

As a new hire you may enroll in any plan during the first 10 days of employment. If you do not enroll as a new hire, you must wait until the open enrollment periods noted:

**April/May** (*effective July 1*)

Health Insurance  
Health Insurance Buyout  
Dental Insurance  
Vision Insurance  
Child Care Assistance  
Program  
Flexible Spending Accounts

**October/November** (*effective January 1*)

Health Insurance Buyout  
MetLaw

**NOTE:** *Certain family status changes may enable you to enroll other than as a new hire or during open enrollment. Please go to the Benefits website (Life Events section) for more information.*

## **XV. BENEFITS CONTACT INFORMATION**

### **Contacts**

[Benefits.umms@umassmed.edu](mailto:Benefits.umms@umassmed.edu)  
<http://www.umassmed.edu/hr/benefits/>

**Benefits Service Center**  
**Benefits Fax Number**

**(508) 856-5260, Option 1**  
**(508) 856-4049**



<b>Other Information</b>		
<b>GIC-Health/Life Insurance/LTD</b>	1-617-727-2310	<a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
<b>UNUM -LTD Plan</b>	1-877-226-8620	
<b>State Retirement Board</b>	1-617-367-7770	<a href="http://www.mass.gov/treasury/retirement/">http://www.mass.gov/treasury/retirement/</a>
<b>UMMS Policies</b>		<a href="http://inside.umassmed.edu/hr/policies">http://inside.umassmed.edu/hr/policies</a>
<b>CIGNA Dental</b>	1-800-244-6224	<a href="http://www.cigna.com">www.cigna.com</a>
<b>Guardian Vision Plan</b>	1-888-600-1600	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Credit Union-UMass5</b>	1-800-852-5886	<a href="http://www.umassfive.org">www.umassfive.org</a>
<b>Metropolitan Life/MetPay</b>	1-800-438-6381	<b>Group Discount Code: 05T</b>
<b>MetLaw</b>	1-800-438-6388	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
<b>Benefit Strategies</b>	1-888-401-3539	<a href="http://benstrat.com/gic-fsa">benstrat.com/gic-fsa</a>
<b>UFUND-529 College Savings</b>	1-800-544-1914	<a href="http://www.fidelity.com/ufund">www.fidelity.com/ufund</a>
<b>Employee Discount Plans</b>		<a href="https://umass.corestream.com/">https://umass.corestream.com/</a>
<b>Social Security</b>	1-800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>

**XVI. SUBMISSION OF BENEFITS PAPERWORK**

Completed benefits enrollment forms must be submitted to the Benefits Service Center within 10 days of hire date. Submission of late forms will result in delay of benefits and possible out-of-pocket expenses for the employee.

**Submission of Benefit Forms can be submitted in the following ways:**

- For Benefits Open Enrollment, access the GIC forms listed on this webpage if you are mailing in your GIC forms. See the GIC Form Submission Process for Mail below.
- For Benefits Open Enrollment, access the GIC forms at the myGICLink website if you are submitting your GIC forms online. See the GIC Form Submission Process for Online below.
- For non-GIC forms (i.e. Dental, Vision), you may choose and access the applicable form(s) on this webpage and submit online via the instructions in the form.
- **All New Hires**, please fill out Benefits Forms in the New Hire Portal.
- Some forms listed below can only be opened and submitted in Internet Explorer as indicated.

**GIC Form Submission Process**

<p><b>Mail:</b> You may mail your GIC forms to make Annual Enrollment Changes.</p> <ul style="list-style-type: none"> <li>• Choose and access your GIC form(s) by clicking the applicable GIC Form(s) links</li> <li>• Follow instructions for completion of the form(s)</li> <li>• Save a completed copy on your computer</li> <li>• Print out a completed copy of the form(s) and sign the hard copy(s) (requires an ink signature)</li> <li>• Mail and return completed form(s) and documentation to Commonwealth of Massachusetts-Group Insurance Commission, PO Box 556, Randolph, MA 02368</li> </ul>	<p><b>Online:</b> You may use the new myGICLink to access enrollment forms to make Annual Enrollment changes.</p> <ul style="list-style-type: none"> <li>• Go to <a href="http://bit.ly/mygiclink">bit.ly/mygiclink</a></li> <li>• Enter your email address and DOB (if myGICLink indicates they don't have your email address, please call the GIC at 617-727-2310, (TDD/TTY 711) to have the GIC update the email address)</li> <li>• Choose your GIC form(s)</li> <li>• Select Request</li> <li>• Check your email for the requested form(s)</li> <li>• Follow instructions for completion of the form(s)</li> <li>• Select Submit</li> <li>• Watch your email for confirmation of receipt</li> </ul>
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