



# 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, 2024.

## HEALTH INSURANCE

There are changes to the health plans available to employees for benefits effective July 1, 2024. 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:

- \*Wellpoint Total Choice
- \*Wellpoint Plus
- \*Wellpoint 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 day of the month following your date of hire. If your day of hire falls on the first of the month, then your benefit begins that same day. You must enroll within **21** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

Additional health plan information and rates can be found at: [www.mass.gov/gic](http://www.mass.gov/gic).

**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.*

*\*Effective July 1, 2024, UniCare is changing its name to **Wellpoint**. Should you choose to remain a UniCare member during annual enrollment, please see the new name, Wellpoint, but **no need to re-enroll** in the health plans formerly known as UniCare.*

## 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 day of the month following your date of hire. If your day of hire falls on the first of the month, then your benefit begins that same day. You must enroll within **21** days of hire; otherwise, you may enroll during the open enrollment period held annually every April/May.

*Notes: 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.*

*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

Carrier: Cigna

<p><b>VISION INSURANCE</b></p>	
<p>Vision insurance is offered to you through Guardian. If elected, coverage begins on the first day of the month following your date of hire. If your day of hire falls on the first of the month, then your benefit begins that same day. You must enroll within <b>21</b> 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"> <li>• \$10 copay for eye exam in network</li> <li>• \$25 copay for materials</li> <li>• Copay waived for elective contact lenses</li> </ul> <p>Bi-Weekly Rates: \$2.94 Individual \$8.10 Family Plan</p> <p>Carrier: Guardian</p>
<p><b>LIFE INSURANCE</b></p>	
<p><b>BASIC LIFE INSURANCE</b> 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><b>SUPPLEMENTAL LIFE INSURANCE</b> 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>
<p><b>DISABILITY</b></p>	
<p><b>SICK LEAVE BANK</b> 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><b>SHORT-TERM DISABILITY (STD)</b> UMass Chan offers a Short-Term Disability program through Guardian which is available to non-unit (non-union) employees and residents only. The employee pays the entire cost of the plan.</p> <p>* If elected, coverage begins on the first day of the month following your date of hire. If your day of hire falls on the first of the month, then your benefit begins that same day. 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>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 provide evidence of insurability.</p>	<p><b>SHORT-TERM DISABILITY (STD) (continued)</b> For other short-term type coverage options please review the Leaves of Absence (LOA) website at <a href="#">LOA website</a>.**</p> <p><i>*The covered salary excludes bonuses and commissions. Cost will vary depending on level of coverage, age, and salary.</i></p> <p><i>** Employees should review all of their LOA options on the <a href="#">LOA website</a> prior to enrolling in Short Term Disability coverage to ensure this coverage is necessary. Other options described on the LOA site may be a better choice in your situation.</i></p> <p>Carrier: Guardian</p> <p><b>LONG-TERM DISABILITY (LTD)</b> 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. The GIC will determine the effective date if MetLife approves your application.</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% of your whole salary and an additional 2% of your salary above \$30,000. The plan is designed to provide you with 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](http://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 the 2024 IRS limit of \$23,000 if you are under 50 years old or \$30,500 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 \$23,000 if you are under 50 years old or \$30,500 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	1-53	80 hours
5-9	168 hours	54-113	120 hours
10-19	176 hours	114-233	160 hours
20+	184 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

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 enroll as a new hire during your first **21** days of employment, otherwise you may enroll during the open enrollment period held annually every April/May for a July 1 effective date.

**Note:** Enrollment and re-enrollment must be done online at: <https://www.tasclargemarkets.com/commonwealthofma>. 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.

### Grace Period for FY 2024

The grace period for FY 2024 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.

## HEALTH CARE SPENDING ACCOUNT (HCSA)

- Defer \$250 - \$3,200 (2024 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

## DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

- Defer to \$5,000 per year (2024 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

**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.

## CHILD CARE ASSISTANCE

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 childcare costs for nonunion employees and Residents at UMass Chan for any licensed childcare provider.

For more information on the Child Care Assistance Program, contact the UMass Chan Benefits Department at [benefits.umms@umassmed.edu](mailto:benefits.umms@umassmed.edu) or call 508.856.5260, Option 1.

The Child Care Assistance program has two enrollment periods.

Open Enrollment	Registration	Program Dates
#1 Annual Enrollment Period	April 3 - May 1, 2024	July 1, 2024 – June 30, 2025
#2 Second Enrollment Period	Oct 1 – Oct 31, 2024	January 1, 2025-June 30, 2025

## TUITION BENEFITS

**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.

**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.

**Tuition Assistance** is available after six months to regular, full-time benefited employees who attend an accredited college or university.

## ADDITIONAL BENEFITS

- 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)