

Holidays

13 paid holidays per year for full-time employees.

Regular part-time employees are entitled to pro-rata holiday benefits.

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| 🇺🇸 New Year's Day | 🇺🇸 Independence Day |
| 🇺🇸 Martin Luther King Day | 🇺🇸 Labor Day |
| 🇺🇸 President's Day | 🇺🇸 Columbus Day |
| 🇺🇸 Evacuation Day | 🇺🇸 Veteran's Day |
| 🇺🇸 Patriot's Day | 🇺🇸 Thanksgiving Day |
| 🇺🇸 Memorial Day | 🇺🇸 Christmas Day |
| 🇺🇸 Bunker Hill Day | |

Vacation

Accrues bi-weekly. A maximum of 2 times the annual accrual can be carried over to the next year.

Professional Staff - *Accrue 20 days/year*

Longevity vacation days as follows:

- 1 additional day after 5 years of service
- 2 additional days after 10 years of service
- 3 additional days after 20 years of service

Classified Staff - *Accrue 10 days/year*

- 15 days per year: 4 $\frac{1}{2}$ - 9 $\frac{1}{2}$ years of service
- 20 days per year: 9 $\frac{1}{2}$ - 19 $\frac{1}{2}$ years of service
- 25 days per year: 19 $\frac{1}{2}$ or more years of service

Note - maximum vacation accrual for employees hired prior to 7/1/97 is 64 days.

Personal Leave

Professional Staff - 5 personal days are awarded in January for use during the following year.

Classified Staff - 3 personal days are awarded in January for use during the following year.

Note - effective immediately upon hire. (Pro-rated according to the date of hire)

Sick Leave

Accrues bi-weekly for a total of 12 days/year to a maximum of 120 days.
20% of the value of unused sick leave is paid upon retirement or death of employee.

Note - No maximum for employees hired prior to 7/1/97.

Sick Leave Bank

Automatic enrollment. The Bank provides paid leave for periods of illness or disability that exceeds an employee's accrued time. It is not meant, however, as a substitute for long-term disability insurance.

Leave of Absence

Bereavement Leave - Upon evidence satisfactory to the appointing authority of the death of a spouse, child, parent (including step-parent), brother, sister, grandparent or grandchild of an employee; or parent (including step-parent) of spouse; domestic partner; or person living in the immediate household, an employee shall be entitled to leave without loss of pay for a maximum of four (4) consecutive working days. In the event of the death of an employee's son-in-law or daughter-in-law or of the spouse's child, brother, sister, grandparent or grandchild, a maximum of two (2) consecutive working days shall be available for use by an employee. In the event that the internment of, or memorial service for, any of the above named relatives is to occur at a time beyond the bereavement leave granted, the employee may request to defer one of the days to a later date. Such request shall be made at the time of notification to the CEO of the death of one of the above named relatives, and may be granted at the discretion of the CEO.

Note - if family relationship not mentioned, please contact Anna Pitocchelli at apitocchelli@umassp.edu.

Maternity Leave - After three consecutive months of employment, an employee is entitled to an 8-week maternity leave. Health and life insurance benefits continue. First 10 days paid with no loss of accrued sick or vacation time.

Note - Unpaid leave unless employee uses accrued sick, vacation or personal time.

Parental/Adoptive Leave - After three consecutive months of employment, an employee is eligible for up to a 6-month leave to care for or make arrangements for care of a spouse, parent, grandparent, grandchild, person living in the same household, child, including adopted, foster, stepchild or child under legal guardianship.

Note - Unpaid leave unless employee uses accrued vacation or personal time.

Family and Medical Leave - After 12 months of employment, an employee is eligible for leave up to 12 weeks per calendar year related to the birth or adoption of a child; a serious health condition of the employee; or the need to care for a spouse, child, or parent with a serious health condition. Health and life insurance benefits continue.

Note - Unpaid leave (per Family Medical Leave Act of 1993) unless employee uses accrued sick, vacation or personal time.

Tuition Assistance

Tuition Waiver - Full-time employees, spouses, domestic partner and dependent children receive free tuition at any UMASS campus (excluding the MD program).

Regular part-time employees receive 7 tuition-free credits per semester or summer. If enrolled in continuing education, receive 50% tuition free.

Tuition Remission - Full-time employees, their spouses and dependent children enrolled in a full-time state supported program at any Massachusetts state college, community college, or university receive free tuition. If enrolled in continuing education, employee receives 50% tuition free.

Note - all fees, books and other course materials are the employee's responsibility. Check with your tax advisor for tax consequences.

Retirement Plans

State Retirement Plan - Compulsory defined benefit program in lieu of Social Security. New employees contribute 9% of gross salary, 11% on salary over \$30,000. 1.45% for the Medicare portion of Social Security. Pension upon retirement at age 55 with 10 years of full-time service, or at any age with 20 years of full-time service.

Note - paid by employee, Federal tax-deferred.

Tax Sheltered Annuities 403(B) - Optional program that allows deferral of State and Federal taxes on up to 100% of gross salary to maximum of \$15,000 through salary reduction. (Higher maximums are available to those over age 50). Choice investment options, including mutual funds. Actual maximum will be calculated by TIAA-CREF for each employee based on prior contributions and pre-tax deductions.

Plan effective upon arrangement with private company:
MetLife, Fidelity Investments, Vanguard, TIAA/CREF, VALIC

*Note - paid by employee, no University matching.
Administered by the Treasurer's Office (508) 856-4700 or
www.umassp.edu/treasurer.*

State Deferred Compensation Program 457 (SMART Plan) ING - Optional program that allows deferral of State and Federal taxes on up to 100% of gross salary to maximum of \$15,000 per year. Choice investment options, including mutual funds.

Plan effective upon arrangement with ING, 1-877-457-1900, www.mass-smart.com.

Note - paid by employee, no University matching.

Life Insurance

\$5,000 Basic Life - All health insurance plans include \$5,000 term life insurance. Coverage is also available to employees not enrolled in a health insurance plan.

- Cost \$1.37 per month, paid by employee

Note - effective first of month following 60 calendar days of employment.

Optional Life Insurance - Term life insurance in amounts up to 8 times annual salary at group rates.

- Paid by employee

<i>*Includes Accidental Death & Dismemberment</i>		Rate Per \$1,000
Age	Smoker	Non-Smoker
Under 35	\$0.09	\$0.05
35-44	0.13	0.06
45-49	0.24	0.09
50-54	0.38	0.15
55-59	0.58	0.23
60-64	0.88	0.34
65-69	1.57	0.83

70 and over	2.81	1.30
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Note - effective first of month following 60 calendar days of employment.

Long-term Disability Insurance

Tax-free benefit covering 50% of monthly gross base salary up to \$10,000 per month after 90-day waiting period.

The Hartford: www.maemployeesltd.com.

- Paid by employee

Eligible Employees	Monthly Premium per \$100 of Monthly Earnings
Under 20	\$0.10
20-24	0.10
25-29	0.12
30-34	0.17
35-39	0.22
40-44	0.41
45-49	0.60
50-54	0.84
55-59	1.06
60-64	0.96
65-69	0.45
70 and over	0.25

Note - effective first of month following 60 calendar days of employment.

Dental Insurance

Applicable to all benefited employees, their spouses, dependents, and full-time students until age 25.

- \$12.00/month for individual
- \$25.00/month for family

MetLife: www.metlife.com/mybenefits.

BHE Non-Unit Health & Welfare Fund

Note - effective first of month following 60 calendar days of employment.

Health Insurance

Group Health Insurance - Choice of one comprehensive health care plan.

- 80% premium paid by University
- 20% premium paid by employee
(Pre-tax premium deduction)

Note - effective first of month following 60 calendar days of employment.

Go to www.mass.gov/gic for a listing of Health Plans available.

Dependent Student Insurance - Same level of coverage as parent.

- No extra cost for students under age 24.
- Employee pays full cost for students age 24 and over.

Note - effective month after dependent student becomes 19.

Handicapped Child Insurance - Same level of coverage as parent.

- No additional cost

Note - effective month handicapped child becomes 19.

<i>Monthly Premium for New Employees (effective July 1, 2006)</i>		
Type of Coverage	20% Cost Individual	20% Cost Family
<i>Health Care Premiums (including Basic Life Insurance)</i>		
Commonwealth Indemnity Plan with CIC (1-800-442-9300)	\$159.18	\$369.43

Commonwealth Indemnity Plan without CIC (1-800-442-9300)	128.72	298.77
Commonwealth Indemnity Plan PLUS (1-800-442-9300)	91.74	216.94
Commonwealth Indemnity Community Choice Plan (1-800-442-9300)	63.95	151.45
Harvard Pilgrim Independence Plan (1-800-542-1499)	91.47	219.17
Navigator by Tufts Health Plan (1-800-870-9488)	91.37	219.79
Fallon Community Health Direct Care (1-866-344-4442)	70.32	166.77
Fallon Community Health Select Care (1-866-344-4442)	82.75	194.45
Health New England (1-800-842-4464)	73.79	180.82
Neighborhood Health Plan Care (1-800-462-5449)	74.23	194.32
NHP Community Care (1-800-462-5449)	67.81	177.31

Dependent Care Assistance Program

Pre-tax benefit that allows participants to contribute up to \$5,000 per family annually for child care or other dependent care expenses.

- \$3.95 pre-tax monthly fee paid by employee

Note - effective within 60 days of employment.

Health Care Spending Account

Pre-tax benefit that allows employees to contribute up to \$2,500 for non-covered medical costs, such as co-payments, deductibles, eyeglasses, orthodontia and over the counter medications.

- \$3.95 per-tax monthly fee paid by employee

Sentinel Benefits: www.sentinelbenefits.com.

Note - effective within 60 days of employment.

MetLife Benefits

Automobile and Homeowners/Renters Insurance - Special group discounts offered through MetLife Auto and Home.

- Payroll deduction

MetLaw Legal Plan - Offers representation for legal matters such as real estate matters, preparing wills and trusts, identity theft, etc.

- Payroll deduction \$16.50/month

MetLife: 1-800-438-6388 or www.metlife.com/mybenefits

Credit Union

UMASS Five College Federal Credit Union

1-800-852-5886 or www.umassfive.org

Massachusetts State Employees Credit Union

1-800-700-7733 or www.mastatecu.org

Direct Deposit

Participation with most banks for direct deposit of paychecks into savings, checking, or credit unions.

Flexible Schedule

A flexible personal work schedule may be arranged with the approval of the immediate supervisor.

MBTA Pass Program

Payroll deduction for the purchase of a monthly MBTA transit pass.

- First \$100.00 is pre-taxed

After-Tax Investment Program

Investment options provided by American Express Financial Advisors or Fidelity Investments. Payroll deduction contributions are made on an after-tax basis.

529 College Savings Program

Payroll deduction or direct contribution available for saving for the cost of higher education provided by:

The Connecticut Higher Education Trust: 1-888-799-2438, www.aboutchet.com

The California ScholarShare Trust: 1-877-728-4338, www.scholarshare.com

Important Phone Numbers

President's Office/Human Resources		
Benefits Information	617-287-7042	apitocchelli@umassp.edu
Payroll Information	617-287-7015	abolton@umassp.edu
Group Insurance Commission	617-727-2310	www.mass.gov/gic
State Board of Retirement	617-367-7770	www.mass.gov/treasury
Sentinel Benefits	800-819-9833	www.sentinelbenefits.com
The Hartford LTD	866-847-6343	www.maemployeeltd.com
MetLife Dental	800-638-5433	www.metlife.com/mybenefits
MetLife Home/Auto/Legal	800-438-6388	www.metlife.com/mybenefits
ING State Deferred Compensation	877-457-1900	www.mass-smart.com

