UMMS Benefits Overview

- Health Insurance
- Dental Insurance
- Vision Insurance
- Optional Life Insurance
- Sick Leave Bank
- Long-Term Disability
- Flexible Spending Accounts
- Tuition Benefits
- Paid Time Off
- Retirement Plans
- Other Benefits
HEALTH INSURANCE

• For new employees and newly benefited employees, benefits are effective on the first of the month following 60 calendar days from hire date, or two calendar months, whichever comes first.

• The 12 health insurance plans available are offered through the GIC (Group Insurance Commission). The GIC is a separate state agency that administers health insurance, life insurance and long-term disability for state employees. The GIC also provides health insurance to eligible employees who retire from state service.

• All Health insurance plans includes a $5,000 basic life insurance policy. This life insurance policy can be purchased separately if you do not choose to purchase health insurance from UMMS. (There is a state tax penalty if you are without health insurance for 3 months or more).

• All plans have a deductible for medical coverage and a deductible for prescription coverage. The amount of the deductible will vary depending on what plan is selected.

• Deductions begin in the month before your effective date. GIC deductions are taken 24 times during the course of the year. UMMS pays employees 26 times per year so there will be 2 paychecks in which no GIC deductions will be taken. Health insurance deductions are taken pre-tax. Optional life insurance and long-term disability deductions are taken after-tax.

• You must provide a copy of a marriage certificate if enrolling your spouse on health insurance, and/or birth certificates if enrolling children on your health insurance.
HEALTH INSURANCE OPTIONS DURING THE WAITING PERIOD

Because we have a 60-day waiting period for benefits, listed below are 3 options which are available to you to elect coverage for the waiting period.

**COBRA** – COBRA is the federal law that allows you to continue the health insurance that you had through your previous employer. If you were enrolled in a health insurance plan through your previous employer at the time of your termination, they will provide you with information on your rights to COBRA, as well as the cost of coverage.

**Massachusetts Health Connector** – The Massachusetts Health Connector is the health insurance exchange for the Commonwealth of Massachusetts which offers a variety of plans you may be eligible to enroll in while waiting for your health insurance through UMass Medical School to be effective. The website for the MA Health Connector is [www.mahealthconnector.org](http://www.mahealthconnector.org). You can go to the website to shop, compare plans and enroll.

**B Waiver** – B Waiver is a provision offered through the GIC which allows you to enroll in health insurance back to your UMMS hire date if you experience a medical emergency that requires you to incur medical claims that exceed the full cost of the premium for the health insurance plan while you are in your waiting period for the insurance to become effective. Please contact the Benefits department should you have questions about this option.
FACTORS TO CONSIDER WHEN CHOOSING THE BEST HEALTH INSURANCE PLAN

• The UMMS health insurance plans that are available to you are based on where you reside. Please refer to the map on page 4 of the GIC Benefit 2019-2020 Overview or the map in the New Hire Benefits-at-a-Glance brochure to determine the coverage that is available for you to purchase through UMMS.

• Once you have determined the plans that are available to you, the next step is to review the details and specifics for the health insurance plans that you are considering. You can find this information in the GIC Benefit 2019-2020 Overview. Before you enroll in any plan, please be sure to check with the plan to ensure that your desired health providers and hospital facilities are in the network for your plan selection. If you choose a plan without checking your providers and later learn that your providers are not in that plan, you must remain in that plan until the next open enrollment. It is vital that you do your research before choosing a health plan. The health insurance plan websites and 800 numbers can be found on page 15 of the GIC Benefit 2019-2020 Overview.

• Evaluate out-of-pocket costs (co-pays, co-insurance and deductibles)
# HEALTH PLAN COMPARISON

<table>
<thead>
<tr>
<th>National Network</th>
<th>Broad Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PLANS:</strong></td>
<td><strong>PLANS:</strong></td>
</tr>
<tr>
<td>• UniCare State Indemnity Plan/Basic with CIC</td>
<td>• UniCare State Indemnity Plan/Plus*</td>
</tr>
<tr>
<td>• UniCare State Indemnity Plan Basic without CIC*</td>
<td>• Tufts Health Plan Navigator</td>
</tr>
<tr>
<td><strong>FACTORS TO CONSIDER:</strong></td>
<td>• Fallon Health Select Care (in-network benefits only)</td>
</tr>
<tr>
<td>• Provides access to any licensed doctor or hospital</td>
<td>• Harvard Pilgrim Independence Plan</td>
</tr>
<tr>
<td>throughout US** without referral</td>
<td></td>
</tr>
</tbody>
</table>

*CIC stands for Comprehensive Illness Coverage—the “without CIC” plan only covers 80% where the “with CIC” plan covers 100% after co-pays and deductibles

**to avoid additional non-MA provider charges, contact the plan provider to find doctors and hospitals that participate in UniCare’s national Anthem and Private Healthcare System (PHCS) network

**out of state non-UniCare providers have 80% coverage of allowed charges

---

*To avoid additional non-MA provider charges, contact the plan provider to find doctors and hospitals that participate in UniCare’s national Anthem and Private Healthcare System (PHCS) network.*
# HEALTH PLAN COMPARISON

<table>
<thead>
<tr>
<th>Regional Network</th>
<th>Limited Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PLANS:</strong></td>
<td><strong>PLANS:</strong></td>
</tr>
<tr>
<td>• Health New England</td>
<td>• UniCare State Indemnity Plan/Community Choice</td>
</tr>
<tr>
<td>• NHP (Neighborhood Health Plan) Prime</td>
<td>• Tufts Health Plan Spirit</td>
</tr>
<tr>
<td>• Fallon Health Direct Care</td>
<td>• Fallon Health Direct Care</td>
</tr>
<tr>
<td>• Harvard Pilgrim Primary Choice Plan</td>
<td>• Harvard Pilgrim Primary Choice Plan</td>
</tr>
<tr>
<td><strong>FACTORS TO CONSIDER:</strong></td>
<td><strong>FACTORS TO CONSIDER:</strong></td>
</tr>
<tr>
<td>• Provides coverage through the carrier’s network of doctors, hospitals and other providers</td>
<td>• UniCare provides access to all MA physicians and has network of community hospitals</td>
</tr>
<tr>
<td>• Members must select a PCP; referrals to specialists are not required</td>
<td>• Tufts, Fallon and Harvard Pilgrim offer coverage through a network of doctors, hospitals and other providers</td>
</tr>
<tr>
<td>• No out-of-network benefits are provided, with the exception of emergency care</td>
<td></td>
</tr>
</tbody>
</table>
# DENTAL INSURANCE

<table>
<thead>
<tr>
<th></th>
<th>Cigna Basic Plan</th>
<th>Cigna Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium Deduction</strong></td>
<td>None</td>
<td>$8.09 biweekly-individual</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$30.98 biweekly-family</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>Individual $50</td>
<td>Individual $25</td>
</tr>
<tr>
<td></td>
<td>Family $150</td>
<td>Family $75</td>
</tr>
<tr>
<td><strong>Class I Services</strong></td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
<tr>
<td>(preventive, diagnostic)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Class II Services</strong></td>
<td>50% coverage</td>
<td>80% coverage</td>
</tr>
<tr>
<td>(basic restorative)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Class III Services</strong></td>
<td>40% coverage</td>
<td>60% coverage</td>
</tr>
<tr>
<td>(major restorative)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Max</strong></td>
<td>$750 per covered member</td>
<td>$1,500 per covered member</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,500 orthodontia benefit for members up to age 19 (separate max)</td>
</tr>
</tbody>
</table>

The Cigna Dental plans are available to all non-union employees and employees in the SHARE union. All other employees receive their dental benefits through their union and should refer to their union representative for information.

[Cigna Dental Plan Summaries](#)
VISION INSURANCE

- Voluntary vision plan administered through Guardian which uses the VSP network of providers
- Allows members to receive services every calendar year
  - $10 Co-pay for eye examination with in-network provider
  - $25 Co-pay for materials (waived for elective contact lenses)
  - No Co-pay for the contact lenses; up to $60 Co-pay for contact lens exam (fitting and evaluation)
  - Plan gives up to $175 allowance for frames or contact lenses
  - Premium is $2.94 biweekly for individual and $8.10 biweekly for family
- Guardian Vision Plan Summary

The Guardian vision plan is available to all non-union employees and employees in the SHARE union. All other employees receive vision benefits through their union and should refer to their union representative for information.
OPTIONAL LIFE INSURANCE

• There are two ways to buy optional life insurance. If you purchase optional life insurance through the GIC, it will be effective on the first of the month after 60 days of employment.

• The first option is the **Automatic Increase** which allows you to buy a multiple of your annual salary (1x to 8x your annual salary). As you receive future salary increases, the optional life insurance amount increases as well.

• The second option is the **Fixed Amount** which allows you to buy a flat or fixed amount of insurance in increments of $1,000 ($1,000 to 1x annual salary minus $1,000) and optional life insurance amount remains at that fixed amount. This amount remains fixed unless you elect to change it at a later date.

• As a new hire, you can elect optional life insurance (Automatic Increase or Fixed Amount) and be automatically enrolled. If you decide to elect or increase optional life insurance at a later date (after your 10-day new hire period) without a qualifying event, you will be required to provide evidence of good health. If approved, you will be notified in writing by the insurer/GIC as to the effective date of the optional life insurance.

• Pages 16 and 17 of the GIC Benefit Decision Guide 2018-2019 will give you additional information and the rates for optional life insurance.

  **GIC Benefit 2019-2020 Overview**
SICK LEAVE BANK

• The Sick Leave Bank is offered to all UMMS benefited non-unit, SHARE and NAGE employees.

• Provides employees with full pay while out on a continuous, approved FMLA for own illness; also covers first 8 weeks of maternity leave.

• To enroll, submit the enrollment form (in onboarding portal) within your first 10 days of employment and you will be enrolled once you have accrued one work-week of sick time. A one-time donation by you of 16 hours of your sick time is required at time of enrollment to participate.

• Employees must be in the Sick Leave Bank for a minimum of 6 months before requesting time. To request pay from the Sick Leave Bank during an approved, continuous FMLA, complete and submit the Sick Leave Bank Request Form found on the Benefits Forms website.

• The Sick Leave Bank benefit will provide full pay to employees while out on approved FMLA.

Sick Leave Bank Policy
SHORT-TERM DISABILITY (STD)

• Short-Term disability provides income to you, if eligible, if you are unable to work due to an illness, injury or maternity leave
• STD carrier is Guardian
• Short-Term disability premiums are paid on an after-tax basis so the STD benefit is non-taxable
• STD benefit pays up to a maximum of 11 weeks
• Pre-existing condition clause-3 month look back and must be insured for 12 continuous months under plan to be paid for a disability due to a pre-existing condition
• STD premium is based on weekly salary, age and benefit level elected
• Non-unit (non-union) employees with the exception of faculty and executives are eligible for this benefit

To learn more about the STD Benefit, click here.
LONG-TERM DISABILITY (LTD)

• **NOTE:** MEDICAL RESIDENTS AND FELLOWS RECEIVE A FULLY FUNDED LTD POLICY, SO THEY DO NOT NEED TO ENROLL IN THIS LTD PLAN.

• Long-term disability insurance provides income to you if you become disabled and unable to work. The long-term disability benefit pays for full disability or partial disability (more than 20% loss of earnings).

• LTD benefit offered through the GIC (Group Insurance Commission).

• As an employee of the Commonwealth of Massachusetts, you will not contribute into Social Security because you will contribute into the state pension system. In general, to be eligible for Social Security disability, you need 40 credits, 20 of which were earned in the last 10 years ending with the year you became disabled. (Younger workers may qualify with fewer credits).

• You should carefully review your financial situation and consider electing Long-Term Disability coverage through the GIC if your intention is to work for the University for an extended period of time since you may potentially not be eligible for Social Security disability at a future date.
RESIDENT LONG-TERM DISABILITY (LTD)

- Long-Term Group disability carrier is Guardian Insurance
- LTD policy premiums are paid on an PRE-TAX basis so the LTD benefit is paid to you as taxable income
- Policy pays 60% of gross monthly salary up to $3,000 per month after 180 days of disability and for partial disability
- Policy provides a 24-month benefit for behavioral health disabilities
- Continues to pay up to age 65 as long as you remain disabled
- Pre-existing condition that existed 3 months prior to residency will not be covered for the first 12 months
- Information is available about the purchase of individual supplemental coverage during residency and fellowship through the GME Office
FLEXIBLE SPENDING ACCOUNTS

• Flexible spending accounts are an IRS programs that allows you to defer some of your income on a pre-tax basis and put that income into an account that can be used for eligible health care related and dependent care related expenses
• The Plan year is from July 1 through June 30
• For the health care spending account (HCSA), you may defer from $250 to $2,700 for the plan year
• The health care spending account benefit begins on first of the month after 60 days of employment from hire date or 2 calendar months, whichever comes first
• For the health care spending account, you receive a debit card to use for purchases
• For the dependent care assistance program (DCAP), you may defer up to $192.30 per pay period for plan year
• The DCAP benefit begins on date of hire and you must submit invoice and claim form for reimbursement
• Both programs have a 2 ½ month grace period (extended time past the end date of the plan year) to use your funds—you have until 9/15/20 to spend your funds
• There is a $2.00 monthly administration fee if you are enrolled which is deducted every pay period on a pre-tax basis

GIC Benefit 2019-2020 Overview
FSA Handbook FY20
# TUITION BENEFITS

<table>
<thead>
<tr>
<th>ASSISTANCE</th>
<th>TUITION REMISSION AT STATE UNIVERSITIES AND COMMUNITY COLLEGES</th>
<th>TUITION CREDIT AT UMASS CAMPUSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time benefited employees only</td>
<td>Full-time or part-time benefited employees only</td>
<td>Immediate benefit to full-time or part-time benefited employees</td>
</tr>
<tr>
<td>6-month waiting period</td>
<td>6-month waiting period</td>
<td></td>
</tr>
<tr>
<td>Applies to any accredited public or private school for classes related to</td>
<td>Applies to Massachusetts Community Colleges and State Universities</td>
<td></td>
</tr>
<tr>
<td>present position</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Courses must be related to present position and receive grade of “C” or</td>
<td>Spouses and children up to age 26</td>
<td>Spouses and children up to age 26</td>
</tr>
<tr>
<td>better</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to $200/semester to a maximum of $400 per academic year</td>
<td>Day courses 100% Evening/online 50% Benefit is applicable to tuition only</td>
<td>Tuition credit for employee, spouse and dependent based on years of service of employee; after 2 years of full-time service the tuition credit includes a portion of the fees for undergraduate studies</td>
</tr>
</tbody>
</table>

Courses must be related to present position and receive grade of “C” or better.

Benefit is applicable to tuition only.
TUITION BENEFITS

• UMass Medical School has also developed educational partnerships with Assumption College, Clark University and the Literacy Volunteers of Greater Worcester to provide employees discounted tuition rates for undergraduate, graduate and continuing education courses.

• Assumption College programs include Master of Business Administration, Master of Arts in Clinical Counseling Psychology and Master of Arts in Rehabilitation Counseling

• Clark University programs include Master of Public Administration, Master of Science in Professional Communication and Master of Science in Information Technology

• Literacy Volunteers of Greater Worcester includes English as a Second Language (ESL)

• More detailed information on these tuition benefits can be found by going to the Benefits website via the link below.

Link to Additional Information and Forms
PAID TIME OFF

The University grants holiday, personal, vacation and sick time to all benefited employees. The amount of paid time off granted to an employee is based on their FTE (full-time equivalency) and classification. **NOTE: Medical Residents and Fellows receive their paid time off accruals at hire-they do not accrue time biweekly.**

- **Holiday Time:** 13 Holidays each year-full-time employees receive 8 hours of holiday pay for each holiday.
- **Personal Time:** Personal time is awarded to you based on your hire date and can be used during the year in which it is awarded.
- **Vacation Time:** Residents and fellows are awarded 15 hours (3 weeks) of vacation time upon hire, (pro-rated based on appointment start date during the first year) which is shown on your bi-weekly pay advice. Unused vacation time does not carry over unless prior authorization is granted by Graduate Medical Education in rare extenuating circumstances.
- **Sick Time:** Residents and fellows are awarded 120 hours (3 weeks) of sick time each year upon hire and annually on July 1, (pro-rated based on appointment start date during the first year). Unused sick time may accrue up to 960 hours and is shown on your bi-weekly pay advice.

Paid Time Off Policies
MANDATORY RETIREMENT PLAN

MSERS (Massachusetts State Employee Retirement System)

- You contribute 9% of salary and 2% of salary above $30,000
- Contributions are pre-tax
- Contributions are in lieu of Social Security
- Your funds are invested by State Treasurer
- Pension is a guaranteed, predictable income based on age at retirement, total years of service and average 5 consecutive years of salary—must have 10 years full-time service and be minimum age of 60 to receive pension
- If not vested with 10 years of service for pension and leave the University, the funds may be rolled over or withdrawn
OTHER AVAILABLE BENEFITS

• Voluntary Retirement Plans
  – University 403(b) Plan (pre-tax or Roth)
  – 457(b) Plan/MA SMART Plan (pre-tax or Roth)
    Link to Voluntary Retirement Plans

• 529 College Savings Plan
  Link to 529 College Savings Plan

• Corestream-Employee Discount Plans and Services
  Link to Corestream
SUBMITTING BENEFITS FORMS

- At new hire orientation, HR staff will hand you those benefits forms that require a wet signature (signature with a pen vs. electronic signature). New hires must submit these completed benefits enrollment forms within calendar 10 days of hire by sending them via fax, email or personal delivery to the Benefits department.
- You will be given an opportunity to ask questions about benefits at the orientation.
- Fax Number: 508-856-4049
- Email Address for General Benefits Questions: Benefits.UMMS@umassmed.edu
- Physical and Mailing Address: 333 South Street, HR Service Center, Second Floor, Shrewsbury, MA 01545
- Phone Number: 508-856-5260, option 1, option 1
- NOTE: You are responsible for submitting your benefits forms by the required deadline. Forms not submitted timely will prevent you from being enrolled in these benefits and you will have to wait until the next open enrollment to elect benefits.
Thank You and Welcome to UMass Medical School!