

At UMass Boston we offer a comprehensive range of benefits, including health, life, dental, retirement, and more.

Benefit eligibility varies based on your union group.

Health Insurance

As a regular, benefited employee, you have the opportunity to elect a health insurance plan with comprehensive coverage for necessary medical treatment, preventative care and prescription drugs offered by UMass Boston through GIC (Group Insurance Commission). GIC provides and administers health insurance and other benefits to the commonwealth's employees and retirees, along with their dependents and survivors.

For detailed information, please refer to the GIC Benefit Decision available at <https://www.mass.gov/lists/benefit-guides>

Cost: UMass Boston covers 75% of your health and Basic Life Insurance premiums. Employees are responsible for the remaining 25% which is deducted biweekly from your paycheck on a pre-tax basis.

New hires and newly benefited employee enrollment deadline: The Enrollment period begins on the date of hire/benefit start date. GIC enforces a strict 21 calendar day enrollment period. GIC will deny late enrollments. Coverage begins on the first of the month following your date of hire. If your date of hire is on the first of the month, coverage will be effective that day

Annual/Open Enrollment: The Annual Enrollment period occurs in April of each year for changes effective July 1.

Qualifying Events: If you experience a qualifying event, you may be eligible to make certain changes to your coverage within 60 days of the event. For more information on qualifying events, please visit the link below.

To enroll, make changes or view your GIC benefits, please register for the MYGICLINK Portal online at: <https://www.mass.gov/guides/mygiclink-member-benefits-portal-resources>.

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

Life Insurance

Basic Life Insurance

If you have enrolled in a health plan with GIC, you will also gain \$5,000 of basic life insurance coverage. Life insurance is administered by GIC and the carrier is The Hartford.

Optional Life Insurance

You may purchase additional optional group term life insurance (for employee only) at low cost group rates.

You may enroll in up to 8 times your annual salary without medical evidence of insurability as a new hire.

If you enroll at a later date, you will need to prove medical evidence of insurability, unless you have a qualifying event due to a marriage, birth, divorce or death and documented proof within 60 days of change.

Long-Term Disability (LTD)

You may purchase LTD coverage as a new hire or during Annual Enrollment. Your long term disability is administered by GIC and the carrier is Unum. Coverage begins when you are continually disabled for more than 90 days. The plan will pay 55% of your pre-tax income, up to a maximum of \$10,000 per month.

Employee Cost: Plan based on age/salary (see GIC Benefit Decision Guide)

Enrollment Due Date: If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 10 days of your initial start date.

Flexible Spending Accounts

Health Care Spending Account (HCSA): HCSA can be used for eligible co-pays, deductibles and non-covered health/dental expenses.

Visit [TASC website](#) to review annual election amounts:

Dependent Care Assistance Program (DCAP): Use for child and elder care costs including before and after school; daycare and summer camp

Defer up to \$5,000 per year on a pre-tax basis.

Administrative Cost: Monthly fee of \$1.00 for one or both plans.

Enrollment Due Date: If elected, coverage for HCSA begins on the first of the month following 60 days of employment. DCAP is effective on the first day of work. You must enroll within 60 days of your initial start date.

You must re-enroll annually during open enrollment to participate

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.

Dental Insurance

Dental and Vision Benefits by Union				
Category	Classified Staff Union (CSU/MTA)	Professional Staff Union	Faculty Staff Union (Tenure and Non-Tenure)	Non-Unit Classified/Non-Unit Professional
Dental Plans	2 plans: MPE Exclude Indemnity Plan	2 plans: MPE Exclude Indemnity Plan	MetLife Group #93994	MetLife Group #105385
Eligibility Waiting Period	6 months	6 months	6 months	60 days
Administered By	Massachusetts Public Employee Fund (MPEF) mpefund.org	Massachusetts Public Employee Fund (MPEF) mpefund.org	Health Plans Inc. bhe.healthplansinc.com	Health Plans Inc. bhe.healthplansinc.com
Vision Plans			20% discount at participating providers	20% discount at participating providers
Cost	No cost	No cost	No cost	Individual: \$22/m Family:
Annual Enrollment Period	May/June Changes Effective July 1	May/June Changes Effective July 1	Not applicable	November/December Effective January 1
Enrollment Process	Enrollment packet sent to your home closer to the effective date. If no plan is selected, automatic enrollment in the EPN plan.	Same as CSU/MTA	Automatically enrolled in individual coverage after the waiting period. To add dependents, contact HR and complete the dependent enrollment form.	Complete enrollment form within 10 days of start date. Deductions begin one month before plan start. Contact benefits@umb.edu .

Mandatory Retirement Plans

All benefited employees are required to participate in either the Massachusetts State Board of Retirement pension plan (MSERS) or the Optional Retirement Plan (ORP)

MSERS

The Massachusetts State Board of Retirement administers the MSERS Defined Benefit Plan. The plan is designed to provide retirees a monthly income based on age, salary and years of service at the time of retirement. Mandatory retirement is paid by employees on a pre-tax basis, in lieu of Social Security (Windfall Provision). This may impact your future Social Security benefits. Employees contribute 9% of their annual salary up to \$30,000 and an additional 2% on earnings above \$30,000.

For more information on WEP Visit:

Optional Retirement Program (ORP):

The Optional Retirement Program (ORP) is a defined contribution plan, which is a flexible and portable retirement plan for employees at the Commonwealth's public institutions of higher education. The Department of Higher Education is the ORP plan administrator and Fidelity and TIAA-CREF are the carriers.

Classified Staff Union, Non-Unit Classified and Post Doc are not eligible for the ORP.

Employees contribute 9% of their annual salary up to \$30,000 and an additional 2% on earnings above \$30,000.

Enrollment Due Date: Form must be submitted within 180 days from your hire date.

See link for enrollment forms:

Details regarding the ORP retirement program can be found online

at: <http://www.mass.edu/forfacstaff/orp/home.asp>

Supplemental Retirement Plans

You may voluntarily defer additional income into a 457(b) or a 403(b) plan up to the annual IRS limits.

The University's voluntary retirement saving plans allows participants to contribute on a pre-tax, or post-tax bi-weekly basis.

403(b) Plans

Your optional 403(b) retirement plan is administered by UMB Office of the President and the carriers are: Fidelity- Plan ID: 50266, and TIAA-CREF

To register and/or review your account, please visit: <https://nb.fidelity.com/public/nb/umass/home>

You can enroll or change your election at any time

457(b) Plan - (Smart Plan)

Your optional 457(b) retirement plan is administered and carried by Empower Retirement.

To register and/or view your account, please visit: <https://www.empower.com/workplace-retirement>

You can enroll or change your election at any time

Vacation, Sick and Personal Time

Sick Leave By Union			
PSU	CSU	Non-Unit Professional	Non-Unit Classified
14 Days	13 Days	12 days	12 Days

Vacation Leave Increases with length of service)			
PSU	CSU	Non-Unit Professional	Non-Unit Classified
0-59 Months: 20 Days	0-53 Months: 10 Days	0-59 Months: 20 Days	0-53 Months: 10 Days
60-119 Months: 21 Days	54-113 Months: 15 Days	60-119 Months: 21 Days	54-113 Months: 15 Days
120-239 Months: 22 Days	114-233 Months: 20 Days	120-239 Months: 22 Days	114-233 Months: 20 Days
240+months: 23 Days	234+months: 25 Days	240+months: 23 Days	234+months: 25 Days
			* based on 37.5 hours/week

Personal Leave By Union

Received January of each year.

Prorated based on Date of Hire

PSU	CSU	Non-Unit Professional	Non-Unit Classified
Jan. 1 - Feb. 29 = 5 days	Jan 1 - Mar. 31 = 6 days	Jan 1 - Mar. 31 = 5 days	Jan. 1 = 3 days
Mar. 1 - Apr. 30 = 4 days	Apr. 1 - Jun. 30 = 4 Days	Apr. 1 - Jun. 30 = 3 Days	
May 1 - Jun. 30 = 3 Days	Jul. 1 – Sep. 30 = 2 Days	Jul. 1 – Sep. 30 = 1 Day	
Jul. 1 - Aug. 31 = 2 Days	Oct 1–Dec 31: 0	Oct 1–Dec 31: 0	
Sept. 1 - Oct. 31 = 1 Day			
Nov. 1 - Dec. 31 = 0			