
Vacation Days: 10 days per year for up to 4 ½ years; 15 days per year for 4 ½ to 9 ½ years; 20 days per year for 9 ½ to 10 ½ years; 25 days per year for 19 ½ years and over; Maximum accrual of two times annual allowance.

Sick Days: 12 days per year - maximum accrual of 120 days (960 hours) 3.69 hours each pay period

Personal Days: 5 days awarded in January for use during the following year. Pro-rated according to hire date:
- 5 days: January 1 – March 31
- 3 days: April 1 – June 30
- 1 day: July 1 – September 30
- 0 days: October 1 – December 31

Direct Deposit: deposit into savings account or checking account

State Retirement Program: Employee contributes 9% plus additional 2% on salary over $30,000. Employee contributions may be withdrawn upon leaving state service but some interest is paid only if service exceeds 5 years. Full interest is paid only if service exceeds 10 years. Vested after 10 years of full-time service at age 60.

Health Insurance: Choice of Indemnity, POS, PPO-Type and HMO plans; monthly deduction is pre-taxed; 75% University paid; 25% employee paid.

NOTE: Coverage begins on the first day of the month following 60 calendar days of employment.
Open enrollment every April – effective July 1.

Basic Life Insurance $5,000 comes with health insurance or can purchase separately; cost $1.59 per month

Optional Life Insurance: Up to 8 times salary, employee paid.
NOTE: Late enrollees must provide proof of good health.

Long Term Disability Insurance: Optional, employee paid.
NOTE: Late enrollees must provide proof of good health.

Dental Insurance: Optional. If not elected at time of hire, must wait until open enrollment period in November. Coverage begins on the first day of the month following 60 calendar days of employment.
$22.80/month for individual coverage;
$45.60/month for family coverage.

Voluntary 403(B) Retirement Plan: Fully paid by the employee, except as authorized by the Trustees – state and federal tax deferred up to $19,500 if under age 50 or $26,000 if age 50 or over.

State Employees Deferred Compensation Plan 457(B) Plan: Fully paid by the employee - state and federal tax deferred up to $19,500 if under age 50 or $26,000 if age 50 or over.

Tuition Benefits: For tuition reimbursement details and required forms, please visit: Tuition Credit Benefit Information

Dependent Care Assistance Program (DCAP): Pre-tax deduction up to $5,000 for child care or other dependent care expenses. If not elected at time of hire, must wait until open enrollment (April) or when a “qualifying change in status” occurs. ($1.00/month administrative fee)

Health Care Spending Account (HCSA): Pre-tax deduction from $250 up to $2,750 for non-covered health-related expenses. If not elected at time of hire, must wait until open enrollment (April) or when a “qualifying change in status” occurs. ($1.00/month administrative fee)

Additional Benefits/Perks:
- Sick Leave Bank (Short-term plan – no cost)
- MetLife Legal Plan ($18.25/month)
- Auto/Homeowners/Renters Insurance – Group discount
- 529 College Savings Program
- Special Employee Discounts

HR website:
www.umassp.edu/hr

Policies and Guidelines: https://www.umassp.edu/hr/related-policies-procedures

Employee Handbook:
https://www.umassp.edu/hr/employee-handbook