
**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
- 2 days: 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 Employee contributions may be withdrawn upon leaving state service but some interest is paid only if service exceeds 5 years.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.

**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.

**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](http://www.umassp.edu/hr)

**Policies and Guidelines:**
[https://www.umassp.edu/hr/related-policies-procedures](https://www.umassp.edu/hr/related-policies-procedures)

**Employee Handbook:**
[https://www.umassp.edu/hr/employee-handbook](https://www.umassp.edu/hr/employee-handbook)