
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 19 ½ years; 25 days per year for 19 ½ years or more. Maximum accrual 43 days (345 hours).

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 Employee contributions may be withdrawn upon leaving state service, but some interest is paid only if service exceeds 5 years.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 8 plans based on where you live; monthly deduction is pre-tax; 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 (maximum of $1.5 million). 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 or $45.60/month for family coverage.

Voluntary 403(B) Retirement Plan: Fully paid by the employee, state and federal tax deferred up to $23,000 if under age 50 or $30,500 if age 50 or over in calendar year 2024.

State Employees Deferred Compensation Plan 457(B) Plan: Fully paid by the employee, state and federal tax deferred up to $23,000 if under age 50 or $30,500 if age 50 or over in calendar year 2024.

Tuition Benefits: For tuition benefit and required forms, please visit: Tuition Credit Benefit Information.

Dependent Care Assistance Program (DCAP): Pre-tax deduction from $250 up to $5,000 for childcare or qualified adult 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 $3,050 for eligible 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
- Identity Theft Protection Program
- 529 College Savings Program
- Hundreds of Discounts on Products and Services

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