



UMASS PRESIDENT'S OFFICE
NON-UNIT CLASSIFIED STAFF BENEFITS
UPDATED NOVEMBER 2023

Holidays: 14 paid per year: New Year's Day, MLK Day, President's Day, Patriot's Day, Memorial Day, Juneteenth Independence Day, Independence Day, Labor Day, Indigenous Peoples Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Day Before Christmas and Christmas Day

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 Employee contributions may be withdrawn upon leaving state service, but some interest is paid only if service exceeds 5 years.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>