
Vacation Days: 20 days per year - maximum accrual of two times annual allowance, including longevity days (46 days/368 hours) 6.15 hours each pay period

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: 5 days: January 1 – March 31 3 days: April 1 – June 30 1 day: July 1 – September 30 0 day: October 1 – December 31

Longevity Days: An additional vacation day awarded based on University service: 1 day after 5 years; 2 days after 10 years; 3 days after 20 years.

Direct deposit into checking, savings account, or credit union

Choice of Two Mandatory Retirement Plans:

**State Employee Retirement System:** Employee contributes 9% plus additional 2% on amounts 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 Employee contributions may be withdrawn upon leaving state service but some interest is paid only if service exceeds 5 years.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. **SERS Guide**

**Optional Retirement Program:** Alternative to the State Employee Retirement System that provides flexible and portable pension benefits. It is a defined contribution plan that provides income based on the investment performance of your individual account balance which you decide how to invest. **ORP Guide**

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. **Dental Guide** 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 Retirement Plans: Fully paid by the employee, except as authorized by the Trustees – state and federal tax deferred up to $19,500 if under age 50 and $26,000 if age 50 or older for calendar year 2021. **State Employees Deferred Compensation Plan:** Fully paid by the employee - state and federal tax deferred up to $19,500 if under age 50 and $26,000 if age 50 or older for calendar year 2021.

Tuition Benefits: For tuition benefit details and required forms, please visit: https://www.umassp.edu/employee-center/tuition-waiver-remission.

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 if a “change in status” occurs. ($1.00/month administrative fee)

Health Care Spending Account (HCSA): Pre-tax deduction from $250 up to $2,750 for eligible, non-covered health-related expenses. If not elected at time of hire, must wait until open enrollment (April) or if a “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 Insurance – Group discount

Employee Discounts: https://umass.corestream.com/

529 College Savings Program

HR website: www.umassp.edu/hr

HR Benefits: https://www.umassp.edu/employee-center/benefits

Policies and Guidelines: https://www.umassp.edu/hr/employee-handbook/2-university-policies-guidelines-state-federal-laws