



UMASS PRESIDENT'S OFFICE
NON-UNIT CLASSIFIED STAFF BENEFITS
UPDATED FEBRUARY 2025

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 award during the year 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 Employee Retirement System: 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 Employee contributions may be withdrawn upon leaving state service, but some interest is paid only if service exceeds 5 years.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.

Coverage effective on hire date if hire date is first of the month.

Otherwise, coverage is effective on first day of next month.

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).

Coverage effective on hire date if hire date is first of the month. Otherwise, coverage is effective on first day of next month.

NOTE: Late enrollees must provide proof of good health.

Long Term Disability Insurance: Optional, employee paid. Coverage effective on hire date if hire date is first of month. Otherwise, coverage effective on first of next month.

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 October.

Coverage effective on hire date if hire date is first of the month. Otherwise, coverage is effective on first day of next month.

\$22.80/month for individual coverage or \$45.60/month for family coverage.

Voluntary 403(B) Retirement Plan: Fully funded by the employee, state and federal tax deferred up to \$23,500 if under age 50 or \$31,000 if age 50 or over in calendar year 2025. Effective 01/01/25, employees aged 60-63 eligible to contribute an additional \$11,250 above the elective deferral limit. ROTH (after-tax) option also available.

State Employees Deferred Compensation Plan 457(B) Plan: Fully funded by the employee, state and federal tax deferred up to \$23,500 if under age 50 or \$31,000 if age 50 or over in calendar year 2025. Effective 01/01/25, employees aged 60-63 eligible to contribute an additional \$11,250 above the elective deferral limit. ROTH (after-tax) option also available.

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 experience a qualifying event. (\$1.00/month administrative fee)

Health Care Spending Account (HCSA): Pre-tax deduction from \$250 up to \$3,200 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)
- Auto/Homeowners/Renters Insurance – Group discount
- Identity Theft Protection Program
- Pet Insurance and Pet Discount Plans
- Discounts on Hundreds of Products and Services through Corestream benefits platform

[HR Website](#)