



UMASS PRESIDENT'S OFFICE NON-UNIT PROFESSIONAL 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, Christmas Day

Vacation Days: 20 days per year; maximum accrual of 46 days (368 hours)

Sick Days: 12 days per year - maximum accrual of 120 days (960 hours)

Personal Days: 5 days awarded in January for use during that calendar 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

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.

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 Employee contributions may be withdrawn upon leaving state service, but some interest is paid only if service exceeds 5 years.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

Health Insurance: Choice of 8 plans based on where you live, deduction is pre-tax; 75% University paid; 25% employee paid. [GIC Benefit Guide](#)
Coverage effective on hire date if hire date is first of the month. Otherwise, coverage effective first day of next month. Open enrollment every April – effective July 1

Basic Life Insurance: \$5,000 policy-cost \$1.59/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.

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

Dental Guide

Coverage effective on hire date if hire date is first of the month. Otherwise, coverage effective on first day of next month. \$22.80/month for individual coverage or \$45.60/month for family coverage.

Voluntary Retirement Plans: Fully funded by the employee, except as authorized by the Trustees – state and federal tax deferred up to \$23,500 if under age 50 and \$31,000 if age 50 or older for calendar year 2025. Effective 01/01/25, employees ages 60-63 are eligible to contribute an additional \$11,250 above the elective deferral limit. ROTH (after-tax) option also available.

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

Tuition Benefits UMass, state universities and state community colleges in Massachusetts. Tuition Benefits

Dependent Care Assistance Program (DCAP): Pre-tax deduction of \$250 to \$5,000 for childcare or other dependent care expenses. If not elected at time of hire, must wait until open enrollment (April) or with a "change in status".

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 experience a qualifying life event.

Additional Benefits/Perks:

Sick Leave Bank (Short-term plan-automatic enrollment)

Auto/Homeowners Insurance – Group Discounts

Identity Theft Protection

Pet Insurance and Pet Discounts

[HR Website](#)