
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: Jan. – Mar. 31; 3 days: Apr. 1 – Jun. 30; 1 day: July 1 – Sept. 30; 0 day Sept. 30 – Dec. 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 Retirement Program**: 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 Employee contributions may be withdrawn upon leaving state service but some interest is paid only if service exceeds 5 years.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.

- **Optional Retirement Program**: Alternative to the State Employees’ 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.

Health Insurance: Choice of GIC Indemnity Plans or HMOs; monthly deduction is pre-taxed; 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 1st.

$5,000 **Basic Life Insurance** $1.58/month

Optional Life Insurance: Up to 8 times salary, employee paid. **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 December.

**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.

Tax Sheltered Annuities 403(b): Fully paid by the employee, except as authorized by the Trustees – state and federal tax deferred up to $19,000.

State Employees Deferred Compensation Plan 457(b): Fully paid by the employee - state and federal tax deferred up to $19,000.

Tuition Benefits: For tuition reimbursement 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 childcare 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. ($2.50/month pre-tax administrative fee)

Health Care Spending Account (HCSA): Pre-tax deduction from $250 up to $2,700 for 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. ($2.50/month pre-tax administrative fee)

Additional Benefits/Perks:

- Sick Leave Bank (Short-term plan – no cost)
- MetLaw Legal Plan ($18.25/month)
- Auto/Homeowners/Renters Insurance – Group discount 529 College Savings Program
- Special Employee Discounts

HR website:
www.umassp.edu/hr

Policies and Guidelines:
https://www.umassp.edu/hr/related-policies-procedures

HR Handbook:
https://www.umassp.edu/hr/employee-handbook

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