

Summary of Benefits for ESU Professionals

Health Insurance

A range of health insurance plans are available through the Massachusetts Group Insurance Commission (GIC). The Commonwealth and the employee shall pay the monthly premium rate, which is currently 75% employer-paid and 25% employee-paid. The current fiscal year's guide is found [here](#).

Effective July 1, 2024 the GIC will offer insurance benefits to newly hired eligible employees on the first day of the month following the employee's hire date. If the hire date falls on the first day of the month, benefits will be effective that same day.

Life Insurance

If an employee enrolls in a health insurance plan, then a Basic Life Insurance of \$5,000 is automatically included for a cost of approximately \$1.59 per month. In addition, employees may elect to pay for an Optional Life Insurance Plan and have coverage at a fixed amount up to \$1,000 less than their base salary or choose the automatic multiplier up to 8 times their salary.

Long-Term Disability Insurance Coverage (LTD)

LTD is optional and employee-paid. Should an employee not be able to work due to injury or illness for 90 consecutive days or more, the insurance will pay 55% of their salary, tax-free. Please note that employees who elect the ORP retirement choice will not be able to enroll in this coverage or will be required to cancel it if elected before enrolling in ORP, as it is already included with the ORP plan.

Flexible Spending Accounts (FSAs)

The following FSAs are currently available through Total Administrative Services Corporation (TASC). This is an optional and employee-paid benefit:

- **Dependent Care Assistance Program (DCAP)** - This benefit allows an employee to set aside as little as \$250 or as much as \$5,000 (or \$2,500 if married and filing separate tax returns) per year of income on a pre-tax basis to pay for childcare, elder care or other dependent care expenses, thus lowering taxable income. Employees are eligible for DCAP from the first day of employment.
- **Health Care Spending Account (HCSA)** – Active employees can pay for a range of out-of-pocket health-related expenses on a pre-tax basis, thus lowering taxable income. Election amounts must be a minimum of \$250 to a maximum of \$3,200 per fiscal year.

Dental Insurance

A standard plan is free however, employees may opt for a premium plan for enhanced coverage. The provider will mail information and enrollment paperwork directly to the employee. An on-

Revised 5/22/2024

1. Effective July 1, 2024 the GIC will offer insurance benefits to newly hired eligible employees on the first day of the month following the employee's hire date. If the hire date falls on the first day of the month, benefits will be effective that same day.

site representative is available to answer any questions you may have. Also, there is a free, built-in vision discount plan available.

Retirement

All benefited ESU employees will be automatically enrolled in the following retirement plan:

- **Massachusetts State Employees Retirement System (MSERS)**

The MSERS Plan allows for a pension upon retirement at age sixty (60) with the equivalent of ten (10) full years of service. Faculty members who have taught in another State may be able to receive up to 10 years of creditable servicing providing payment is made for those years to the State Retirement Board. Additional information can be found [here](#).² [Employees leaving state service have a few options, found here.](#)

All employees hired after 7/1/96 will contribute 9% of their total salary and an additional 2% on salary amounts over \$30,000. Retirement deductions begin from the first paycheck and are made on a pre-tax basis.

ESU employees have the option to enroll in an alternate retirement plan instead of the pension plan. That plan is the Optional Retirement Plan (ORP)

- **The Optional Retirement Program from the Massachusetts Department of Higher Education (ORP)**

The ORP is a 401(a) defined contribution plan. The Commonwealth of Massachusetts makes an employer contribution of 4.3%. Currently, there are two (2) authorized providers for the ORP: Fidelity and Teachers Insurance and Annuity (TIAA). Please note that a long-term disability plan and life insurance is provided at no cost as part of the Commonwealth's contribution to all ORP participants.

You have 180 days from your date of hire to enroll in the ORP plan if you choose to have this as your mandatory retirement plan over the pension plan. Enrolling in the ORP is an irrevocable decision and cannot be changed even if you transfer to state service with another agency within the Commonwealth.

Elective Deferral Plans (403b and 457 SMART) – These optional retirement programs are in addition to the pension plan and allow employees, through payroll deductions, to shelter income from State and Federal taxes to a maximum of \$23,000 per year each. Representatives for both the 403b and 457 SMART plans are available year-round to meet with University employees at no cost.

Workers' Compensation

Employees are covered for medical expenses and provided partial compensation for loss of salary for absences due to work-related injuries or occupational disease. This is according to the provision of Ch. 152 of the General Laws to the extent that the Commonwealth has acted pursuant to Sec. 69 thereof to include them within the coverage of said Ch. 152.

Tuition Credit

Full-time benefited employees receive a 100% tuition credit per semester for regularly scheduled courses.

Spouses, domestic partners, and dependent children through age 25 (as defined under IRS rules <https://www.irs.gov/uac/who-can-i-claim-as-a-dependent>) of benefited employees with two (2) full-time years of University service are eligible for a 50% tuition credit for regularly scheduled courses. Those with less than two (2) full-time years of University service are eligible for a partial tuition credit.

Please note:

1. Regularly scheduled courses exclude Online and Continuing Education courses.
2. Tuition credits **do not apply** at UMass Medical School or UMass Law School. Applied Music is also excluded.
3. Tuition credits for graduate-level courses are subject to applicable taxes.
4. An employee's effective date of employment must be before the first day of classes to be eligible.

Domestic Partner Benefits

Benefits shall be available to domestic partners of employees who have formalized their relationship through marriage.

Voluntary Benefits

Voluntary benefits are offered through CoreStream. These include Auto Insurance, Home Insurance, Identity Theft Protection, Legal Services and Long Term Care and more. Additional information and access to these benefits are provided upon employment.

Paid Holidays

Twelve (12) days per year (pro-rated for eligible part-time employees). A list of observed Holidays is [here](#).

Sick Leave

Employees accrue fifteen (15) days of sick leave annually up to a maximum rollover of 120 days (900 hrs). Excess is forfeited each pay period. Sick leave credit accrues bi-weekly and is listed on your bi-weekly pay stub. Upon retirement, you may receive 20% of your balance of sick leave days. Employees are automatically enrolled in a sick leave bank. Refer to your contract for more information.

Annual Leave

Length of continuous full-time creditable service of each applicable month:	Vacation leave accrued:
< Eight (8) years	20 days per year
> Eight (8) years	21 days per year

> Sixteen (16) years	23 days per year
> Twenty-five (25) years	28 days per year

**Excess vacation over 64 days will be forfeited each pay period.*

Personal Leave

Annual Schedule:	Personal leave accrued:
12-month schedule	60 hours per year
11-month schedule	55 hours per year
10-month schedule	50 hours per year
9-month schedule	45 hours per year
Forty-six (46) week schedule	53 hours per year
Forty-Four (44) week schedule	51 hours per year

Bereavement Leave

Upon the death of your husband, wife, child, parent, spouse's parent, brother, sister, brother-in-law, sister-in-law, stepchild, grandparents, or a person living in your immediate household, bereavement leave with pay shall be granted for a period not exceeding five (5) days.

Military Leave, Court Leave, Professional Leave, and Other Leaves

See Office of Human Resources staff for details.

Reserved Parking

Reserved parking is available for an annual fee of \$500, paid via payroll deductions over twenty-six (26) pay periods. Please inquire with Benefits if interested. Guidelines and the application are accessible in the HR Portal upon employment.

Payroll Information

Payments are received on a bi-weekly basis. The annual salary is divided over 26 weeks so that health benefits and other deductions are not interrupted during non-reportable days. Direct Deposit is required and managed online. Paycheck advices are viewable and printable online through HR Direct.

Employee Self Service

The following Employee Self Service features are now available online in HR Direct:

- View your Paycheck Advice
- View and Update your Personal Information (For name changes, please contact HR)

- View and Update your Emergency Contacts
- Enroll in or change Direct Deposit Information
- Update Federal and Massachusetts Tax Exemptions
- View W2 information

Access HRDirect at: [HR Direct | Human Resources | UMass Dartmouth](#)

Personal Information



To ensure you receive all important communications from GIC, HR, etc., it is imperative that you update your personal information through HR Direct. Any changes such as name, address, personal/emergency contact information, direct deposit information, tax withholding/exemptions, etc., must be changed by the employee online as soon as possible.

Family Medical Leave Act (FMLA)

FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to:

1. Twelve workweeks of leave in a 12-month period for:

- the birth of a child and to care for the newborn child within one year of birth;
- the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement;
- to care for the employee's spouse, child, or parent who has a serious health condition;
- a serious health condition that makes the employee unable to perform the essential functions of his or her job;
- any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or

2. Twenty-six workweeks of leave during a single 12-month period to care for a covered servicemember with a serious injury or illness if the eligible employee is the servicemember's spouse, son, daughter, parent, or next of kin (military caregiver leave).

For more information about FMLA, click [here](#).

Paid Family Medical Leave Act (PFML)

Paid Family and Medical Leave, or PFML, is a benefit program for Massachusetts workers offered by the Commonwealth. Through PFML, if you work in Massachusetts you're likely eligible to take up to 26 weeks per year of paid, job-protected time off from work when you need it most so that you can focus on your health and the health of your family.

If you have any questions, call the Department of Family & Medical Leave at (833) 344-7365 or visit their website at [Get to know Paid Family and Medical Leave](#).