UMass Dartmouth  
Office of Human Resources  
Summary of Benefits for Faculty

**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.

**Life Insurance**

If an employee enrolls in a health insurance plan then a Basic Life Insurance of $5000 is automatically included for a cost of approximately $1.63 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 is optional and employee paid. Should an employee not be able to work due to injury or illness 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 this coverage if elected prior to enrolling in ORP as it is already included with your ORP plan.

**Flexible Spending Accounts**

The following FSAs are optional and employee paid:

- **Dependent Care Assistance Program (DCAP)** - This benefit allows an employee to set aside up to $5000 per year of income on a pre-tax basis to pay for child care, 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 or $2,700 per fiscal year.

**Dental Insurance**

Dental insurance is available through the Faculty Federation union. A standard plan is free, but employees may opt for a premium plan for enhanced coverage. The provider - currently Alicare - will mail information and enrollment paperwork directly to the employee.
NB: Health insurance, long term disability, life insurance coverage and the HCSA are effective on the first of the month following 60 calendar days of employment.

**Retirement**

All faculty have the choice of one of the two following retirement plans:

- **Massachusetts State Employees Retirement System**
  The MSERS Plan allows for a pension upon retirement at age sixty (60) with the equivalent of ten (10) full years of service. If an employee leaves State service before retirement age, he/she may receive a refund after filing proper forms. Faculty members who have taught in another State, may be able to receive up to 10 years credit providing payment is made for those years to the State Retirement Board.

- **The Optional Retirement Program from the Massachusetts Department of Higher Education**
  The ORP is a 401(a) defined contribution plan. The Commonwealth of Massachusetts makes a monthly employer contribution of 5%. Currently there are two (2) authorized providers for the ORP: Fidelity and Teachers Insurance and Annuity College Retirement Equities Fund (TIAA-CREF). Please note that a long term disability plan and life insurance are provided as part of the Commonwealth’s contribution to all ORP participants.

No matter which retirement plan is chosen, all employees hired after 7/1/96 will contribute 9% of total salary and an additional 2% on amounts over $30,000. Retirement deductions begin from the first paycheck and are made on a pre-tax basis.

**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 Waiver** - Full-time benefited employees receive a 100% tuition credit per semester for regularly scheduled courses (2) (3).

Spouses, domestic partners (1) and dependent children through age 25 (as defined under IRS rules [https://www.irs.gov/uac/who-can-i-claim-as-a-dependent](https://www.irs.gov/uac/who-can-i-claim-as-a-dependent)) of benefited employees with:

* 2+ full-time years of University service are eligible for a 50% tuition credit for regularly scheduled courses.

* 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 waivers do not apply at UMass Medical School or UMass Law School. Applied Music is also excluded.
3. Tuition waivers for graduate level courses are subject to applicable taxes.
4. An employee's effective date of employment must be prior to 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. If any employee resides in a state, where marriage is not available to a domestic partner, those individuals shall continue to be covered by the previous contractual domestic partner benefits.

**Elective Deferral Plans (403b and 457)** – These optional retirement programs are in addition to the SERS and ORP plans and allow employees, through payroll deductions, to shelter income from State and Federal taxes to a maximum of $18,000 per year each.

**Medicare Tax** – 2.9%, and is employee paid.

**Met Life Auto and Homeowner’s Insurance** – Employees may purchase discounted auto and homeowner’s insurance through payroll deduction over a 52-week period (26 bi-weekly).

**Paid Holidays** – 11 days per year (pro-rated for eligible part-time employees).

**Sick Leave** – Employees accrue ten (10) days of sick leave annually. Sick leave credit accrues bi-weekly and is listed on your bi-weekly pay stub. No maximum accrual limit. Upon retirement you may receive 20% of your balance of sick leave days. A Sick Leave Bank is available to employees who enroll during the enrollment period in September of each year.

**Funeral 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, funeral leave with pay shall be granted for a period not exceeding 4 days.

**Military Leave, Court Leave, Professional Leave, and Other Leaves** – See Office of Human Resources staff for details.

**Payroll information** – Paychecks are issued on a bi-weekly basis with one week in arrears. 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 strongly encouraged and can be managed on-line. Paychecks are viewable and printable on-line through HR Direct.
**Direct Deposit** – The University provides the option for automatic payroll direct deposit to an employee’s checking or savings account(s). Direct deposit is strongly encouraged and can be managed on-line through HR Direct.

**Personal Information** – You must notify the Human Resource Office of name, and beneficiary changes. Updates to other personal information such as address, phone, tax withholding exemptions, etc., can be managed on-line through HR Direct.

**Employee Self Service** – The following Employee Self Service features are now available on-line in HR Direct:

- View your Paycheck
- View and Update your Personal Information
- View and Update your Emergency Contacts
- Enroll in or change Direct Deposit Information
- Eliminate receiving your paper pay stub
- Update Federal and Massachusetts Tax Exemptions
- View W2 information

Access HRDirect at:  [www.umassd.edu/hrdirect](http://www.umassd.edu/hrdirect)