

Summary of Benefits for IBPO Staff

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](#).¹

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 the insurance will pay 55% of their salary, tax-free.

Flexible Spending Accounts (FSAs)

The following FSAs are available currently through Benefit Strategies. They are optional and employee paid. Contribution limits can be found [here](#) under "Flexible Spending Accounts (FSA)". Additional information on both options can be found [here](#).

- **Dependent Care Assistance Program (DCAP)** - This benefit allows an employee to set aside 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.

Dental Insurance

Dental insurance is available through the IBPO union. A standard plan is free. The provider will mail information and enrollment paperwork directly to the employee. Also, there is a free, built-in vision discount plan available.

Retirement

IBPO employees' retirement contributions will be directed to the State Pension Plan in lieu of Social Security. Additional information for the Social Security windfall elimination and government pension offset provisions is located on the [social security website](#).

- **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 credit providing payment is made for those years to the State Retirement Board.

All employees hired after 7/1/96 will contribute 9% of 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.

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1. 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.

Elective Deferral Plans (403b and 457 SMART) – These optional retirement programs are in addition to the MSERS plan and allows employees, through payroll deductions, to shelter income from State and Federal taxes each year. Contribution limits may be found [here](#). Employees who are age 50 or over at the end of the calendar year may be eligible for annual [catch-up contributions](#). Representatives for both the 403b and 457 SMART plans are available year-round to meet with University employees at no cost. To schedule a meeting with the 403b representative, please click [here](#). To schedule a meeting with the 457 SMART Plan representative, please click [here](#).

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

Employees, spouses, and their dependents may be eligible for tuition credit.

The tuition benefits apply only to full and part-time **benefited** employees, or those eligible for insurance benefits through the MA Group Insurance Commission ("GIC").

Eligibility for tuition benefits for benefited employees does vary by length of benefited service. The amount of the tuition credits also depends on the program of study (undergraduate, graduate or continuing education) and the benefited status (full-time or part-time).

For more information on tuition credit, please go to our [Employee Tuition Benefits](#) page.

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

Voluntary Benefits

Employees may purchase discounted voluntary benefits through payroll deduction over a 52-week period (26 bi-weekly). These benefits include discounted rates on auto or home insurance, identity theft protection, legal services, and long-term care services. To learn more about the voluntary benefits available, please click [here](#). Additional discounts and benefits information is found on our [Benefits page](#).

Paid Holidays

Twelve (12) days per year (pro-rated for eligible part-time employees).

Annual Leave

Length of continuous full-time creditable service of each applicable month:	Vacation leave accrued:
Less than fifty-four (54) months	10 days per year
Fifty-four (54) months, but less than one hundred fourteen (114) months	15 days per year
One hundred fourteen (114) months, but less than two hundred thirty-four (234) months	20 days per year
Two hundred thirty-four (234) months or more	25 days per year

**Excess vacation over 50 days will be forfeited each pay period*

Personal Leave

Date of Hire/Promotion into Unit:	Personal Leave Days Credited:
January 1 to March 31	8 days per year
April 1 to June 30	6 days per year
July 1 to September 30	4 days per year
October 1 to December 31	2 days per year

Sick Leave

Employees accrue twelve (12) days of sick leave annually. Sick leave credit accrues bi-weekly and is listed on employees' bi-weekly pay stub. The maximum sick leave accrual shall be 120 days. Upon retirement employees may receive 20% of their balance of sick leave days.

Bereavement Leave

Upon the death of an employee's husband, wife, child, parent, spouse's parent, brother, sister, brother-in-law, sister-in-law, stepchild, grandparents, or a person living in their immediate household, bereavement leave with pay shall be granted for a period not exceeding four (4) days.

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

Please refer to the [collective bargaining agreement](#) for details.

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 on-line through HR Direct.

Employee Self Service

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

- View Paycheck Advices
- View and Update Personal Information (For name changes, please contact HR)
- View and Update Emergency Contacts
- Enroll in or change Direct Deposit Information
- Update Federal and Massachusetts Tax Exemptions
- View W2 information

Access HRDirect at: www.umassd.edu/hrdirect

Personal Information



In order to ensure employees receive all important communications from GIC, HR, etc., it is imperative that personal information is updated 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.