This booklet is intended to provide benefited University employees who are leaving employment for reasons other than retirement with a high-level overview of the impact on various fringe benefits. This document is not intended to be comprehensive. More detailed information regarding the laws, policies, bargaining contracts, etc. on which benefits are based is available in Human Resources. In case of questions or conflict between the information in this document and the actual laws, policies, bargaining contracts, etc., the latter will prevail.

Individuals who wish to apply for a pension from the Massachusetts State Employees’ Retirement System (MSERS, pension system, defined benefit plan) are encouraged to make an appointment to meet with a representative of UMass Human Resources (545-6113, 545-1478, 545-6121) as the impact of retirement on benefits may differ.


**Insurances**

**Massachusetts Group Insurance Commission (GIC) Coverages:** You may continue your coverage with some limitations on time and/or benefit levels in one of the following ways:

**Health Insurance**

1. **39 Week Layoff Coverage** - for health and life insurance coverages. If you are laid off from University employment you may continue your health and life insurance plans by paying 100% premium for 39 weeks after employment ends. Thereafter you may extend your health insurance coverage at 102% premium for the balance of the 18 months total health coverage permitted by COBRA.

   Benefit: Allows you to keep your health and life insurance plans for 39 weeks (and the entire 18-month COBRA period).

   Drawback: You pay 100% of the premium for your insurance coverage(s). Maximum coverage period is 18 months.

2. **COBRA** - for health insurance only. The GIC will mail a COBRA notice to your home (also available on-line at http://www.mass.gov/anf/employee-insurance-and-retirement-benefits/benefit-enrollment/forms/active-employee-forms/cobra-forms.html). You have 60 days to elect COBRA coverage. Coverage begins the first day of the month after your coverage as an active employee ends.

   Benefit: Allows you to stay in the same health and GIC Dental/Vision plan with the same group benefits.

   Drawbacks: You pay 102% of the premium. Maximum coverage period is 18 months.

3. **Convert to Non-Group health insurance coverage** with your current health plan (contact your Plan for the application):

   Benefit: You may keep coverage indefinitely as long as you pay the premium.

   Drawback: Benefits are almost always less comprehensive than GIC coverage and costs are higher. There is no guarantee that your health insurance company will provide you the option to convert coverage to a non-group plan.

4. **Commonwealth Health Connector health coverage** (contact the Health Connector Authority for information and enrollment: www.mahealthconnector.org, 1-877-623-6765):

   Benefits: A choice of health insurance options with different benefits and prices. Depending on which plan you choose, your monthly premium for the Health Connector could be lower than the monthly premium for COBRA or conversion coverage. Unlike COBRA coverage, Health Connector coverage does not have a maximum coverage period. You can continue coverage as long as you pay your premiums on time.

   Drawbacks: Benefits may not be as comprehensive as the coverage you had through the GIC. If you enroll in Health Connector coverage, you are waiving your right to elect health insurance under the GIC's COBRA or conversion options. This option is only available for Massachusetts residents.
GIC Life insurances:

1. **Continue basic life and/or optional life coverage under portability option.** The Hartford (tel: 800-320-0484), the GIC’s life insurance carrier, will mail the application to your home:
   - Benefit: Continue your life insurance at a competitive rate.
   - Drawback: Does not include health insurance coverage.

2. **Convert to Non-Group life insurance coverage** Contact The Hartford (tel: 800-411-7239), the GIC’s life insurance carrier, for an application:
   - Benefit: Ability to continue life insurance coverage.
   - Drawback: Benefits almost always less than GIC plan coverage.

GIC Long-Term Disability (LTD) insurance: your GIC long-term disability insurance coverage ends upon employment. *However,* your departure from employment does not impact your eligibility to draw income from your LTD plan if you were disabled prior to leaving University employment and your claim is approved by UNUM (the GIC’s LTD provider.)

**Dental Insurance:** your dental insurance will *typically* continue one month beyond the month in which you leave employment. Your dental plan administrator will mail a notice to your home offering extension of coverage for up to 18 (eighteen) months under COBRA at the cost of 102% premium. If you wish to continue your coverage you must return the COBRA enrollment forms and premium payments directly to the plan administrator. If you are drawing a pension from MSERS you are also eligible to enroll in the GIC retiree dental plan ([http://www.mass.gov/anf/employee-insurance-and-retirement-benefits/employee-health-and-other-insurance-benefits/dental-and-vision/retiree-dental.html](http://www.mass.gov/anf/employee-insurance-and-retirement-benefits/employee-health-and-other-insurance-benefits/dental-and-vision/retiree-dental.html)). COBRA premiums are *not* deducted from pension payments, GIC Retiree Dental plan premiums are.

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<thead>
<tr>
<th>Bargaining Unit</th>
<th>Dental Plan Administrator</th>
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<tbody>
<tr>
<td>AFSCME, PSU/MTA</td>
<td>MA Public Employees’ Fund</td>
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<tr>
<td><em>dental and vision covers</em></td>
<td>Tel: 800.325.5214, 617.426.4440</td>
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<td><a href="http://www.mpefund.org">www.mpefund.org</a></td>
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<tr>
<td>USA/MTA, MSP/MTA and Non-Unit</td>
<td>Health Plans, Inc</td>
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<td></td>
<td>Tel: 877-906-5939</td>
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<td><a href="https://bhe-mta.healthplansinc.com">https://bhe-mta.healthplansinc.com</a></td>
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<td>NEPBA</td>
<td>Benefits Strategies</td>
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<td></td>
<td>Tel: (888) 401-3539</td>
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<td>IBPO</td>
<td>Insurance Administrators, Inc.</td>
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<td>Tel: 617.773.8947</td>
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</tbody>
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Flexible Spending Accounts

Your participation in Health Care Spending Account and Dependent Care Assistance Program terminate as of midnight the day of your employment ends; HCSA debit cards will be inactivated.

Health Care Spending Account (HCSA)
Eligible expenses incurred on or before your last day of active employment may be submitted for reimbursement. Claims may be submitted to the FSA vendor by the Plan Year claims filing deadline.

If you have contributed more to your HCSA than you have spent account you may elect to continue to contribute to the HCSA account under COBRA by making post-tax payments directly to the GIC’s FSA vendor (who will determined COBRA eligibility) and an additional 2% administrative fee. The HCSA Continuation Coverage under COBRA General Notice and Election Form are available at [www.mass.gov/gic/fsa](http://www.mass.gov/gic/fsa).

Continuation of your HCSA under COBRA will allow you to continue to incur eligible expenses under that plan.

Dependent Care Assistance Program (DCAP)
You may file claims for eligible DCAP expenses up to the amount of your account balance at the time your employment ends. Expenses may be incurred through the end of the Plan Year and must be submitted by the standard Plan Year claims deadline.

MetLife Home/Auto and/or Legal Insurances: If you have home, auto and/or legal insurance through MetLife, please contact MetLife directly to investigate post-employment options regarding these plans (on-campus: 413-545-9465, off-campus: 800-438-6381, www.metlife.com).

Moving: If your mailing address changes between the date you leave employment and the following February, please provide that information to the University Human Resources Department in writing (address below) so we may insure timely and accurate delivery of your W-2 tax form.

University Parking Services: Parking registration permits expire upon departure from employment and are not transferrable to another person. Your parking permit should be returned to the Parking Office. Any overpayment of parking fees will be refunded to you. Please visit the University Parking Office with questions (51 Forestry Way, Monday-Friday, 7:45am-4:45pm tel: 413-545-0065, parking@admin.umass.edu).

Retirement
As a benefited employee of the University you have opted to contribute to either the Massachusetts State Employees’ Retirement System (MSERS, defined benefit program, pension system) or the Optional Retirement Program (ORP, defined contribution program). Each retirement plan has rules which apply specifically to that plan. A high-level overview of your options under each plan appears below.

I. State Employees' Retirement System (MSERS): You have three choices re your MSERS contributions:
1) Leave the funds where they are with the intent of working for the Commonwealth in the future or drawing your pension at a later date (if you have established 10+ full-time equivalent years of creditable service in MSERS). In this way your current service will automatically count as service toward your future vesting and/or pension,

2) Roll the funds into another pre-tax retirement account (one compatible with a 401a -- eg, a pre-tax IRA with a bank), or

3) Cash the funds out. 20% of your account balance will be withheld off the top for taxes & the IRS may levy an additional 10% penalty when you file taxes (for cashing out a retirement account before retirement age.)

If you choose option 2 or 3:

- The pension benefit formula is more favorable to individuals who became a member of MSERS prior to April 2, 2012 (in contrast to those whose membership was established on or after April 2, 2012). If you became a member of MSERS prior to April 2, 2012 and withdraw or roll your funds out of that system, you forfeit those more beneficial pension benefits. **
- Withdrawing your retirement funds from MSERS eliminates the corresponding Creditable Service you have established toward your pension.
- If you return to benefited service with the Commonwealth you may request to "buy back" the service cashed out toward a future pension. ** “Buying back” service established prior to April 2, 2012 will not re-establish the more favorable pension benefit formula.
- You will need to return a completed Request for Return of Accumulated Deductions form (available on-line at http://www.mass.gov/treasury/docs/retirement/refund-request.pdf ) to UMass Amherst Human Resources (address appears at the bottom of the page). This form may be completed at any time although the State Board of Retirement you will not grant you interest on these funds after departing Commonwealth employment.

**MSERS Post-Retirement work/earnings limitations:** While drawing a “regular, superannuation” pension from MSERS there are two limitations on your employment with the Commonwealth. Both of these limitations apply to working for an institution or agency of the Commonwealth of Massachusetts (including all towns and counties of the Commonwealth):

1. you may not work more than 960 hours in the aggregate (120 days) in any calendar year, and

2. your post-retirement earnings when added to your pension allowance cannot exceed the salary being paid for the position from which you retired.

These work/earnings limitations differ for individuals drawing other types of pensions from MSERS (eg, disability retirement).

II. Optional Retirement Program

- **ORP account:** termination of employment means that Employer contributions will no longer be made into your ORP account. You may maintain your assets in the plan, take a
distribution from the plan (subject to the plan’s provisions), transfer assets between the ORP providers. If you are 55 years of age or older you may roll your funds into another retirement plan. Note, however, if you have contributed to the ORP for 10 or more full-time years and you close your ORP account (through withdrawal or roll-over of funds) you are sacrificing your right to retiree health insurance through the Massachusetts Group Insurance Commission (GIC.)

All ORP account rollover and withdrawal requests must be submitted to the Massachusetts Department of Higher Education for processing – not to the University or the vendor with whom you invest your funds. DHE contact information is provided at the end of this booklet.

- **ORP life and long-term disability insurance** coverage typically stop at the end of the month during which the last contributions were made. You may convert your ORP disability and/or group life insurance to individually-owned policies. Information on how to convert your policy(ies) is available through the University’s Human Resources Department (Employee Service Center, room 325 Whitmore Administration Building, open M-F, 8:30a-5:00p, 413-545-6113) and the Massachusetts Department of Higher Education (617-994-6935 orp@bhe.mass.edu).

III. Voluntary retirement plans (403b, 457): If you have contributed to a voluntary pre-tax retirement account while employed by the University, please contact your retirement vendor directly to investigate your withdrawal options and to initiate the withdrawal. Please note that in most circumstances you will be required to begin withdrawing funds from your 403(b) and/or 457 account by 70 ½ years of age.

**Tuition waiver/remission**: if you or a dependent is taking advantage of the University’s tuition waiver/remission benefit this benefit will continue through the semester during which you leave employment. If you retire while a dependent is enrolled full-time in a course of study at the University, the tuition waiver will continue for that uninterrupted, full-time course of study. Additional tuition benefits differ based on bargaining contract.

**UMass Five College Credit Union**: Former University employees are eligible to continue membership with the UMass Five College Credit Union (200 Westgate Center Drive, tel: 800-852-5886, info@umassfive.org, www.umassfive.org).

**Unemployment Benefits**: In certain circumstances you may be eligible to collect income through the Massachusetts Division of Unemployment Assistance (DUA). Information regarding how to apply for unemployment is available from UMass Amherst Human Resources (address below) and on-line at www.mass.gov/dua.

**Paid Leave Accruals**

**Vacation**: Unused vacation time will be paid in one lump sum, typically 1-1.5 months after you leave employment. Federal (25%) and state income taxes are withheld from the payment, which is made in the form of a check (not directly deposited into a bank account). The check is sent to your department and, from there, mailed to your address on file. The amount of unused vacation time that is paid out differs by bargaining contract.
AFSCME balance of unused time
USA/MTA balance of unused time
PSU/MTA Unit A balance of unused time
PSU/MTA Unit B balance of unused time
IBPO up to 35 days
NEPBA up to 35 days
MSP faculty balance of unused vacation time for full-time calendar-year faculty members
MSP librarian balance of unused time
Non-unit Non-exempt balance of unused time up to maximum accrual
Non-unit Exempt balance of unused time up to maximum accrual
Non-Unit employees hired after July 1, 1997 vacation payout is limited to two times annual vacation accrual.

Non-Unit faculty members: please reference your employment agreement.

Sick time: if you apply to retire from the State Employees’ Retirement System (MSERS) or the Optional Retirement Program\(^1\) within three years of leaving University employment please provide UMass Amherst Human Resources (address below) written proof from the Massachusetts State Board of Retirement of your retirement date in order that we begin processing payment of sick time consistent with the bargaining contract. Historically bargaining agreements have provided for payment of 20% of unused sick time in this instance, subject to federal (25%) and state income taxes. The MSP bargaining agreement exempts faculty from this payment.

This payment is made in the form of a check (not directly deposited into a bank account). If you are retiring immediately upon leaving University service, this check is mailed to your home address by your former department.

Personal Leave: unused personal time is not paid out upon or after departure from employment.

HR Direct, Payroll Advices and University E-mail Account
Your University of Massachusetts Amherst e-mail address account is terminated upon leaving employment unless you are retired from, or an active student with, the University.

Your access to the HR Direct system terminates upon leaving employment.

Regarding your final University pay statement:

- You may request a copy of your final University pay statement by e-mailing hrinfo-request@admin.umass.edu. This e-mail must include:
  1. your first and last name
  2. the department in which you most recently worked
  3. your employee identification number (this appears on prior pay statements). If you are a student and do not know your employee identification number you may include your student identification number in the e-mail.

\(^1\) with service and age adequate to have retired under SERS
4. a statement that you are consenting to the transmission of personally identifiable information by e-mail which is unsecured.

5. The e-mail address to which the pay statement should be sent. This cannot be your University e-mail address unless you are not a UMass retiree or active UMass student.
Contact Information

Insurance
MA Group Insurance Commission (GIC) - health, basic & optional life and long-term disability insurances
P.O. Box 8747
Boston, MA 02114-8747
Telephone: (617) 727-2310
www.mass.gov/gic

Dental/vision

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<th>Bargaining Unit</th>
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| AFSCME, PSU/MTA dental and vision coverages | MA Public Employees’ Fund
Tel: 800.325.5214, 617.426.4440
www.mpefund.org |
| USA/MTA, MSP/MTA, Non-Unit | Health Plans, Inc
Tel: 877-906-5939
https://bhe-mta.healthplansinc.com |
| NEPBA | Benefits Strategies
Tel: (888) 401-3539 |
| IBPO | Insurance Administrators, Inc.
Tel: 617.773.8947 |

Optional Retirement Program Life & Long-term Disability: please reference Retirement – MA Optional Retirement Program

Retirement
MA State Employees’ Retirement System (MSERS) - MA State Board of Retirement
One Winter Street, 8th Floor
Boston, MA 02108
Telephone: (617)367-7770
(800)392-6014
srb@tre.state.ma.us

MA Optional Retirement Program (ORP)
MA Department of Higher Education
One Ashburton Place, Room 1401
Boston, MA 02108
Telephone: (617) 994-6935
orp@bhe.mass.edu

Tax Information
W-2: UMass Amherst Human Resources Payroll Department – (413)545-3761
1099R: please reference Retirement – Massachusetts State Board of Retirement
Optional Retirement Program: please contact your individual ORP vendor/investment company