Impact of Fall 2020 Furlough on Benefits
Employees Covered by AFSCME MOA

This document provides an overview of the impact on benefits resulting from a full-time or part-time furlough. This document presumes that you remain in a benefited (50%+ time) position.

Sick and Vacation Accruals & Paid Personal Time: your paid sick and vacation accruals, and paid personal time allotment, are not impacted by this furlough.

Holidays: you will be paid for holidays unless you are scheduled to be on furlough on the date the holiday is recognized.

Health Insurance: you remain eligible for and enrolled in your current Group Insurance Commission (GIC) health, basic life and (if elected) optional life & long-term disability insurances. If you are:

• On half-time furlough the GIC will continue deduct insurance premiums from your earnings each payperiod. You remain responsible for monitoring your bi-weekly paystatements to ensure desired deductions are taken. If the GIC invoices you at home for insurance premiums you are responsible for paying those premiums timely in order to retain coverage.

• On unpaid furlough using accrued time the GIC will continue to deduct insurance premiums from your earnings each payperiod. Employees may arrange with their departmental Human Resources office to use 1 day of accrued time each payperiod to cover insurance premium deductions. If your premium is more than you earn you should contact your departmental Human Resources office to discuss alternatives. Note if you have elected to have an additional tax withholding that will be deducted before insurance premiums; additional tax withholdings can be adjusted online in HR Direct.

You remain responsible for monitoring your bi-weekly paystatements to ensure desired deductions are taken. If the GIC invoices you at home for insurance premiums you are responsible for paying those premiums timely in order to retain coverage.

• On unpaid furlough not using accrued time the GIC will invoice you at home for insurance premiums at your current contribution rate. You are responsible for paying those premiums timely in order to retain coverage.

Please note, the GIC will cancel your insurances in the absence of timely premium payment. If this occurs you may be ineligible to re-enroll for health insurance until your next GIC open enrollment as a benefited employee (the next open enrollment is spring 2021 for coverage effective July 2021) and may become permanently ineligible for long-term disability and optional life insurances.

The GIC is agency of record for all GIC benefits (tel: 617.727.2310).

GIC Flexible Spending Accounts: if you are contributing to a Dependent Care Assistance Program (DCAP) your change in FTE is an opportunity to pro-actively change your annual DCAP election online with Benefits Strategies (www.benstrat.com/gic-fsa/). You must initiate this change within 30 days of the change in your FTE. A change in FTE is not an opportunity to change your Health Care Spending Account (HCSA) election.

Dental: your dental (or dental/vision) coverage is not impacted by this full- or part-time furlough.
The MA State Retirement Board is agency of record for MSERS benefits (tel: 617.367.7770). Currently, if you are:

- **On unpaid furlough not using accrued time** you will not accrue creditable service toward retirement nor is the time on furlough eligible for purchase as MSERS creditable service.

- **On half-time furlough or are using accrued time while on full-time furlough** you will receive creditable service toward MSERS retirement for those hours on payroll. Hours on unpaid furlough are not eligible for purchase as MSERS creditable service.

**Voluntary Retirement:** if you contribute to a University 403(b) or Massachusetts 457b/SMART plan these payroll deductions will continue to the extent allowed by your University earnings. You can adjust your contributions to the 403b plan online biweekly in the Fidelity NetBenefits system (https://nb.fidelity.com/public/nb/umass/transition-home) and 457b/SMART plan contributions to take effect the next calendar month online in Empower Retirement's system (https://www.empower-retirement.com/)

Note if you are on unpaid furlough and do not adjust your 403(b) and/or 457/MSART Plan deductions the deductions will be taken upon return to University payroll.

**Corestream deductions:** post-tax Corestream payroll deductions generally represent a MetLegal and/or home/auto insurance premium (MetLife, Liberty Mutual or Travelers). You may elect to discontinue a MetLegal enrollment during open enrollment. Please discuss desired home/auto insurance policy changes directly with your insurance company.

- **On unpaid furlough not using accrued time** you must make premium payment arrangements with your insurance provider in order to retain coverage.

- **On half-time furlough or are using accrued time while on full-time furlough** Corestream premium deductions will be taken to the extent allowed by your University earnings. You remain responsible for monitoring your bi-weekly paystatements to ensure premiums are deducted and for paying insurance providers for any premiums not payroll deducted.

**Massachusetts and US federal income tax** withholdings adjust commensurately with changes in income. Note if you have elected to have a flat dollar amount (or additional flat dollar amount) of income tax withheld you may wish to reevaluate that additional withholding and can change your withholding election online in the HR Direct system.

**UMass Amherst Faculty Staff Assistance Program (FSAP) and Commonwealth Mass4You** employee assistance programs are available to provide support to staff and faculty. Information about services that support mental health:

- **UMass FSAP:** telephone 413.545.0350 / www.umass.edu/humres/faculty-and-staff-assistance-program

- **Commonwealth Mass4You:** 844.263.1982 / liveandworkwell.com, Substance Use Treatment Helpline: 855.780.5955

**Unemployment benefits:** the MA Department of Unemployment Assistance (DUA) may determine you are eligible for unemployment benefits based on a full- or part-time furlough (typically part-time unemployment benefits are paid if you experience a reduction in your income of at least 33%). Note in either case you must file a claim for benefits through DUA’s system.
After your furlough has begun you may file a claim DUA; on Sunday in the second week of furlough you may request unemployment benefits. Note: if you are receiving income (working part-time or using accrued time) you must report that to DUA in order for unemployment benefits to be calculated correctly.

DUA is the agency of record for unemployment benefits telephone (877-626-6800), online (www.mass.gov/orgs/department-of-unemployment-assistance). Information on how to apply for unemployment is attached, this same information is available online many languages (https://www.mass.gov/dua-multilingual-services).

Families First Coronavirus Response Act (FFCRA) & Family Medical Leave Act (FMLA) leaves: FFCRA offers income and job/benefits protected leave an eligible employee is on approved leave due to COVID quarantine and/or requires leave because childcare or in-person schooling is unavailable due to coronavirus. FFCRA leave and income (and FMLA leave) do not apply to days on payroll.

Flexible Working Arrangement Requests do not apply to dates of furlough.

Please always review your paystatement carefully - this document is intended to provide a general overview of benefits and the impact of a change in FTE on those benefits. You may have other benefits deducted from your paycheck (eg, you may be enrolled in a union-based short- or long-term disability insurance plan which the University does not administrate). You may wish to look at and consider deductions not mentioned in this document.