University of Massachusetts Amherst

Departure from Employment - Benefited University Employees

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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 agreements, etc. on which benefits are based is available from 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 (413.545.1396) 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 from the GIC www.mass.gov/gic). To enroll you must complete and return the COBRA enrollment form within 60 days of the GIC issuing the COBRA notice to you. If you enroll in COBRA coverage will be retroactive leaving no break in coverage.

   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 typically 18 months.

3. Convert to Non-Group health insurance coverage with your current health plan (contact your Plan to determine if coverage will be offered):

   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 available for Massachusetts residents.

GIC Life insurances:

1. Continue basic life and/or optional life coverage under portability option – continue coverage at the group rate. Eligibility for portability ends at normal Social Security retirement age.

2. Convert to Non-Group life insurance coverage – convert your life insurance to a non-group policy.

Contact The Hartford (tel: 877-320-0484), the GIC's life insurance carrier for more information.

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 typically continues 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 retiring from MSERS or the ORP you are also eligible to enroll in the GIC retiree dental plan (www.mass.gov/gic). COBRA premiums are *not* deducted from retirement payments, GIC Retiree Dental plan premiums are.

Bargaining Unit	**Dental Plan Administrator**
AFSCME, PSU/MTA *dental and vision coverges*	MA Public Employees' Fund Tel: 800.325.5214, 617.426.4440 www.mpefund.org
USA/MTA, MSP/MTA and Non-Unit	Health Plans, Inc Tel: 877-906-5939 https://bhe-mta.healthplansinc.com
NEPBA	Benefits Strategies Tel: (888) 401-3539 info@benstrat.com
IBPO	Insurance Administrators, Inc. Tel: 617.773.8947

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.

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.

Home/Auto and/or Legal Insurances: If you have home, auto and/or legal insurance through University employment please contact your insurance vendor (MetLife, Travelers, Liberty Mutual, etc.) directly to investigate post-employment options.

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 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 contact the University Parking Office with questions (www.umass.edu/transportation/parking).

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 and/or drawing your pension at a later date (note typically one must establish 10+ full-time equivalent years of creditable service in MSERS in order to draw a pension. The MA Retirement Board is the agency of record for questions in this regard: www.mass.gov/orgs/massachusetts-state-retirement-board). 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 (Refund/Rollover Request)" form (available from the MA State Retirement Board: https://www.mass.gov/service-details/all-forms-msrb) to UMass Amherst Human Resources (address appears at the bottom of the page). This form may be completed at any time; interest accrues on the account for two years from the date MSERS membership ends. Please note: the Board requires an original, wet signature on this form. Please submit the original to UMass Human Resources.

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 and chosen investments), transfer assets between the ORP providers. If you have established 10 or more years of ORP service (as determined by the MA Department of Higher Education/DHE) 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 DHE 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 document.

  ORP members may obtain a statement from the DHE for Social Security purposes. When applying to draw Social Security benefits the account balance at the time of leaving Commonwealth employment will be taken into account for purposes of the federal Windfall Elimination Provision/WEP and Government Pension Offset/GPO. Information about WEP and GPO is available from the Social Security Administration (www.ssa.gov).

- 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 Human Resources (Employee Service Center: www.umass.edu/humres/employee-service-center) and the Massachusetts Department of Higher Education (617-994-6960 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 a mandatory minimum withdrawal age determined by IRS regulations.
www.umassp.edu/employee-center/elective-deferral-retirement-savings-plans

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.
www.umass.edu/humres/tuition-benefits

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 (22%) and state taxes (income tax + Paid Family Medical Leave taxes) are withheld from the payment, which is paid in the same form as your bi-weekly pay (eg, direct deposit or Global Cash Card). 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 45 days
MSP faculty	balance of unused vacation time for full-time calendar-year faculty members
MSP librarian	balance of unused time
Non-unit staff	balance of unused time

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

Sick time: if you retire from the State Employees' Retirement System (MSERS) or the Optional Retirement Program[1] upon leaving University employment payment of sick time is made consistent with the collective bargaining agreement in place as it applies to the position from which you retire.

This payment is made in the same form as your bi-weekly pay (eg, direct deposit or Global Cash Card).

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 within 30 days of leaving employment. Please download any documents you wish to maintain from HR Direct.

[1] with service and age adequate to have retired under SERS

Regarding your final University pay statement:

- You may request a copy of your final University pay statement by e-mailing AskHR@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.
    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.

- If you would like to a have a printed copy of your pay advice statement mailed to you please call Human Resources at (413) 545-1396 for assistance.

181 PRESIDENT'S DRIVE, 325 WHITMORE ADMINISTRATION BUILDING, AMHERST, MA 01003

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

Bargaining Unit	Dental Plan Administrator
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

436 Dwight Street, Room 109
Springfield, MA 01103
Telephone: (413) 730-6135

MA Optional Retirement Program (ORP)

MA Department of Higher Education
One Ashburton Place, Room 1401
Boston, MA 02108
Telephone: (617) 994-6960
orp@bhe.mass.edu

Tax Information

W-2: UMass Amherst Human Resources Payroll Department – (413)545-1396
1099R: please reference Retirement – Massachusetts State Board of Retirement

Optional Retirement Program: please contact your individual ORP vendor/investment company

MASSACHUSETTS DEPARTMENT OF
UNEMPLOYMENT ASSISTANCE

To Massachusetts Workers:

How to File a Claim for Unemployment Insurance Benefits

To Massachusetts employers:

Under the state's Employment and Training Law, M.G.L Chapter 151A, you must provide a copy of this pamphlet as soon as practicable, but no more than 30 days, from the last day the employee performed compensable work. You must provide this pamphlet to each of your employees who is separated from work, permanently or temporarily. Please complete the information below:

University of Massachusetts Amherst

Employer name

181 President's Dr, Whitmore Hall, Amherst MA 01003

Mailing address

413-545-1396

Phone number

04-6002284

Federal employer ID number

File Online

To file your new UI claim or reopen an established claim online, visit our website at: **mass.gov/unemployment-insurance-ui-for-workers.**

To file a claim online, you must create a **MyMassGov** personal account by visiting **mass.gov/how-to/register-for-a-mymassgov-personal-account.**

1. Go to the *Unemployment Services* website at **mass.gov/dua** and login using your **MyMassGov** account.
2. Read the *Claimant Agreement,* check the box stating you've read it, and select "Next".
3. When prompted, you will be asked to enter your Social Security number and Date of Birth. Select "*Next*".
4. Proceed with the application by following the prompts.
5. When completed, you'll be returned to the dashboard.

Need Help?

If you have questions about your eligibility, review the eligibility requirements online at: **mass.gov/dua/eligibility.**

For help creating an online account, visit: **mass.gov/dua**.

Information Needed to File a Claim

To apply for unemployment, you need to provide personal information including your Social Security number, birth date, home address, email address, and phone number.

You also need information about your employment history from the last 15 months, including:

- Names of all employers, plus addresses and phone numbers
- Reasons for leaving those jobs
- Work start and end dates
- Recall date (if you were laid off but have a set date to return to work)

You may need additional information in certain situations:

- **If you are not a U.S. citizen:** your Alien Registration number or verification that you are legally allowed to work in the United States.
- **If you have dependent children:** their birth dates and Social Security numbers
- **If you're in a union:** your union name and local number
- **If you were in the military:** your *DD-214 Member 4 form*. If you don't have it, you can request your *DD-214* online at **dd214.us**.

File by Phone

To file your new UI claim or reopen an established claim by phone, call the TeleClaim Center at **(877) 626-6800.**

The TeleClaim Center is available 8:30 am to 4:30 pm, Monday through Friday.

To receive payments by direct deposit:

You'll need your bank name, account number, and routing number. Otherwise, DUA will send you a debit card.

What is Unemployment Insurance?

Unemployment Insurance (UI) is a temporary income assistance program for Massachusetts workers who have lost their jobs through no fault of their own, and are:

- Able to work
- Available for work, and
- Actively looking for work

Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Department of Unemployment Assistance (DUA). Employees do not contribute to unemployment insurance.

When should you apply for UI benefits?

If you have been separated from work, or your hours have been reduced, you should file a claim for UI benefits **during your first week** of total or partial unemployment. Your claim will begin on the Sunday of the calendar week in which your claim is filed. This date is known as the effective claim date.

You will not be paid benefits for any week of unemployment preceding the effective date of your claim.

Important note:
You may request benefits only if you are in the United States, its territories, or Canada. You should not request benefits for any week you are outside the United States, its territories, or Canada.

This pamphlet includes important information on how to apply for Unemployment Insurance benefits.

Este folleto contiene información importante sobre cómo solicitar los beneficios del Seguro de Desempleo.

Este panfleto contém informações importantes sobre como registrar-se para receber benefícios de subsídio de desemprego.

Данный проспект содержит важную информацию о процессе подачи заявления на получение Страхового пособия по безработице.

Livrè sa gen enfòmasyon enpòtan sou fason pou aplike pou Benefis Asirans Chomaj yo.

Il presente opuscolo contiene importanti informazioni riguardanti la modalità di richiesta per l'indennità di disoccupazione.

Cette brochure comporte d'importants renseignements sur la façon de demander des prestations d'assurance-chômage.

សៀវភៅផ្សព្វផ្សាយនេះមានរួមជាមួយនឹងព័ត៌មានសំខាន់ អំពី
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ការងារ។

Cuốn sách mỏng này bao gồm thông tin quan trọng về cách nộp đơn xin bảo hiểm thất nghiệp

ແຜ່ນເຈ້ຍນີ້ມີຂໍ້ມູນກ່ຽວກັບວິທີການຂໍເອົາເງິນຕົ້ນປະໂຫຍດປະກັນໄພ
ຫວ່າງງານ.

这本小册子包括如何申请失业保险金的重要信息.

이 팜플렛에는 실업 보험 급여의 신청 방법에 대한 중요한 정보가 들어 있습니다.

يحتوي هذا الكتيب على معلومات هامة حول كيفية التقديم للحصول على منافع تأمين البطالة.

Equal opportunity employer program

Auxiliary aids and services are available upon request to individuals with disabilities. For hearing-impaired relay services, call 711.

MASSACHUSETTS DEPARTMENT OF
UNEMPLOYMENT ASSISTANCE