Checklist of New, GIC-Eligible Employees

Mandatory payroll forms:

☐ Personal Data Sheet
☐ Voluntary Self-Identification of Veterans
☐ State and Federal Tax forms
   
   Note: international employees will receive an e-mail regarding the University’s Glacier international tax information program. Please use that program to help us ensure taxes are withheld appropriately.

☐ Statement of Conditional Employment
☐ I-9 Employment Eligibility Verification Form
☐ Direct Deposit Form

I have received, read, understood and acknowledge my responsibility to conduct myself consistent with University and Commonwealth requirements (www.umass.edu/humres/commonly-referenced-laws-and-policies). Policies received include but are not limited to the following:

- Principles of Employee Conduct; Policy Against Intolerance; UMass Statement on Bullying
- Policy Against Discrimination, Harassment and Related Interpersonal Violence
- Drug Free Workplace Policy; Tobacco Free Campus Policy; Firearms and Weapons Policy
- Policy on Fraudulent Financial Activities
- Overview of Health Insurance Marketplaces (ACA)
- Public Records: Your Responsibilities as a Public Employee
- Equal Employment Opportunity notices
- Summary of the Conflict of Interest Law for State Employees
- Affirmative Action and Equal Opportunity Statement
- Family Medical Leave Act, MA Pregnant Workers Fairness Act, Small Necessities Leave Act & Employment Leave to Address an Abusive Situation notices
- MA Right to Know Workplace Notice
- Export Control Policy & corresponding employee obligations
- MA Earned Sick Time & MA Paid Family and Medical Leave notices
- Equal Employment Opportunity notices
- Policy on Consensual Relationships

☐ I acknowledge receipt of the PFML notice or ☐ I decline to acknowledge receipt of the PFML notice

I hereby request a printed copy of the policies listed above ☐
Provided ___________________________ (date) by ___________________________ (printed name)

I additionally hereby acknowledge that:

- Once I have received my first payment from the University I must log into the HR Direct System (www.umass.edu/humres) to verify receipt of the Summary of Conflict of Interest Law for State Employees.
- Within the first thirty (30) days of employment I must successfully complete the Massachusetts State Ethics Commission on-line training program and return the certificate of completion to Human Resources.
- Within the first six (6) months of employment I will register form, and attend, the Introduction to anti-Bullying and Harassment Prevention trainings.

Required University trainings are linked from www.umass.edu/humres/new-employee-required-workshops

Signature ___________________________ Date ___________________________

Printed Name ___________________________
Welcome to the University of Massachusetts Amherst.

UMass Amherst is ranked in the top 30 among more than 700 public colleges and universities in the nation. Reflective of our rising stature, applications to the flagship campus increased by 36 percent between 2010 and 2017, from 30,853 to 41,922. Concurrently, the academic profile of those applicants continues to climb, resulting in the highest achieving student body in the history of the campus.

In support of our momentum, a wave of new and renovated campus facilities have opened over the past few years—giving our faculty and students access to a cutting-edge research and learning environment. These resources include the Commonwealth Honors College Residential Community, the Integrative Learning Center, the Integrated Sciences Building, the Life Science Laboratories, South College, and the nationally renowned Design Building.

In addition to educating the next generation of commonwealth citizens, our research enterprise is a powerhouse, touching and transforming communities in the state and around the world. Our research expenditures totaled more than $200 million in fiscal year 2016. We are the only public university in Massachusetts classified as “Doctoral Universities: Highest Research Activity,” the highest classification attainable. UMass Amherst is the fourth-largest recipient of research funding from the National Science Foundation.

We were also very excited to have successfully concluded UMass Rising, a comprehensive campaign for the university. Surpassing its goal of $300 million for a total of $379 million, UMass Rising is the largest private fundraising effort in the history of public higher education in the commonwealth.

While we have accomplished much, we look forward to achieving more as we continue on our path of unprecedented momentum.

I am proud to lead the flagship campus of the commonwealth during one of the most exciting times in our history.

Welcome and GO UMASS!

Kumble R. Subbaswamy
Chancellor
University of Massachusetts Amherst
Organizational Chart
The University is administratively divided into nine executive areas:

Chancellor’s Office (www.umass.edu/chancellor)
Generations of accomplished students and alumni validate the University of Massachusetts Amherst’s reputation for scholarship, research, and intellectual challenge; creativity; social responsibility; and athletic achievement. Our success among top American research universities cannot continue without a commitment to, and support of, those factors which contribute to this reputation, including a faculty recognized for research productivity and publications in the nation’s most prestigious journals, first-class libraries, laboratories, classrooms, and performance spaces, enhanced by collaborative opportunities among faculty and students. These opportunities are broadened through international exchange and enriched by community involvement, an engaged student experience, and competitive athletic programs. Such accomplishments would not be possible without the unwavering support and commitment of our Chancellor as he leads the campus to continuing measurable, nationally competitive performance.

Academic Affairs (www.umass.edu/provost)
The Office of the Provost is the organizing center for the academic missions of the campus in education, research and scholarship, and outreach and service. Areas that contribute to those missions include faculty recruitment, retention, and performance, including matters of reappointment, promotion, and tenure; undergraduate and graduate academic programs; undergraduate and graduate student admission and financial aid; and other resources supporting the academic mission such as the Library, Extension, the Fine Arts Center, the International Programs Office, the Registrar, the Office of Faculty Development, and the Office of Academic Program Assessment.

Academic programs are organized in the following Colleges and Schools, each of which is led by a Dean who reports to the Provost:

College of Humanities & Fine Arts  College of Social & Behavioral Sciences
College of Engineering  Commonwealth Honors College
Graduate School  Isenberg School of Management
College of Education  College of Nursing
School of Public Health & Health Sciences
College of Information and Computer Sciences
College of Natural Sciences (which includes the Stockbridge School of Agriculture)

Administration & Finance (www.umass.edu/af)
Administration and Finance Services are dedicated to supporting the campus’s commitment to attract and retain the brightest students and faculty and to foster the growth of research. We strive to exceed the needs of our customers. Our mission is to develop, provide stewardship for, protect and enhance the human, fiscal, environmental and physical resources of the University of Massachusetts Amherst.

As you browse through our webpages you’ll find accolades and awards for our dining services, cleaning programs, and sustainability efforts. You’ll see the results of A&F staff commitment to service improvements and streamlined processes like the chemical inventory program, fleet services and on-line forms.

In completing its work, A&F staff continually look to improve and better meet the needs of faculty, staff, students and visitors to the campus. We welcome your questions, comments and suggestions. You can email us at admfin@admin.umass.edu.
Advancement

The University provides access and opportunity, an affordable education of high quality and conduct programs that advance knowledge and improve the lives of the people of the Commonwealth, nation, and the world. Advancement supports donors whose gifts expand human knowledge, change lives, and make our world more just, humane, and sustainable.

Human Resources

UMass Amherst is special because our people are special. When you work here, you play a vital role in contributing to UMass Amherst’s Mission. The office of Human Resources consists of a team of HR professionals dedicated to providing quality service to both employees and campus departments. Please reach out with any questions you may have – we are here to serve!

<table>
<thead>
<tr>
<th>Employment</th>
<th>Benefits</th>
<th>Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll</td>
<td>HR Personnel Processing</td>
<td>Labor Relations</td>
</tr>
<tr>
<td>Training &amp; Support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Research & Engagement (www.umass.edu/research)

Research and Engagement administers the campus’s research enterprise, working in conjunction with academic, government, and private partners to translate new knowledge and scientific discoveries into technical innovations and scholarly works that benefit society and create opportunity for students, faculty, and the public.

Our major functions encompass two broad areas: research administration and compliance, and research development and engagement. Our constituent units work collaboratively to provide faculty and staff with the administrative support, services, and resources necessary to secure research funding and effectively manage grants and contracts and requisite compliance with state and federal laws. Research and Engagement also oversees large, multi-college institutes and affiliated core facilities and provides support for over 60 interdisciplinary research centers and institutes campus-wide.

Student Affairs and Campus Life (umass.edu/studentlife)

We are a campus community that actively embraces diversity, equity, and inclusion grounded in core values of compassion, care, and concern for others. We center around functions that together create a supportive living and learning environment of responsive care and support for retention, graduation, and success beyond college. We invite students to explore and engage with the rich array of experiences and opportunities available through Student Life. We look forward to meeting you!

University Relations (www.umass.edu/universityrelations)

We are the stewards of the UMass Amherst brand which is more than just a university seal, wordmark, or color. Our brand represents who we are and what we stand for, and we stand for Massachusetts.

University Relations harnesses the resources and expertise of our broad portfolio in a coordinated and strategic way to ensure that the powerful message of the University of Massachusetts Amherst reaches all of our varied audiences, both internal and external.

Information Technology (www.umass.edu/it)

Information Technology provides a wide array of technology and support to the campus community including Assistive and Classroom Technologies, Network Connectivity, Computer & Information Security, Software and Telephone services and support.
The Department of Intercollegiate Athletics, an integral part of the University of Massachusetts' educational mission, is a comprehensive and nationally-recognized Division I athletics and campus recreation program which positively reflects the interests and values of the institution's students, faculty, staff, alumni and friends who support its many endeavors.

Athletics provides the leadership, resources and support to ensure all student-athletes receive the finest academic and athletic experience possible, fostering an environment that encourages degree completion, good citizenship, character and personal growth, while developing student-athletes who are positive role models and productive members of society.
### FALL 2019

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>First Day of classes</td>
<td>Tuesday</td>
<td>September 3</td>
</tr>
<tr>
<td>Last day to add or drop any class with no record - Undergraduate, Graduate, Stockbridge, CPE</td>
<td>Monday</td>
<td>September 16</td>
</tr>
<tr>
<td>Holiday - Columbus Day</td>
<td>Monday</td>
<td>October 14</td>
</tr>
<tr>
<td>Monday class schedule will be followed</td>
<td>Tuesday</td>
<td>October 15</td>
</tr>
<tr>
<td>Last day to Drop with &quot;DR&quot; – Graduate (including CPE)</td>
<td>Tuesday</td>
<td>October 29</td>
</tr>
<tr>
<td>Last day to Drop with 'W' and select 'P/F' - Undergraduate, Stockbridge, CPE Ugrad</td>
<td>Tuesday</td>
<td>October 29</td>
</tr>
<tr>
<td>Registration begins for Spring 2020</td>
<td>Monday</td>
<td>November 4</td>
</tr>
<tr>
<td>Holiday – Veterans’ Day</td>
<td>Monday</td>
<td>November 11</td>
</tr>
<tr>
<td>Monday class schedule will be followed</td>
<td>Wednesday</td>
<td>November 13</td>
</tr>
<tr>
<td>Thanksgiving recess begins</td>
<td>Sunday</td>
<td>November 24</td>
</tr>
<tr>
<td>Classes resume</td>
<td>Monday</td>
<td>December 2</td>
</tr>
<tr>
<td>Last day of classes</td>
<td>Wednesday</td>
<td>December 11</td>
</tr>
<tr>
<td>Reading Day</td>
<td>Thursday</td>
<td>December 12</td>
</tr>
<tr>
<td>Final examinations begin</td>
<td>Friday</td>
<td>December 13</td>
</tr>
<tr>
<td>Reading Day</td>
<td>Saturday</td>
<td>December 14</td>
</tr>
<tr>
<td>Last day of final examinations</td>
<td>Thursday</td>
<td>December 19</td>
</tr>
<tr>
<td>Snow day for exams, semester ends</td>
<td>Friday</td>
<td>December 20</td>
</tr>
<tr>
<td>Final grades due by Noon</td>
<td>Thursday</td>
<td>January 2</td>
</tr>
</tbody>
</table>

Number of class meetings: MTuWThF: 13

### WINTER 2019/2020

<table>
<thead>
<tr>
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<th>Date</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>First Day of classes</td>
<td>Thursday</td>
<td>December 26</td>
</tr>
<tr>
<td>Last day to drop</td>
<td>Saturday</td>
<td>December 28</td>
</tr>
<tr>
<td>Holiday Break</td>
<td>Wednesday</td>
<td>January 1</td>
</tr>
<tr>
<td>Classes resume</td>
<td>Thursday</td>
<td>January 2</td>
</tr>
<tr>
<td>Last day to drop with &quot;W&quot; or &quot;DR&quot; and select 'P/F'</td>
<td>Thursday</td>
<td>January 9</td>
</tr>
<tr>
<td>Last day of classes</td>
<td>Saturday</td>
<td>January 18</td>
</tr>
<tr>
<td>Final grades due</td>
<td>Wednesday</td>
<td>January 22</td>
</tr>
</tbody>
</table>

### SPRING 2020

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>First day of classes</td>
<td>Tuesday</td>
<td>January 21</td>
</tr>
<tr>
<td>Last day to add or drop any class with no record - Undergraduate, Graduate, Stockbridge, CPE</td>
<td>Monday</td>
<td>February 3</td>
</tr>
<tr>
<td>Holiday - Presidents’ Day</td>
<td>Monday</td>
<td>February 17</td>
</tr>
<tr>
<td>Monday class schedule will be followed</td>
<td>Tuesday</td>
<td>February 18</td>
</tr>
<tr>
<td>Spring recess begins</td>
<td>Sunday</td>
<td>March 15</td>
</tr>
<tr>
<td>Classes resume</td>
<td>Monday</td>
<td>March 23</td>
</tr>
<tr>
<td>Last day to Drop with &quot;DR&quot; – Graduate (including CPE)</td>
<td>Tuesday</td>
<td>March 24</td>
</tr>
<tr>
<td>Last day to Drop with 'W' and select 'P/F' - Undergraduate, Stockbridge, CPE Ugrad</td>
<td>Tuesday</td>
<td>March 24</td>
</tr>
<tr>
<td>Registration begins for Fall 2020</td>
<td>Monday</td>
<td>March 30</td>
</tr>
<tr>
<td>Holiday - Patriot’s Day</td>
<td>Monday</td>
<td>April 20</td>
</tr>
<tr>
<td>Monday class schedule will be followed</td>
<td>Wednesday</td>
<td>April 22</td>
</tr>
<tr>
<td>Last day of classes</td>
<td>Wednesday</td>
<td>April 29</td>
</tr>
<tr>
<td>Reading Day</td>
<td>Thursday</td>
<td>April 30</td>
</tr>
<tr>
<td>Final examinations begin</td>
<td>Friday</td>
<td>May 1</td>
</tr>
<tr>
<td>Reading Day</td>
<td>Saturday</td>
<td>May 2</td>
</tr>
<tr>
<td>Last day of final examinations, semester ends</td>
<td>Thursday</td>
<td>May 7</td>
</tr>
<tr>
<td>Graduate and Undergraduate Commencements</td>
<td>Friday</td>
<td>May 8</td>
</tr>
<tr>
<td>Stockbridge Commencement</td>
<td>Saturday</td>
<td>May 9</td>
</tr>
<tr>
<td>Final grades due by Midnight</td>
<td>Tuesday</td>
<td>May 12</td>
</tr>
</tbody>
</table>

Number of class meetings: MTuWThF: 13

(Continued on next page)
TO: Deans, Directors and Department Heads
FROM: Bill Brady, Associate Vice Chancellor for Human Resources
DATE: 7/10/2018
SUBJECT: Commonwealth of Massachusetts Legal Holidays and Campus Closure Days

The following are legal holidays in the Commonwealth of Massachusetts and campus closure days and the dates on which they will be observed by the Amherst Campus for calendar years 2018, 2019 and 2020.

<table>
<thead>
<tr>
<th>Holiday</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year’s Day</td>
<td>January 1st, Monday</td>
<td>January 1st, Tuesday</td>
<td>January 1st, Wednesday</td>
</tr>
<tr>
<td>Martin Luther King’s Birthday</td>
<td>January 15th, Monday</td>
<td>January 21st, Monday</td>
<td>January 20th, Monday</td>
</tr>
<tr>
<td>President’s Day</td>
<td>February 19th, Monday</td>
<td>February 18th, Monday</td>
<td>February 17th, Monday</td>
</tr>
<tr>
<td>Patriot’s Day</td>
<td>April 16th, Monday</td>
<td>April 15th, Monday</td>
<td>April 20th, Monday</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>May 28th, Monday</td>
<td>May 27th, Monday</td>
<td>May 25th, Monday</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4th, Wednesday</td>
<td>July 4th, Thursday</td>
<td>July 4th, Saturday</td>
</tr>
<tr>
<td>Labor Day</td>
<td>September 3rd, Monday</td>
<td>September 2nd, Monday</td>
<td>September 7th, Monday</td>
</tr>
<tr>
<td>Columbus Day</td>
<td>October 8th, Monday</td>
<td>October 14th, Monday</td>
<td>October 12th, Monday</td>
</tr>
<tr>
<td>Veteran’s Day</td>
<td>November 11th, Sunday</td>
<td>November 11th, Monday</td>
<td>November 11th, Wednesday</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td>November 22nd, Thurs.</td>
<td>November 28th, Thursday</td>
<td>November 26th, Thursday</td>
</tr>
<tr>
<td>Christmas Day</td>
<td>December 25th, Tuesday</td>
<td>December 25th, Wednesday</td>
<td>December 25th, Friday</td>
</tr>
<tr>
<td>Campus Closure Day</td>
<td>December 28th, Friday</td>
<td>December 30th, Monday</td>
<td>December 30th, Wed.</td>
</tr>
<tr>
<td>Campus Closure Day</td>
<td>December 31st, Monday</td>
<td>December 31st, Tuesday</td>
<td>December 31st, Thursday</td>
</tr>
</tbody>
</table>
1 Under the provisions of Massachusetts General Laws, Chapter 4, Section 7, Clause Eighteen, legal holidays that fall on a Saturday shall be observed on that day. The campus will remain open on the Friday preceding a Saturday holiday. However, as many employees as possible should be given that Friday off. Employees assigned to work shall be given an additional day off as the law and applicable collective bargaining agreements permit. Whenever possible the following Monday should be used as the alternative day off.

2 A legal holiday shall be observed the day following when said holiday should occur on Sunday (Chapter 4, Section 7, Clause Eighteen).

3 In accordance with campus collective bargaining agreements, the campus will be closed (except for designated essential staff) on the two work (business) days prior the New Year's Day holiday. These days will be designated as campus closure days. Designated essential staff assigned to work on campus closure days shall be given an additional day off in accordance with applicable collective bargaining agreements.
University of Massachusetts Amherst  
HR Direct Access Your Pay Statement Online

Please note – you must enroll in two-step multi-factor authentication (www.umass.edu/it/authentication) and disable your pop-up blockers for these instructions to work. Please consult the University’s Information Technology helpdesk (A109 Lederle Graduate Research Center/ telephone: 545-9400) for help enrolling in two-step authentication or if you do not know your NetID and/or password.

In a web browser, navigate to www.umass.edu/humres and click on “HR Direct Login”
University of Massachusetts Amherst
HR Direct Access Your Pay Statement Online

Login using your University NetID & password (your SPIRE ID & password).

From the Employee Self Service Homepage select Pay to access your pay statements:
A list of paychecks will appear on screen. Click on the arrow to the right of the paycheck you wish to view:

Your bi-weekly paystatement will appear as a PDF in a new window.
# University Pay Schedule

<table>
<thead>
<tr>
<th>Work Performed</th>
<th>From</th>
<th>To</th>
<th>Paydate</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/14/19 - 04/27/19</td>
<td>04/28/19 - 05/11/19</td>
<td>05/03/19</td>
<td></td>
</tr>
<tr>
<td>05/12/19 - 05/25/19</td>
<td>05/26/19 - 06/08/19</td>
<td>05/17/19</td>
<td></td>
</tr>
<tr>
<td>06/09/19 - 06/22/19</td>
<td>06/23/19 - 07/06/19</td>
<td>05/31/19</td>
<td></td>
</tr>
<tr>
<td>07/07/19 - 07/20/19</td>
<td>07/21/19 - 08/03/19</td>
<td>06/14/19</td>
<td></td>
</tr>
<tr>
<td>08/04/19 - 08/17/19</td>
<td>08/18/19 - 08/31/19</td>
<td>06/28/19</td>
<td></td>
</tr>
<tr>
<td>09/01/19 - 09/14/19</td>
<td>09/15/19 - 09/28/19</td>
<td>07/12/19</td>
<td></td>
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<tr>
<td>09/29/19 - 10/12/19</td>
<td>10/13/19 - 10/26/19</td>
<td>09/06/19</td>
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<tr>
<td>10/27/19 - 11/09/19</td>
<td>11/10/19 - 11/23/19</td>
<td>10/04/19</td>
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<tr>
<td>11/24/19 - 12/07/19</td>
<td>12/08/19 - 12/21/19</td>
<td>10/18/19</td>
<td></td>
</tr>
<tr>
<td>12/22/19 - 01/04/20</td>
<td>01/05/20 - 01/18/20</td>
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<tr>
<td>01/19/20 - 02/01/20</td>
<td>02/02/20 - 02/15/20</td>
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<td>02/16/20 - 02/29/20</td>
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<td>03/15/20 - 03/28/20</td>
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<td>04/12/20 - 04/25/20</td>
<td>04/26/20 - 05/09/20</td>
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<tr>
<td>05/10/20 - 05/23/20</td>
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<td>06/07/20 - 06/20/20</td>
<td>06/21/20 - 07/04/20</td>
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<td>07/21/20 - 07/31/20</td>
<td>02/07/20</td>
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<tr>
<td>08/08/20 - 08/21/20</td>
<td>08/22/20 - 09/04/20</td>
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<td>09/05/20 - 09/18/20</td>
<td>09/19/20 - 09/30/20</td>
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<td>10/13/20 - 10/31/20</td>
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<td>04/03/20</td>
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<td>11/10/20 - 11/29/20</td>
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<td>04/17/20</td>
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<tr>
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<tr>
<td>04/01/21 - 04/30/21</td>
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<td>06/01/22 - 06/30/22</td>
<td>07/10/20</td>
<td></td>
</tr>
</tbody>
</table>
Your Pay Stub

On May 6, 2006, your pay stub will be enhanced and have more information about your pay. Read on to learn more about the changes.

Your new pay stub opens differently. To open it, tear off the two perforated sections on the sides and then slide your finger under the flap where indicated by the arrows.

DO NOT RIP the third side or your check may be damaged!

1. Personal and job information has been reorganized to be easier to find.
2. Earnings and deduction descriptions are more descriptive and easier to understand.
3. Earnings are broken out by pay rate - a separate line is printed for each rate.
3a. Year-to-date totals are only printed once if you have multiple pay rates for the same type of earnings. For example, you get paid $2.00 per hour for some of your shift work and $2.50 and $4.50 per hour for the rest. The year-to-date total for all your shift pay is printed only once on the first line of shift pay.
4. Deductions are now broken out so that all before-tax deductions are grouped and totaled. After-tax deductions are grouped and totaled in their own box.
5. Available hours for vacation, sick, etc. have been consolidated and moved.
6. Year-to-date taxable gross is now available.
7. For direct deposits, the last 3 digits of the account number into which money was deposited are printed on the advice.

Contact Payroll Services 545-0287, 545-3761 or 545-0391 if you have any questions about the new pay stub or if you would like to sign up for direct deposit.
In order to assist in an orderly evacuation from the campus during a snow closure during the day, the following plan for a staggered departure from the campus will be followed.

All non-essential employees will depart campus based on the first initial of their last name in 20 minute increments beginning 60 minutes before the campus officially closes. The only staff exceptions to the early departure plan are for faculty and teaching associates/assistants who are scheduled to teach a class or administer an exam prior to the official closing time. The order will be changed for each early departure so that no one employee group is always first or last according to the following schedule:

<table>
<thead>
<tr>
<th>LEAVE</th>
<th>Rotation 1</th>
<th>Rotation 2</th>
<th>Rotation 3</th>
<th>Rotation 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 minutes prior to official closure</td>
<td>A to D</td>
<td>R to Z</td>
<td>L to Q</td>
<td>E to K</td>
</tr>
<tr>
<td>40 minutes prior to official closure</td>
<td>E to K</td>
<td>A to D</td>
<td>R to Z</td>
<td>L to Q</td>
</tr>
<tr>
<td>20 minutes prior to official closure</td>
<td>L to Q</td>
<td>E to K</td>
<td>A to D</td>
<td>R to Z</td>
</tr>
<tr>
<td>At Official Closing Time</td>
<td>R to Z</td>
<td>L to Q</td>
<td>E to K</td>
<td>A to D</td>
</tr>
</tbody>
</table>

When the campus announces the official closing time for a closure during the day, a rotation number will be attached to the announcement through the phone tree, web page and emergency closing hot line. For example, “The campus is closing today at 2:00 PM, departures according to Rotation 1.” A copy of this procedure can be accessed from the Weather Closing Page (www.umass.edu/closing) by clicking on Staggered Departure Schedule.

The objective of the staggered departure is to provide an effective and timely departure procedure from the campus. Employees who are not scheduled to leave early but chose to do so will have to take personal or vacation time. No compensatory or overtime will accrue to any employee based on their scheduled departure time under this plan. For carpoolers use the driver of the carpools last name as the rotation, employee’s part of the carpool must notify their supervisor if they are leaving outside their rotation.

Unless required for accidents or other emergencies, University Police will direct traffic at major intersections to insure the smooth flow of traffic.
## SEVERE WEATHER CLOSING INFORMATION 2019/2020
### UMASS AMHERST

<table>
<thead>
<tr>
<th>CLOSING OPTIONS</th>
<th>Delayed opening time to be announced</th>
<th>Closed all day</th>
<th>Closed during day</th>
<th>Cancellation of evening activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Campus closure in effect until midnight unless campus officially reopens on same day</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WATCH OR LISTEN</th>
<th>Starting at 6:00 am</th>
<th>Starting at 6:00am</th>
<th>When decided</th>
<th>Starting at 2:00pm</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>STAY TUNED TO YOUR RADIO/TV FOR ADDITIONAL INFORMATION TO RECEIVE A TEXT MESSAGE YOU MUST BE SIGNED UP FOR CAMPUS ALERTS. TO SIGN UP, GO TO <a href="http://www.umass.edu/emergency">http://www.umass.edu/emergency</a></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

### FOR INFORMATION
- Go to [www.umass.edu](http://www.umass.edu)
- Facebook: umassamherst  Instagram: @UMass  Twitter: @umassamherst
- Call Emergency Closing Hotline 545-3630

<table>
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<tr>
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<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>FM: WAMC - 90.3  WBEC – 95.9  WFCR - 88.5  WHAI - 98.3  WHMP - 96.9  WPVQ - 95.3  WHYN - 93.1  WRNX - 100.9  WNNZ – 91.7</td>
</tr>
<tr>
<td>WATCH TV</td>
<td>WGGB – Channels 40 and 6  WWLP – Chanel 22</td>
</tr>
</tbody>
</table>

### WHAT WILL BE AFFECTED BY A CLOSING
- In-Person Classes ~ Child Care ~ Offices ~ Activities ~ Eye Appointments
- Physical Therapy ~ Meetings ~ University Store ~ eCampus
- Recreation Center ~ Cafes (except Roots Café)

### WHAT REMAINS OPEN (DESIGNATED ESSENTIAL PERSONNEL WILL REPORT TO WORK)
- Dining Commons ~ Bluewall ~ Roots Café
- Health Services (except Eye Clinic and Physical Therapy) ~ Police ~ Hotel ~ Garage
- Physical Plant Conference Services ~ University Operator ~ Residence Halls
- Only On- call/emergency response at Counseling and Psychological Health
- Other areas as pre-designated (consult your Department Head)

### ATHLETICS FINE ARTS CENTER MULLINS CENTER
- Athletics, Fine Arts Center, and Mullins Center events will take place as scheduled.
- Should a cancellation occur, separate announcements will be made on local radio stations and on the venue’s web site / social media / phone line as follows:
  - Athletics Information: 413-545-2439 or [www.umassathletics.com](http://www.umassathletics.com) or Twitter: @UMassAthletics or [facebook.com/UMassAthletics](https://facebook.com/UMassAthletics)
  - Fine Arts Center Information: 413-545-2511 or [www.fineartscenter.com](http://www.fineartscenter.com)
  - Mullins Center Information: 413-545-0505 or [www.mullinscenter.com](http://www.mullinscenter.com)

### BUS SERVICE
- Buses will run unless announced separately on local media.
- For updates visit [http://www.umass.edu/bus](http://www.umass.edu/bus) or [https://m.pvta.com](https://m.pvta.com)
- Twitter: @umasstransit / [facebook.com/umasstransit](https://facebook.com/umasstransit) / Call 413-545-0056 (last resort)
- Real-time bus locations, alerts, departure estimates, and trip planning:
  - Transit app (Android, iOS) & MyStop (Android, iOS, browser)

### LIBRARY
- Go to [http://www.library.umass.edu](http://www.library.umass.edu) for operating status or Twitter: @UMassLibraries
- Call Library Hours Hot Line: 413-545-0414

FOR FINAL EXAM RESCHEDULING INFORMATION GO TO [FINALS](http://www.library.umass.edu)
Overview of Health Insurance Marketplaces

THIS NOTICE IS REQUIRED BY THE NATIONAL HEALTH REFORM LAW (ALSO KNOWN AS THE AFFORDABLE CARE ACT OR ACA)

This notice is meant to help you understand health insurance Marketplaces, which were set up to make it easier for consumers to compare health insurance plans and enroll in coverage. In Massachusetts, the state Marketplace is known as the Massachusetts Health Connector. Your employer is required by law (§ 1512 of the ACA, which creates 29 U.S.C. 218b) to provide you the information contained in this notice. You may or may not qualify for subsidized health insurance through the Health Connector. If you are offered coverage by your employer that is considered “affordable” and meets a “minimum value” standard according to federal definitions (see below), you most likely will not qualify for the subsidized coverage offered through the Health Connector described in this notice. However, it may still be helpful for you to read and understand the information included here. Please ask your employer for more information if you have questions.

Overview:
As a result of the Affordable Care Act (ACA), there is an easy way for many individuals and small businesses in Massachusetts to buy health insurance: the Massachusetts Health Connector. This notice provides some basic information about the Health Connector, and how coverage available through the Health Connector relates to any coverage that may be offered by your employer. You can find out more by visiting MAhealthconnector.org.

What is the Massachusetts Health Connector?
The Health Connector is our state’s health insurance Marketplace. It helps individuals, families, and small businesses find health insurance that meets their needs and fits their budget. The Health Connector offers “one-stop shopping” to easily find and compare private health insurance options from the state’s leading health and dental insurance companies. Some individuals and families may also qualify for a federal tax credit that lowers their monthly premium right away, as well as cost sharing reductions that can lower out-of-pocket expenses. This tax credit is enabled by §36B of the Internal Revenue Code.

The next open enrollment for individuals and families to buy health insurance coverage through the Health Connector is scheduled to begin on November 1, 2018, and run through January 23, 2019. Individuals and families who experience a qualifying event can shop outside of open enrollment periods. You can find out more by visiting MAhealthconnector.org or calling 1-877 MA ENROLL (1-877-623-6765).

Questions?
Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

Employees that live outside of Massachusetts can visit healthcare.gov to find out about Marketplaces in their region.
Can I qualify for federal and state assistance that reduces my health insurance premiums and out-of-pocket expenses through the Health Connector?

Depending on your income, you may qualify for federal and/or state tax credits and other subsidies that reduce your premiums and lower your out-of-pocket expenses if you shop through the Health Connector. You can find out more about the income criteria for qualifying for these subsidies by visiting MAhealthconnector.org or calling 1-877 MA ENROLL (1-877-623-6765).

Does access to employer-sponsored coverage affect my eligibility for help paying for coverage through the Health Connector?

An offer of health coverage from your employer could affect your eligibility for subsidies through the Health Connector. If your income meets the eligibility criteria, you will qualify for subsidies through the Health Connector if:

- Your employer does not offer coverage to you, or
- Your employer does offer you coverage, but:
  - Your employer’s offer of coverage for just you (not including other family members) would require you to spend more than the following percentage(s) of your household income:

<table>
<thead>
<tr>
<th>Is your employer’s individual health insurance coverage affordable?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for 2018</td>
</tr>
<tr>
<td>Coverage for 2019</td>
</tr>
</tbody>
</table>

or

- The coverage your employer provides does not meet the “minimum value” standard set by federal law (which says that the plan offered has to cover at least 60 percent of total allowed costs).

If you have coverage through your employer but are interested in shopping through the Health Connector, be sure to check with your employer on the rules around how and when you can disenroll from your employer’s group coverage. If you purchase a health plan through the Health Connector instead of accepting health coverage offered by your employer, please note that you will lose the employer contribution (if any) for your health insurance. Also, the amount that you and your employer contribute to your employer-sponsored health insurance is often excluded from federal and state income taxes.

Please note: You can find the most up to date percentages used to calculate affordability here: www.mahealthconnector.org/esi-affordability-calculator.

Questions?

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

Employees that live outside of Massachusetts can visit healthcare.gov to find out about Marketplaces in their region.
EMPLOYER-SPONSORED HEALTH COVERAGE

This section will help you collect information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

Does this employer offer employer-sponsored health insurance coverage that is affordable and meets a minimum value standard (according to federal standards) to at least some of its employees? Note: Whether a plan meets “minimum value” can be found on the plan’s Summary of Benefits and Coverage (SBC).

Check one: Yes No

If yes, and if the employee receiving this notice qualifies for such benefits, they can find out more by contacting: ____________________________

(may be an HR contact, a resource, or an appendix to this document)

If no, or if employee receiving notice does not qualify for such benefits, the Health Connector can help employees evaluate coverage options, cost and eligibility. Please visit MAhealthconnector.org for more information, including an online application for health insurance coverage.

Questions?

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

Employees that live outside of Massachusetts can visit healthcare.gov to find out about Marketplaces in their region.
NOTICE AND ACKNOWLEDGEMENT
PAID FAMILY AND MEDICAL LEAVE LAW
MGL c. 175M

In 2018, Massachusetts signed into law a statute that provides paid family and medical leave (PFML) benefits to public and private workers. That law requires covered employers to provide employees with notice of the benefits and the employer/employee contributions for the Paid Family Medical Leave program. The University of Massachusetts is providing you with this notice in order to comply with this requirement. Options and instructions for how to acknowledge this notice are located at the bottom of this document.

Explanation of Benefits

- **Beginning January 1, 2021,**
  - employees may be entitled to up to 12 weeks of paid family leave in a benefit year for the birth, adoption, or foster care placement of a child, or because of a qualifying exigency arising out of the fact that a family member is on active duty or has been notified of an impending call to active duty in the Armed Forces.
  - employees may be entitled to up to 20 weeks of paid medical leave in a benefit year if they have a serious health condition that incapacitates them from work.
  - employees may be entitled to up to 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member undergoing medical treatment or otherwise addressing consequences of a serious health condition relating to the family member’s military service.

- **Beginning July 1, 2021,**
  - employees may be entitled to up to 12 weeks of paid family leave in a benefit year to care for a family member with a serious health condition.

Employees may be eligible for up to 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year. An employee’s weekly benefit amount will be based on the employee’s earnings, with a percentage of wages up to a maximum benefit of $850 per week.

Leave taken under M.G.L. c. 175M shall run concurrently with leave taken under other applicable state and federal leave laws, including but not limited to, the Commonwealth’s Parental Leave Act (section 105D of M.G.L. c. 149), the federal Family and Medical Leave Act of 1993 (29 U.S.C. 2601 et seq.), as amended, when the leave is for a qualified reason under those acts.

In some instances, paid leave provided under a collective bargaining agreement or employer policy and paid at the same or higher rate than paid leave available under this law may count against the allotment of leave benefits available under this law.
Employer/Employee Contributions to the DFML Family and Employment Security Trust Fund

- On October 1, 2019, contributions to the Department of Family and Medical Leave (DFML) Employment Security Trust Fund will begin. An employer will be responsible for sending contributions to the DFML for all employees.

- Currently, the total contribution amount is 0.75% of wages. Of that 0.75% total contribution amount, there is a split: 17.5% is a family leave contribution and 82.5% is a medical leave contribution.

- Under the law, employers are permitted to deduct from employees’ wages up to 40% of the medical leave contribution and up to 100% of the family leave contribution.

- As an employee of the University of Massachusetts, the Default Employee Share from your earnings is as follows:

  o 40% of the Medical Leave Contribution
  o 100% of the Family Leave Contribution

Your employer will contribute:

  o 60% of the Medical Leave Contribution
  o 0% of the Family Leave Contribution

Job Protection, Continuation of Health Insurance and No Retaliation

- **Job Protection:** Generally, an employee who has taken family or medical leave under the law must be restored to the employee’s previous position or to an equivalent position, with the same status, pay, employment benefits, length-of-service credit and seniority as of the date of leave.

- **Continuation of Health Insurance:** The employer must continue to provide for and contribute to the employee’s employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if the employee had continued working continuously for the duration of such leave.

- **No Retaliation:** It is unlawful for any employer to discriminate or retaliate against an employee for exercising any right to which such employee is entitled under the paid family and medical leave law. An employee or former employee who is discriminated or retaliated against for exercising rights under the law may, not more than three years after the violation occurs, institute a civil action in the superior court.

How to File a Claim

- Employees must file claims for paid family and medical leave benefits with the DFML using the Department’s forms. Forms and claim instructions will be available on the Department’s website www.mass.gov/DFML before January 2021.

- Employees are required to provide at least 30 days’ notice to their employer of the anticipated starting date of Paid Family Medical Leave, the anticipated length of the leave and the expected date of return. An employee who is unable to provide 30 days’ notice due to circumstances beyond his or her control is required to provide notice as soon as practicable.
Contact Information

The Massachusetts Department of Family and Medical Leave
Charles F. Hurley Building
19 Staniford Street, 1st Floor Boston, MA 02114
(617) 626-6565
MassPFML@mass.gov

For more detailed information, please consult the Department’s website: www.mass.gov/DFML.

For the purposes of this notification your employer is:

Commonwealth of Massachusetts
1 Ashburton Place Room 901
Boston, MA 02108
Employer ID# 04-6002284

Options and Instructions for Acknowledgement

You have three options for acknowledging receipt of this Notice:

1. Select the link to HR Direct that is embedded in the email that you received or log onto HR Direct and (insert instructions).
2. Print the portion of this document entitled “PFML Notice Acknowledgement Form”, sign it, and mail it to the UMass Presidents Office, Human Resources Office, 333 South Street, Suite 400, Shrewsbury, MA 01545.
3. Print the portion of this document entitled “PFML Notice of Acknowledgement Form” and have it hand delivered to any of the locations listed below. You can also pick up a printed copy of the regulations and the acknowledgement form at these locations.

Drop-off Locations

Main Human Resources Office
325 Whitmore Building - 181 Presidents Drive

Auxiliary Enterprises Human Resources Office
918 Campus Center - 1 Campus Center Way

Physical Plant Human Resources Office
360 Campus Center Way Room 214
University Benefits information is enclosed, including:

1. **A Summary of Benefits** specific to positions covered by your bargaining unit (union), if any.

2. **Insurance Benefits**
   When employed by the University, insurance coverages will be available to you from a number of sources. This booklet provides a general overview of these benefits. Materials from the insurance provider offer more comprehensive and authoritative plan information.
   - Massachusetts Group Insurance Commission (GIC): health, life and long-term disability insurances; health and dependent care spending accounts
   - Trust fund: dental (or dental/vision) coverage differs by bargaining unit
   - Union: if your position is represented by a union, you may be eligible for certain insurance coverages offered by your union (most frequently disability and life insurances).

The **Massachusetts Group Insurance Commission** was established by the Legislature in 1955 to provide and administrate health insurance and other benefits to the Commonwealth's employees and retirees, and their dependents and survivors. [www.mass.gov/gic](http://www.mass.gov/gic)

The enclosed GIC Benefits Decision Guide provides an overview of the insurance coverages available to you effective the first day of the month following sixty (60) days of benefited employment & corresponding premiums. Plan design and premiums are re-negotiated in the spring with changes typically effective July 1.

**Please note:**
- Whereas GIC insurances become *effective* the first day of the month following sixty (60) days of benefited employment, you must *submit* completed enrollment forms in order for us to *begin* processing your pay.
- University employees are *not* eligible for GIC dental coverage as active employees.
- Open enrollment for GIC benefits mid-April to mid-May with the plan effective July 1.

**Health Insurance**
You may change your health insurance plan during open enrollment, which occurs in each spring (mid-April through mid-May) with the change effective July 1. You may add a dependent to your plan effective the first day of any month with supporting documentation (eg, marriage certificate, certificate of birth or adoption, etc.) Note: if adding a newly born / adopted child to your health plan, he or she may be added to the plan effective the date of birth / adoption. Refer to your GIC Benefits Decision Guide for additional qualifying events.

You may continue to provide health insurance coverage for an unmarried dependent until he or she turns 19 years of age. Coverage changes at the end of the month in which the dependent turns 19. At that juncture you must pro-actively complete a Dependent Age 19 to 26 Application for Coverage form in order to enroll your dependent (age 19 to 26) in health coverage. Married dependents are eligible.

Forms and additional information are available at the Human Resources Employee Service Center and on the MA Group Insurance Commission website [www.mass.gov/gic](http://www.mass.gov/gic).

**Life Insurance**
*Basic:* $5,000 term life insurance. You may purchase this coverage independent of health insurance but will automatically be enrolled in basic life insurance if you elect GIC health coverage.
Optional: you may elect up to eight (8) times your annual salary in optional, term life insurance. Any optional life insurance elected after your initial eligibility requires GIC approval based on medical information.

Within 31 days of the birth or adoption you may enroll or increase your Optional Life Insurance coverage up to four times salary without passing a medical evidence of insurability exam. Proof of birth or adoption is required.

**Long-term Disability Insurance (LTD)**

Provides tax-free, partial income replacement if you are disabled from performing work for more than ninety (90) calendar days. You should familiarize yourself with the pre-existing condition clauses associated with this policy.

You can enroll in LTD insurance effective the first day of the month after sixty (60) days of employment. You may establish LTD coverage effective the first of any month thereafter with GIC approval based on medical information.

Note: The Commonwealth purchases LTD and life insurance for individuals enrolled in the Optional Retirement Program (ORP, [http://www.mass.edu/forfacstaff/orp/home.asp](http://www.mass.edu/forfacstaff/orp/home.asp)). These policies are not GIC plans, however you may want to consider your GIC enrollments in the context of these other coverages.

**Health & Dependent Care Spending Accounts**

The Health and Dependent Care Spending Accounts allow you to save money by paying for certain unreimbursed expenses on a pre-tax basis. You may enroll upon hire into a benefited University position and during the Group Insurance Commission’s annual open enrollment period.

**Dental Insurance**

Dental insurance coverage differs based on the bargaining unit (if any) which represents the position in which you are employed. Information about your dental plan (or dental/vision plan) is provided on the union specific summary included with this manual.

Depending on your bargaining unit, you may be required to submit proof of your child’s enrollment in an accredited educational institution each semester in order to continue to provide dental insurance coverage for a dependent child over nineteen (19) years of age through your family dental insurance plan.

Employees in a position represented by AFSCME or PSU/MTA are also eligible for vision coverage through the administrator of their dental plan.

Non-unit employees contribute a portion of the premium for dental coverage; other employees receive dental (or dental/vision) coverage at no charge based on their bargaining agreement.

**Retirement Benefits**

Employees of the Commonwealth of Massachusetts are exempt from Social Security taxes though we pay taxes toward future Medicare benefits. In lieu of Social Security, employees are required to participate in one of two retirement plans:

- **State Employees’ Retirement System (SERS)** is a defined benefit or pension plan. SERS pensions are calculated based on the age at which you retire, years of service contributing to the pension system and your highest five consecutive years of salary averaged together. You vest, or become eligible to
draw a pension as early as sixty (60) years of age with ten (10) full-time equivalent years of creditable
service or at any age with twenty (20) full-time equivalent years of creditable service. Part-time
service provides pro-rated service toward retirement. Additional information is available at:
http://www.mass.gov/treasury/retirement and in the State Employees’ Retirement System portion of
this manual.

Service toward SERS retirement may best established if you:
- worked in a position for a town, county or agency of the Commonwealth of Massachusetts,
- qualify as a veteran as defined in M.G.L. c. 32, Section 1, were honorably discharged from
active duty and have either 180 days of regular active duty service and a last discharge or
release under honorable conditions, or 90 days of active duty service, one (1) day of which is
during “wartime”,
- you are teaching at the University and taught full-time for a state or municipal educational
institution with which you established no retirement benefits. In this instance you may best
eligible to establish service for this “out-of-state” teaching.

Note: this is not an all-inclusive list of service which may best established as creditable service
toward retirement from SERS. Complete information is available in M.G.L. Chapter 32 and from the
Massachusetts State Board of Retirement.

During the first 180 days of eligible employment employees in positions exempt from overtime
may irrevocably opt into the Optional Retirement Program:

Optional Retirement Program (ORP) is defined contribution plan. The Commonwealth contributes
4.3% of your salary to your ORP account in addition to purchasing long-term disability and life
insurance for ORP members. You may choose TIAA/CREF, Fidelity or VALIC to manage your ORP
retirement account. Additional information available at: www.mass.edu/forfacstaff/orp/home.asp

Contribution and benefit related to these plans is limited to 64% of the IRS salary limit for members
effective on or after January 1, 2011. Mandatory retirement contributions for earnings above this
salary limit are made to the University GAP plan. You will chose to invest your contributions, and
the University’s five percent match, with one of the GAP plan providers (Fidelity, TIAA-CREF or
VALIC).

Retiree Health Insurance: You may continue health insurance coverage through the GIC at part-cost
as retiree (based on Massachusetts General Laws) if you:
- are drawing a pension from the MA State Employees’ Retirement System (SERS) or
- have established eligibility through the ORP and are making regular monthly withdrawals
from your ORP account from which insurance premiums can be withheld.

To qualify for health insurance as a retiree of the ORP you must meet the ORP Policy of Adequacy
of Retiree Income for Purposes of Post-Retiree Benefits. Detailed information is available at the
Massachusetts Board of Higher Education’s website www.mass.edu/forfacstaff/orp/home.asp

Optional pre-tax retirement contributions: any benefited employee may choose to donate earnings
into a pre-tax retirement accounts. These contributions are in addition to mandatory contributions to
SERS or the ORP:
• 403(b) plan vendors: Fidelity and TIAA/CREF. Information about these plans is available at the Human Resources Employee Service Center and on-line at http://www.umassp.edu/employee-center/elective-deferral-retirement-plans

• 457 plan / Empower Retirement: information about this plan is available at the Human Resources Employee Service Center and on-line at https://mass-smart.gwrs.com/login.do

Note: if you have held a non-benefited position with the Commonwealth and contributed to an OBRA account, you may wish to transfer those funds from the OBRA account to a 457 account. This will minimize the fees associated and allow you to control the investment of those funds. Contact Empower Retirement directly at (877) 457-1900 in order to make that conversion.

Legal holidays
Information regarding the Commonwealth’s legal holidays and policy related to payment of those days off is available on-line at http://www.umass.edu/humres/paid-time.

Additional University Benefits & Services
As a benefited University employee you are eligible to take advantage of a number of additional benefits including, but not limited to:

• 529 College Savings Plan
  The University helps employees meet savings goals toward the cost of higher education with the Fidelity UFund 529 college savings plan available via payroll deduction. http://personal.fidelity.com/planning
  This is a tax-favored plan under Section 529 of the Internal Revenue Code for use at universities, vocational/technical schools, and other eligible post-secondary institutions nationwide.

• Bonds
  You may purchase U.S. Savings Bonds (EE) via payroll deduction by setting up a TreasuryDirect account with the Department of Treasury at: treasurydirect.gov and adding the account number to your University Direct Deposit election.

• Center for Early Education and Care (CEEC)
  CEED provides full-day and flexible-schedule child care services for toddler and preschool age children (15 months through five years of age). University students and employees receive first priority to enroll their children in the program. Enrollment is offered on a space available basis. UCC meets Massachusetts Office for Children licensing criteria and is accredited by the National Academy of Early Childhood Programs. Telephone: 545-1566

• Dining Services (including University Club)
  University Dining Services provides students, faculty and staff with an array of dining options, ranging from self-serve buffet style programs in residential locations to retail dining and the fine in catering. www.umassdining.com/
  The University Club, located in the historic Stockbridge House and Homestead, provides a formal, sit-down dining atmosphere to faculty, staff and alumni. www.umassuclub.com/
• Mass 4 You: is an Employee Assistance Program (EAP) providing active, GIC-eligible state employees and their families free counseling, legal consultation, mediation and work-life referrals (such as child care, elder care, pet care, identity theft) www.liveandworkwell.com or 1-844-263-1983.

• Accessible Workplace Office
The Accessible Workplace Office administers reasonable workplace accommodations for faculty and staff, including graduate and undergraduate workers. Employees seeking employment-related accommodations should contact the Accessible Workplace Office (Telephone: 545-1842, /www.umass.edu/humres/workplace-accommodations-staff-and-faculty)

• University Employment Office
The Employment Office assist in advertisement of available positions, processes applications for campus positions which are not exempt from overtime and conducts pre-employment testing. (Room 167 Whitmore Administration Building Telephone: 545-1396, www.umass.edu/humres/empl_home.htm)

• Faculty & Staff Assistance Program (FSAP)
The University’s FSAP offers free and confidential help with personal, family and work-related problems to those who work and teach at the University. (Telephone: 545-0350) http://www.umass.edu/humres/faculty-and-staff-assistance-program

• Five College Federal Credit Union
A full-service, independent cooperative financial institution established to serve employees and immediate family members of the University of Massachusetts, Hampshire College, Smith College, Mt. Holyoke College and Amherst College. (Telephone: 800- 852-5886, www.umassfive.org)

• Information Technologies (IT)
OIT provides most computing and telephone services on the UMass Amherst campus as well as offering website housing, technology workshops and on-line tutorials to benefited faculty and staff, www.it.umass.edu

• Libraries
The UMass Amherst Libraries lend to faculty, staff, and students of the UMass Amherst campus and the Four Colleges. Borrowing privileges are extended to adult residents of Massachusetts and to secondary students under 18 years old. Your University identification card (UCard) operates as your library card. www.library.umass.edu

• MetLaw / Hyatt Legal Plan
Participants in the MetLaw Legal Plan pay a flat monthly fee for unlimited access to in-network attorneys for a wide range of issues including, but not limited to sale/purchase of a home, wills, trusts and adoptions. Enrollment materials will be mailed to you during the spring open enrollment period. www.legalplans.com

• Corestream Vountary Benefits
The University system has arranged fro discounts on a broad range of products and services for benefited employees. Check out the discounts and offers on-line at https://umass.corestream.com (Telephone: 855-990-3330).

• Ombuds Office
The Ombuds Office works with University faculty, staff and students to resolve conflicts impartially
without judging, rewarding or punishing parties. Records related to these mediation and investigative services remain confidential unless otherwise required by law. [http://www.umass.edu/ombuds/](http://www.umass.edu/ombuds/), telephone: 545-0867

- **University Police Department**
  The University of Massachusetts Police Department is a full service police department with a strong tradition of effective crime fighting, traffic management and community outreach. The department establishes a safe and orderly environment in which to pursue research, teaching and learning goals.
  In case of emergency: Dial 911
  Rape Aggression Defense Officer: 545-3888
  Anonymous Tips Line: 413-577-TIPS (577-8477) Non-Emergency: 413-545-2121

- **University Parking Services**
  University Parking Services provides safe, orderly, and fair parking for faculty & staff, students, and campus visitors. Parking passes may be purchased at the parking office (51 Forestry Way)
  [http://parking.umass.edu/index.php/home](http://parking.umass.edu/index.php/home)

- **Recreational Facilities**
  Benefited faculty and staff may pay a fee for use of University recreational facilities.
  [www.umass.edu/campusrec](http://www.umass.edu/campusrec)

- **Tuition Discount**
  Full-time employees, their spouses and unmarried dependent children (through age 25) receive a tuition discount for regularly scheduled courses at any of the five University campuses (50% for Continuing Education courses). Certain fees may be waived for employees but must be paid by spouses and dependents. Tuition for part-time employees will be waived for up to seven credits per semester. Note: UMass Medical School and law school are excluded from tuition discount benefits.
  [http://media.umassp.edu/](http://media.umassp.edu/)

- **Tuition Remission**
  After six (6) months of employment, full-time employees are eligible for tuition remission for themselves and their spouses and dependent children at public Massachusetts state and community colleges.

- **UCard (University Identification Card)**
  You may obtain a UCard after having received your first University paycheck. The card operates as your University identification card, library access card and may best established as a fee-free debit card for on-campus purchases. (Room 168 Whitmore Administration Building, Telephone: 545-0197, [www.umass.edu/ucard](http://www.umass.edu/ucard))

- **UMass Amherst Community Campaign (UMACC)**
  The UMass Amherst Community Campaign (UMACC) is an opportunity for UMass Amherst employees to share in the spirit of giving in order to help those in need. Through UMACC, employees can donate via payroll deduction or cash/check to any non-profit organization (any organization with 501(c)(3) tax-exempt status), from human services to the environment, from helping children to supporting the elderly, from around the corner to around the globe. UMACC is the only authorized campus-wide solicitation of UMass Amherst employees conducted on behalf of charitable organizations.

UMACC demonstrates to the community that UMass Amherst employees are committed to helping make the world a better place. Since 1998, employees have donated over $6.5 million dollars to non-
profit organizations through UMACC. For more information, visit [www.umass.edu/umacc](http://www.umass.edu/umacc).

- **University Health Services (UHS)**
  UHS is an on-campus facility providing routine, acute and urgent medical care to University students, faculty and staff. UHS will bill you and/or your health plan for care provided. Emergency care should be obtained by dialing 911 in order to obtain transport to a local hospital. (Telephone: 577-5000, [www.umass.edu/uhs](http://www.umass.edu/uhs))

- **Transit Services**
  UMass Transit is a student-operated bus and van system servicing the University/Five College communities. We're committed to providing safe, efficient, and economical mobility for nearly 19,000 people everyday.  [www.umass.edu/transit](http://www.umass.edu/transit)

- **Workplace Learning & Development (WLD)**
  WLD promotes and supports employee and organizational growth, development, and empowerment by providing innovative, high-quality workplace learning programs, resources, and services. Workshops are available to benefited faculty and staff; consulting services are offered to University departments.  [www.umass.edu/wld](http://www.umass.edu/wld)

- **Workplace Violence Management Team**
  The Team was established to address, in a systematic way, the potential incidence and prevention of violence in the workplace. Its mission is to coordinate the University's efforts to address workplace violence, including proposing and updating related policies and procedures. To effectively accomplish its mission, the Team is divided into three workgroups -- Prevention, Risk Assessment and Crisis Management.

  **IN CASE OF EMERGENCY**
  For Risk Assessment Consultation  DIAL 911
  For Information on Coping with Threats and Violence at Work
  (if an undergraduate student is involved)
  Dean of students, 545-2684
  (if a graduate student is involved)
  Dean of the Graduate School, 545-5271
  For Information on Personal Safety
  Public Safety, 545-2121
  For information on coping with Domestic Violence and Sexual Assault
  Everywoman’s Center Counselor/Advocate Program
  Crisis Hotline, 545-0800
  For Information on Employee Training and Organizational Development
  Workplace Learning & Development, 545-1787

- **Other**
  Benefited University faculty and staff are eligible for a series of discounts – information available on-

Additionally, University departments offer discounted tickets. For example, Athletics (866-UMASS-TIX, [http://www.umassathletics.com/](http://www.umassathletics.com/)) & the Fine Arts Center (545-2511, [https://fac.umass.edu/online](https://fac.umass.edu/online)) to faculty and staff in many circumstances. Ask when you are placing your order!

**When do you need to touch base with HR as a resource?**

Human Resources staff is available to assist you at the Employee Service Center (Whitmore Administration Building room 325, open Monday/Tuesday/Wednesday/Friday, 8:30am – 5:00pm; Thursday 9:30am - 5:00pm; opens at 10:45am the third Wednesday of each month)

HR can assist you with questions regarding a number of issues, including questions regarding your paycheck, tax withholding and W-2, insurance coverage, change of address, workers compensation, paid leave and much more. [www.umass.edu/humres](http://www.umass.edu/humres)
## MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART

For Members-In-Service Hired ON OR AFTER APRIL 2, 2012

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*Due to Pension Reform the Minimum Retirement Age For State Employees in Group 1 is Age 60*

Multiply the indicated percentage by the average of your highest consecutive five-year annual rate of regular compensation

For members of Group 2: add 5 years to your age when finding your pension percentage

For members of Group 4: add 10 years to your age when finding your pension percentage

FOR ESTIMATING PURPOSES ONLY.

10/2016
### MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART

For Members-In-Service Hired **ON OR AFTER APRIL 2, 2012**

(With less than 30 years of service)

<table>
<thead>
<tr>
<th>Age upon date of Retirement</th>
<th>Percentage of Average Annual Rate of Regular Compensation</th>
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<tr>
<td></td>
<td>Group 1</td>
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<tr>
<td>67 or older</td>
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<tr>
<td>66</td>
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</tbody>
</table>

**Average Annual Rate of Regular Compensation--**

Note, certain payments including bonuses, overtime, severance pay, unused sick leave, or any other payment made as a result of giving notice of retirement are not considered part of a member’s regular compensation and are not included in retirement calculations.

Which amounts of compensation will be used in the calculation? For MSERS Members hired ON/AFTER APRIL 2, 2012, the average is based on your highest five year salary average. The maximum pension is 80% of the salary average.
MASSACHUSETTS STATE EMPLOYEES’ RETIREMENT SYSTEM

Retirement Benefit Guide

YOU SERVE THE COMMONWEALTH. WE SERVE YOU.

SERVE. CONTRIBUTE. RETIRE.
Sound financial planning is critical to running state government with the highest
degree of fiscal responsibility, accountability and transparency. Long-term planning
is equally important to putting yourself on a path to personal financial security,
including a secure retirement.

As your career in public service evolves, you will be presented with a range of
options to consider and decisions to make. This guide is designed to help you
understand your eligibility for retirement benefits available from the State
Employees’ Retirement System. Please review this material carefully, particularly
the section on the benefit options.

Please view my office as a resource for you and your families on the many issues
surrounding your retirement. Experienced retirement counselors are available for
confidential, one-on-one counseling sessions.

For specific questions or walk-in service, please contact the State Retirement Board.
Our Boston office is open Monday through Friday from 7:45 a.m. to 5:00 p.m.
and our Springfield office is open Monday through Friday from 8:00 a.m. to 5:00
p.m. The offices can be reached by telephone at (617) 367-7770 or (800) 392-6014
(Massachusetts only). Information on your retirement benefits is also available
online at mass.gov/retirement.

Thank you for your dedication to our Commonwealth and to its people. Please do
not hesitate to reach out with any questions, concerns or feedback you may have.

Sincerely,

Deborah B. Goldberg
Treasurer and Receiver General
About Your Retirement Benefits

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Introduction

The State Retirement Board administers the Massachusetts State Employees’ Retirement System (“MSERS”) for state employees and certain other employees of public entities. The Board also administers the former Massachusetts Turnpike Authority Employees’ Retirement System and benefits for members of the Judiciary. The MSERS is a contributory defined benefit retirement system governed by Massachusetts General Law Chapter 32. The system provides retirement, disability, survivor, and death benefits to members and their beneficiaries.

The State Retirement Board is composed of five members and is chaired by State Treasurer Deborah B. Goldberg. The Treasurer appoints the second member. The third and fourth members are elected by the members. The fifth member cannot be an employee, a retiree, or an official of the Commonwealth. The Board processes and approves retirement applications, ordinary and accidental disability retirements, refunds, service purchases, and survivor benefits. Additionally, the Board is a resource for state employees seeking information on retirement.

As pension benefits grow more complex, retirement planning becomes more crucial. By learning about the State’s pension plan you will be on your way to securing a retirement that meets the needs of you and your family. You should become familiar with your eligibility for benefits and understand how it affects you and your family as you plan for the years ahead.

This booklet is intended to provide you with a general outline of retirement benefits offered by the MSERS. It explains eligibility, service, and contribution requirements. Often there are special circumstances concerning retirement and it would be impossible to outline all of the possibilities in this guide. You are encouraged to contact us at (617) 367-7770, toll-free (800) 392-6014 (Massachusetts only), or visit our offices for individual counseling to learn more. Walk-in counseling is available Monday through Friday during scheduled hours at our Boston or Springfield locations. You can also attend one of our retirement seminars, offered at various locations throughout the state.

_Early planning is the key to a successful retirement and a secure financial future!_
Membership

Membership in the system is mandatory for nearly all state employees who are regularly employed on a part-time (minimum of half-time) or full-time permanent basis. If you are regularly employed in the performance of duties for the state you are considered a member-in-service. You remain a member-in-service until you separate from service by reason of retirement, failure of re-election or re-appointment, resignation or removal or discharge from your position or office that you hold.

Contributions by Members-in-Service

All members-in-service make mandatory pre-tax contributions through payroll deductions. Members contribute a percent of their regular compensation based upon when they joined a retirement system in Massachusetts. State law mandates the contribution rate:

<table>
<thead>
<tr>
<th>If you joined a system (and remained a member):</th>
<th>Your contribution rate*:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to January 1, 1975</td>
<td>5%</td>
</tr>
<tr>
<td>January 1, 1975 to December 31, 1983</td>
<td>7%</td>
</tr>
<tr>
<td>January 1, 1984 to June 30, 1996</td>
<td>8%</td>
</tr>
<tr>
<td>July 1, 1996 or later</td>
<td>9%</td>
</tr>
</tbody>
</table>

*See next page for a list of exceptions to contribution rates listed above.
Exceptions to Contribution Rate Include:

- Employees appointed to the State Police on or after July 1, 1996 contribute 12%.

- If your membership began on or after April 2, 2012, and you are in group 1, if you attain more than 30 years of creditable service, your base contribution rate will be 6% prospectively, that is from and after the date on which you attain the required amount of creditable service. However, the 2% withholding discussed below would also apply.

- If your membership began on or after January 1, 1979, and your annual rate of regular compensation is $30,000.00 or more, an additional 2% will be withheld from that portion of your salary that is in excess of $30,000.00. This 2% withholding is in addition to the 6%, 7%, 8%, 9%, or 12% already being deducted from your regular compensation.

Example:

You became a member-in-service in 1991 and your regular rate of compensation is $40,000.00. Deductions in the amount of 8% of $40,000.00 will be taken (totaling $3,200.00) and deductions in the amount of 2% of $10,000.00 ($40,000.00 minus $30,000.00) will also be taken (totaling $200.00). Your annual contributions will be $3,400.00, which will be taken from your rate of regular compensation on a weekly, biweekly, or monthly basis (as determined by your pay period.)

Creditable Service

As a member-in-service you earn creditable service toward a retirement allowance for the time during which you contributed a percentage of your salary to the retirement system.

If you are a full-time employee, you will earn one year of creditable service for each year completed. For those employed on a less than full-time basis, you will
earn an amount of service equal to a percentage of the full-time service rate. For example, if you are employed on a half-time basis you will receive 50% or 6-month service for each year completed.

Please note, as of August, 1973, M.G.L. c.32, §1 excluded from the definition of “employee” any person whose compensation for service rendered to the Commonwealth was derived from the subsidiary account 03 of the appropriation of any department. If you provided contract service prior to August 1973, you may do a regular buyback of this service. If you provided contract service to the Commonwealth after August, 1973 and currently remain an active employee and a member in–service of the MSERS, please refer to the section on Contract Service Purchase.

If you have service while in elected office; service in a position where you were compensated less than $5000.00 annually; or service as a dual member, i.e. a member in more than one retirement system at the same time, please contact the Board. Pension law changes have affected whether, and how much, these types of service can be considered creditable service for retirement purposes.

**Retirement Benefits for Dual Members**

In 2010 the method changed for determining benefits for individuals who are employed by two different governmental units and are members in two different retirement systems at the same time. Under the changes a person would be paid an allowance that is calculated as if their employment was solely in each position within each retirement system so that each benefit is separately calculated by each retirement system.

The changes do not apply to persons who as of January 1, 2010 were vested and who received regular compensation from two or more units in more than one retirement system. It also does not apply to any member who did not receive regular compensation from each of two or more units concurrently on or after January 1, 2010.

If you have questions about dual membership please contact the Retirement Board.
Service After Age 70

Important Notice: Chapter 32, Section 90G3/4 Repealed (Affects Active Employees Approaching Age 70)

A change to Chapter 32, repealing section 90G¾ was enacted as part of the fiscal year 2018 state budget and is effective as of July 1, 2017. That section previously required an active member of a public retirement system who reached the age of 70, and wished to continue to accrue creditable service after that age and to continue making contributions, had to elect to do so.

As a result of this repeal, the MSRB will no longer issue a letter to active members approaching age 70 advising them of this requirement. All otherwise eligible members will continue to contribute to the retirement system. All choices made regarding 90G¾ before July 1, 2017 will remain in effect.

Mandatory Distributions After Age 70 1/2

If you leave state service but remain a member of the MSERS, federal and state laws require you take a mandatory minimum distribution of your retirement account when you turn age 70 1/2 if you are not collecting a retirement benefit and are not employed under the MSERS. Your options are to 1) start collecting your pension, if eligible; 2) withdraw your contributions; or 3) roll your funds over to a qualified retirement account and have the account administrator handle your minimum distributions going forward. If you choose a rollover, a portion of your funds are considered a required minimum distribution and must be paid directly to you.

You may be liable for a federal tax penalty of up to 50% of the amount of your required distribution if you fail to take your distribution. We recommend you contact the Board if you have any questions regarding this law.
Service Purchases (Buybacks)

In some instances, you may be eligible to add to your creditable service with a buyback of prior public service. Potential public service that may qualify for a buyback includes service to the Commonwealth that was previously refunded, public service to the Commonwealth for which retirement contributions were not withheld, or other employment service provided to another public entity. If you took a refund of your retirement contributions, you must buy back service prior to your actual retirement date to have the time credited toward a state retirement.

In order to purchase creditable service, you must currently be an active member-in-service at the time of your application. The service purchase must be paid in full prior to you receiving a retirement benefit. We strongly recommend you apply to purchase service early as it often takes time to process service purchase requests, and interest costs increase over time.

Two interest rates are used to calculate service purchases: Actuarial Assumed interest and Buyback interest. Actuarial Assumed interest is determined by the system’s actuarial assumed rate of return on investments. Buyback interest is set at one-half of the actuarial assumed interest. For the most current information, visit www.mass.gov/servicedetails/buyback-rate-msrb.

If you entered state service prior to April 2, 2012, and you wish to purchase prior refunded service and other certain types of service, you had until April 2, 2013 to enter into a buyback agreement in order to be assessed with half of the actuarial assumed interest on your buyback.

If you re-entered service on or after April 2, 2012, and you wish to purchase prior refunded service and other certain types of service, you have one year from your re-entry date to enter into a buyback agreement to qualify for the buyback interest rate. After the one year limit has passed, members entering into a buyback agreement will pay the full actuarial assumed interest.
Contract Service Purchase (M.G.L. c.32, §4(1)(s))

Members of the MSERS may purchase creditable service for service provided to the Commonwealth as a contract employee. You must meet the eligibility requirements including but not limited to:

- You must currently be a member in service of MSERS with at least ten years of creditable service with the state (does not include other service time with cities, towns or counties of the Commonwealth).

- The contract service being purchased must have immediately preceded membership or re-entry into MSERS. If the contract service preceded any refunded service, it is not eligible.

- The contract service being purchased must have been service to the Commonwealth, not service to a city, town, county or other governmental entity.

- The job description of the contract service position must have been substantially similar to the job description you held upon becoming an employee and a member of the MSERS.

- The maximum amount of contract service eligible to be purchased is four years. (Eligible part-time contract service shall be credited on a proportional basis.)

- The cost to purchase contract service is the amount equal to that which would have been withheld as regular retirement deductions for the contract service as if the service had been rendered as a state employee, had you been a member of the MSERS, plus buyback interest.

- Once found eligible, you must take action within 180 days to purchase the service via a lump sum payment or enter into an installment payment arrangement, otherwise the contract service will no longer be eligible for purchase.
Service Purchases / Veterans

You may also be eligible to purchase up to four years of military service if you qualify as a veteran as defined in M.G.L. c. 32, Section 1. If you were honorably discharged from active duty and have either 180 days of regular active duty service and a last discharge or release under honorable conditions, or 90 days of active duty service, one day of which is during “wartime” per the chart below, and a last discharge or release under honorable conditions, you may be eligible to purchase service.

- World War II
  Sept. 16, 1940 – July 25, 1947 (with WWII Victory Medal)
- Korean Defense Service Medal July 6, 1954
  (date to be determined)
  (180 days)
- Vietnam Aug. 5, 1964 – May 7, 1975
- Lebanon Aug. 25, 1982 – (date to be determined)
- Persian Gulf Aug. 2, 1990 – (date to be determined)

In addition, Veteran’s status includes those who, instead of performing “wartime service”, have been awarded one of the following campaign badges: Second Nicaraguan Campaign, Navy Occupation Service, Medal of Humane Action, Yangtze Service or Army of Occupation. If you served in wartime and were awarded a Purple Heart or service-connected disability, regardless of whether you completed the minimum length of active duty service required in the chart under the paragraph above, you qualify for veteran’s status.
Veterans who also have Active Reserve or Massachusetts National Guard Service may receive creditable service for such Guard/Reserve service on a ratio of five years of such service to equal one-year of creditable service.

**Exception** - You should be aware that six months of active duty training in the Active Reserves or the National Guard does not qualify as active service toward the minimum period listed. Additionally, if your only active duty was active duty training, you are not eligible to purchase credit for your military service. The Board will provide the final determination for you.

**Two Year Rule**

If you are purchasing creditable service you previously withdrew and re-funded, or you rolled over the funds to another retirement plan, you may be required to satisfy certain service requirements before you can be eligible for particular retirement benefits. If the above applies to you, and unless you meet one of the applicable exceptions, you would not be eligible to receive a retirement allowance until you have been in active membership service for at least two consecutive years following the start of your new employment with the Commonwealth. We recommend you contact the Board to determine if this applies to you and to review the applicable exceptions.

**Vesting & Eligibility**

Being vested means you are eligible to receive a retirement allowance. You are vested in the State system if you have at least ten years of full-time service. To be eligible to retire, you need to meet one of the following conditions:

- You entered state service prior to April 2, 2012 and you have 20 years of full-time creditable service at any age, or
- You entered state service prior to April 2, 2012 and you attain the age of 55 with ten years of creditable service, or

- You entered state service on or after April 2, 2012 and you attain the age of 60 if retiring from Group 1, with ten years of creditable service.

If you leave state service after you are vested, you may leave your retirement contributions in the system and receive a state pension once you meet the minimum age requirement.

**Separation from Service**

**Refund / Rollover of Retirement Contributions**

If you leave state service before you are vested, there are options available to you. You may opt to receive a refund of your accumulated retirement contributions, with 20% deducted for federal taxes. If you take a refund, you lose all rights associated with membership. Please note there may also be a substantial federal early withdrawal penalty if you take a direct refund of your contributions.

You may wish to consult with the IRS or a tax advisor for specific information. Alternatively, you can have your accumulated retirement contributions “rolled over” or transferred directly into a tax-qualified IRA or other qualified retirement vehicle. Under certain circumstances, there may be a penalty for early withdrawal. If you are eligible for benefits under Social Security and withdraw your MSERS contributions after you are vested, you may be subject to an offset due to the Windfall Elimination Provision. See the Social Security website, ssa.gov/gpo-wep, for more information.
Interest on Your Refund/Rollover

If you entered service after January 1, 1984 you are eligible for a refund of the interest credited to your account according to the following schedule:

- If you have less than ten years of creditable service and you VOLUNTARILY terminated service, you will be credited with 3% interest on your total deductions.

- If you have more than ten years of creditable service or you IN VOLUNTARILY withdraw from state service your total deductions will be credited with regular interest. Also, if you have ten or more years of creditable service, call the State Retirement Board – you may be vested and eligible for retirement at age 55.

- If you leave your account in the system, no interest will accrue after two years from the date of your separation from employment if you later apply for a lump sum refund or rollover of your account.

State law does not permit you to borrow money from your retirement account with the MSERS.

Important Notice to Refund Applicants who entered service prior to April 2, 2012

Many of the provisions of the pension reform legislation signed into law in November 2011 (Chapter 176 of the Acts of 2011 as amended) will affect new members entering service on or after April 2, 2012. If you entered service prior to April 2, 2012 and you take a refund or a rollover of your contributions you are terminating your membership. If you later return to state service, your membership date will be the date you re-enter service, even if you buy back any refunded contributions. You will also be subject to the retirement law changes which went into effect on April 2, 2012.
These changes include, but are not limited to:

- New age factor table for your retirement benefit calculation (see page 21)
- An increase in the salary average period used to calculate most benefits from 3 years to 5 years
- An increase in the minimum retirement age

You have the option of leaving your funds in the system to retain your current level of benefits.

**Deferral of Accrued Sick & Vacation Pay**

Retiring employees may defer accumulated vacation and/or back pay (up to the federal limits), and up to 20% of sick pay into their Massachusetts 457 Deferred Compensation SMART Plan account. The SMART Plan is an optional retirement plan available to state employees. Employees separating from service may only defer accumulated vacation and/or back pay.

Applicable amounts may be deferred for any calendar month only if:

- The amount would have been available for use or would have been paid to the employee if employment had not terminated,
- The amount is paid within 2½ months following separation from service, and
- An agreement providing for the deferral is entered into before the beginning of the month in which the amounts would otherwise be paid or made available.

For more information contact the SMART Plan Customer Service Center, telephone (877) 457-1900, or visit their website, mass-smart.com.
Your Retirement Allowance

Retirement Allowance

Your retirement allowance is made up of two parts: an annuity and a pension. The annuity portion is made up of the contributions deducted during the course of your employment and deposited for you in an annuity savings fund. The interest that accrues on these contributions is credited to your individual account. The Public Employee Retirement Administration Commission (PERAC) pursuant to state law establishes the interest rate, which is applied to your account. The rate by law is the average interest paid on individual savings accounts, which is obtained from a representative sample of financial institutions in Massachusetts.

The pension is the difference between the retirement allowance specified by law and the amount of your contributions and the retirement systems investment earnings.

The amount of your retirement allowance depends upon the following:

- your age, as of your last birthday
- your length of creditable service,
- your group classification, and
- your highest 36 consecutive months of regular compensation if you became a member before April 2, 2012, or
- your highest consecutive 5 years of regular compensation if you became a member on or after April 2, 2012.
Group Classifications

Your position, occupation, and the duties you perform determine your group classification. The group classification applicable to your specific position at the time of retirement may be reviewed by the State Retirement Board for determination pursuant to its Group Classification Policy. **A Group Classification Application must be submitted to the Board for each position for which a member is seeking either a Group Two, Group Four or 20/50 (Corrections Officers Only) classification.**

State positions fall within the following groups:

**Group One** – Members are officials and general employees including clerical, administrative and technical workers, laborers, mechanics, and all others not otherwise classified.

**Group Two** – Members in this group include probation officers, court officers, certain correctional positions whose major duties require them to have the care, custody, instruction or supervision of prisoners, and certain positions who provide direct care, custody, instruction or supervision of persons with mental illness or developmental disabilities.

**Group Three** – Members are exclusively State Police officers.

**Group Four** – Members include certain public safety officers and officials, correction officers and certain other correction positions, and parole officers or parole supervisors.

Generally, in order for the current position held by a member of the State Retirement System to be classified by the Board, the member: (1) must be actively employed by the Commonwealth, or by an agency or governmental entity subject to the State Retirement System; (2) must actively hold the position for which they seek classification; and, (3) must be actively performing the duties of the position for which he/she seeks classification for not less than twelve consecutive months immediately preceding retirement at the time of classification.
Members who entered state service on or after April 2, 2012 will have their group classifications service pro-rated at the time of retirement depending on how long they served in a particular group.

Members hired prior to April 2, 2012 may elect to have their service prorated at the time of retirement. Please consult the Board’s Group Classification policy available on our website or upon request, for additional details and information.

**State Police - Group 3**

Any member of the State Police who has at least 20 years of creditable service with the State Police may elect to retire at any age prior to age 55. State Police officers should contact the State Retirement Board for more information with regard to their retirement benefits.

**Judicial Retirement Benefits**

Retirement benefits for Commonwealth judges are set forth specifically under G.L. c.32, §§65A-65J and are separately administered from the general retirement provisions of G.L. c.32 that apply to other members of the Massachusetts State Employees’ Retirement System. Please consult the State Retirement Board’s website for specific details and information.

**Superannuation - Regular Retirement**

Superannuation is the term that is used to describe the process of being retired upon reaching a certain age and/or earning a certain amount of creditable service. The superannuation retirement allowance of any members may not exceed 80% of his or her average annual rate of regular compensations. You will be eligible to receive a superannuation retirement allowance once you have earned 20 years of full-time creditable service (at any age) if you entered service prior to April 2, 2012; once you are age 55 and have at least ten years of full-time creditable service, if your membership date is prior to April 2, 2012; or once you are age 60 and have at least 10 years of full-time creditable service if your membership date is on or after April 2, 2012.
Disability Retirement

There are two types of disability retirements available.

1. **Ordinary disability** - an illness or injury which is not job related. You must be vested with ten years of full-time creditable service. If you are a veteran, you would receive 50% of your last year’s salary average. Non-veterans younger than their minimum retirement age (either 55 or 60 depending on when you enter service) will have their regular retirement calculated as if you had reached the minimum retirement age.

2. **Accidental Disability** - a job related illness or injury. Members approved for accidental disability will receive 72% of their last 12 months salary average. You do not need to be vested.

If you think you may be eligible for a disability retirement, please contact the Disability Unit located in our Boston office. The disability process takes an average of 12 months to complete. Disability retirees must report their earnings annually to PERAC and must not exceed annual limits on earnings.

Retirement Allowance Options

At retirement you must choose one of three options, A, B, or C, which will determine how your retirement benefits will be paid. Review these options carefully and determine which is best for you and your family. You cannot change your option after your retirement date. If upon retirement, you do not select an option, the law provides that you will be retired with Option B.

Your retirement allowance must be paid to you in lifetime monthly payments. The amount of the payments will depend upon your option selection. The option you choose will also determine what benefits, if any, will be paid to survivors after your death.
There are no restrictions on an election of an option for most members. If you are married, your spouse is required to sign the option form consenting to your choice and verifying that he/she understands the option.

Members of the Judiciary should consult with Board staff regarding the availability of options A, B, or C for your retirement benefits.

**Option A - No Survivor Benefit**

Option A will provide you with your full retirement allowance in monthly payments as long as you live. However, all allowance payments stop when you die and no benefits are provided to survivors.

**Option B - Protects Your Annuity**

Option B provides a lifetime allowance to you that is approximately 1% to 5% less per month than Option A.* The annuity portion of your allowance is reduced to allow a benefit for your beneficiary. Upon your death, your surviving beneficiary of record, or if there is no beneficiary living, the person or persons appearing in the judgment of the State Retirement Board to be entitled, will be paid the remaining balance of your accumulated total deductions from your annuity reserve account.

<table>
<thead>
<tr>
<th>*Approximate Reduction</th>
<th>1%</th>
<th>3%</th>
<th>5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age of Member</td>
<td>50</td>
<td>60</td>
<td>70</td>
</tr>
</tbody>
</table>

During your retirement, the balance in your annuity savings account decreases by an amount equal to the annuity portion of your pension. In most cases, your annuity savings account will be depleted after 15 years. Upon your death, the balance remaining in your account will be paid in a lump sum to your beneficiary or your estate. If your annuity savings account is depleted while you are receiving your allowance, you will continue to receive your full Option B pension for life; but your beneficiary will not receive any payment upon your death.
You may choose more than one person as your Option B beneficiary and this beneficiary does not need to be related to you. You may change your Option B beneficiary at any time, even after you retire.

**Option C - Joint Survivor Allowance**

Option C, also known as the joint and last survivor allowance, provides you with a lifetime allowance approximately 7-15% less than that which you would receive under Option A. However, this reduction could be greater depending on the age difference between you and your beneficiary. Upon your death, your designated beneficiary will be paid a monthly allowance for the remainder of his or her life. The survivor benefit will be equal to two-thirds of the allowance that was being paid to you at the time of your death.

Your monthly allowance received under Option C depends upon life expectancy factors for you and your designated beneficiary. Eligible beneficiaries under Option C include: spouse, parent, unmarried former spouse, sibling or child.

The Option C factor used for calculating your retirement benefit is based on the nearest birthday of the retiree and the beneficiary. For example: for a retiring member who is 58 years and 8 months old, and beneficiary who is 57 years and 2 months old, the factor used would be age 59 for the retiring member and age 57 for the beneficiary.

**Special circumstances concerning Option C:** If you choose Option C and your beneficiary predeceases you, you cannot name a different Option C beneficiary. However, your monthly benefit will “pop up” to the Option A benefit amount that you would have received on the date of your retirement, plus any cost-of-living adjustments. The new, higher amount is then paid to you as of the date of the death of your beneficiary and until you die.

**Final Benefit Payment After Retiree/Survivor Death**

Upon the death of a retiree/survivor a prorated payment may be issued to their estate. The prorated payment would be for the number of days the retiree/survivor lived in the month of his/her death. However, in some instances there may be an amount owed to the MSERS.
Option C Estimate of Benefit

<table>
<thead>
<tr>
<th>Age of Member</th>
<th>55</th>
<th>65</th>
<th>65</th>
<th>70</th>
<th>70</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age of Beneficiary</td>
<td>55</td>
<td>55</td>
<td>65</td>
<td>65</td>
<td>70</td>
</tr>
<tr>
<td>Approximate % of Option A</td>
<td>94%</td>
<td>84%</td>
<td>89%</td>
<td>83%</td>
<td>86%</td>
</tr>
</tbody>
</table>

Option A Benefit

Age Factor Charts:

Members entering service prior to April 2, 2012

<table>
<thead>
<tr>
<th>Group 1</th>
<th>Group 2*</th>
<th>Group 4*</th>
<th>Age Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 or older</td>
<td>60 or older</td>
<td>55 or older</td>
<td>2.5</td>
</tr>
<tr>
<td>64</td>
<td>59</td>
<td>54</td>
<td>2.4</td>
</tr>
<tr>
<td>63</td>
<td>58</td>
<td>53</td>
<td>2.3</td>
</tr>
<tr>
<td>62</td>
<td>57</td>
<td>52</td>
<td>2.2</td>
</tr>
<tr>
<td>61</td>
<td>56</td>
<td>51</td>
<td>2.1</td>
</tr>
<tr>
<td>60</td>
<td>55</td>
<td>50</td>
<td>2.0</td>
</tr>
<tr>
<td>59</td>
<td>N/A</td>
<td>49</td>
<td>1.9</td>
</tr>
<tr>
<td>58</td>
<td>N/A</td>
<td>48</td>
<td>1.8</td>
</tr>
<tr>
<td>57</td>
<td>N/A</td>
<td>47</td>
<td>1.7</td>
</tr>
<tr>
<td>56</td>
<td>N/A</td>
<td>46</td>
<td>1.6</td>
</tr>
<tr>
<td>55</td>
<td>N/A</td>
<td>45</td>
<td>1.5</td>
</tr>
</tbody>
</table>

To determine your age factor, select your group, then your age and then the corresponding number in the far right column is your age factor.

For example, the age factor for a Group 2 member aged 57 would be 2.2.
Members entering service on or after April 2, 2012

<table>
<thead>
<tr>
<th>Group 1</th>
<th>Group 2*</th>
<th>Group 4*</th>
<th>Age Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 or older</td>
<td>62 or older</td>
<td>57 or older</td>
<td>2.5</td>
</tr>
<tr>
<td>66</td>
<td>61</td>
<td>56</td>
<td>2.35</td>
</tr>
<tr>
<td>65</td>
<td>60</td>
<td>55</td>
<td>2.20</td>
</tr>
<tr>
<td>64</td>
<td>59</td>
<td>54</td>
<td>2.05</td>
</tr>
<tr>
<td>63</td>
<td>58</td>
<td>53</td>
<td>1.90</td>
</tr>
<tr>
<td>62</td>
<td>57</td>
<td>52</td>
<td>1.75</td>
</tr>
<tr>
<td>61</td>
<td>56</td>
<td>51</td>
<td>1.60</td>
</tr>
<tr>
<td>60</td>
<td>55</td>
<td>50</td>
<td>1.45</td>
</tr>
</tbody>
</table>

Members entering service on or after April 2, 2012 and who have 30 years or more of creditable service at the time of retirement

<table>
<thead>
<tr>
<th>Group 1</th>
<th>Group 2*</th>
<th>Group 4*</th>
<th>Age Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 or older</td>
<td>62 or older</td>
<td>57 or older</td>
<td>2.5</td>
</tr>
<tr>
<td>66</td>
<td>61</td>
<td>56</td>
<td>2.375</td>
</tr>
<tr>
<td>65</td>
<td>60</td>
<td>55</td>
<td>2.250</td>
</tr>
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<td>64</td>
<td>59</td>
<td>54</td>
<td>2.125</td>
</tr>
<tr>
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<td>58</td>
<td>53</td>
<td>2.00</td>
</tr>
<tr>
<td>62</td>
<td>57</td>
<td>52</td>
<td>1.875</td>
</tr>
<tr>
<td>61</td>
<td>56</td>
<td>51</td>
<td>1.750</td>
</tr>
<tr>
<td>60</td>
<td>55</td>
<td>50</td>
<td>1.625</td>
</tr>
</tbody>
</table>

*Please review eligibility requirements available on our website or upon request.
Calculating Your Retirement Benefit

Your benefit rate is determined by your age as of your last birthday, your years of creditable service, and your group classification. The benefit rate is a specific percentage of the amount of your average annual rate of compensation. If you entered state service prior to April 2, 2012, the average is based on your highest consecutive 36 month salary average. If you entered state service on or after April 2, 2012, the average is based on your highest five year salary average. Your age factor multiplied by the number of years of service determines this percentage. The maximum pension is 80% of the salary average.

Example One

A Group One member, entered service prior to April 2, 2012, superannuation retirement with the following conditions:

- Age / (Age Factor): 55 / (.015)
- Years of creditable service: 15 years, 6 months (all within Group 1)
- Status: Non-Veteran
- High 36 consecutive month average of annual rate of regular compensation: $50,000

Calculation:

\[(\text{Age Factor})(\text{Years of Creditable Service})(\text{Salary Average})=\text{Total Option A Annual Allowance}\]

\[(.015)(15.5)(\$50,000) = \$11,625, \text{ Monthly Benefit } \$968.75\]

Example Two

A Group One member, entered service on or after April 2, 2012, superannuation retirement with the following conditions:

- Age / (Age Factor): 60 / (.0145)
- Years of creditable service: 15 years, 6 months (all within Group 1)
- Status: Non-Veteran
- Average 5 year annual rate of regular compensation: $50,000
Calculation:
(Age Factor)(Years of Creditable Service)(Salary Average)=Total Option A Annual Allowance

(.0145)(15.5)($50,000) = $11,237.50, Monthly Benefit $936.46

Example Three
A member who served in both Group 2 and Group 1, entered service prior to April 2, 2012, superannuation retirement with the following conditions:

Age: 60
Status. Veteran
Years of creditable service in Group 2: 10
Years of creditable service in Group 1: 20
High 36 consecutive month average of annual rate of regular compensation: $50,000

Calculation:
(Age Factor)(Years of Creditable Service)(Salary Average)=Total Option A Annual Allowance

Group 2: (.025)(10)($50,000) = $12,500, (1,041.67 per month)
Group 1: (.020)(20)($50,000) = $20,000, ($1,666.67 per month)

Both calculations are added together, not to exceed the maximum of 80% = 32,500 annual benefit

Veteran’s Premium: $300.00

Total Annual Option A Allowance: $32,800 ($2733.33 per month)

(As a veteran, this individual is entitled to receive a premium equal to $15.00 per year for each of his/her years of state service. Partial years are given full credit. The maximum credit for a veteran is $300 ($15.00 x 20 yrs.) per year.)
Estimate Your Retirement Benefit

To calculate your benefits just complete the following steps in this worksheet:

1. **Age**
   Use your age on your last birthday and consult the applicable Benefit Rate Percentage Chart.
   Remember you must meet the minimum age requirements to be classified in Groups 2 and 4.

2. **Years of Creditable Service**
   Enter the number of years you contributed a percentage of your salary to the retirement system.

3. **Multiply Line 1 and Line 2**

4. **Salary Average**

   To figure out your average annual rate of regular compensation, depending on your date of membership, add together your highest 36 consecutive months (at any time during your public career) and divide by three or your highest consecutive five years annual rate and divide by five. Remember you may also get retirement estimates online by using the pension calculator on our website, mass.gov/retirement.
To Calculate Your Pension*

1. Enter your age factor from Benefit Rate Percentage Chart: __________

2. Enter your years of service: __________

3. Multiply line 1 and line 2 and enter percent (%): __________

4. Enter your salary average: __________

5. Enter the percentage from line 3: __________

6. Multiply line 4 by line 5 and enter amount: __________

Amount in line 6 is your estimated Option A pension.

To calculate an approximate Option B pension, reduce your Option A pension by 1-5%.

To calculate an approximate Option C pension, reduce your Option A pension by 7-15%.

* These worksheets are designed solely for estimates. Actual pension amounts can only be calculated at time of retirement.

Your Beneficiaries & Survivors

Once you begin to receive retirement benefits, you should advise your beneficiaries and survivors as to the procedures to follow upon your death. They should be instructed to notify the State Retirement Board of your death and furnish us with a death certificate. Upon receipt of all relevant information, the instructions that you made when you chose a retirement option will be carried out. If you were still employed or were a deferred retiree, the In-Service Member Death procedure will be followed.
Option D (In-Service Member Death)

In order for a retirement system to provide for a payment of a lifetime allowance to a surviving family member if the member dies before retiring, the member would have to choose an Option D beneficiary upon becoming a member of the retirement system or at any time before passing away. The designated beneficiary is entitled to receive the Option C allowance the member would have been entitled to receive if the member had retired on the date he/she died. Option D provides a designated beneficiary with an allowance for life.

If the member died before turning age 55 (or age 60 for members who entered service on or after April 2, 2012) the Board will calculate their benefit as if they had attained their full retirement age.

If the member does not designate an Option D beneficiary, and if his/her spouse (provided he/she has an eligible spouse) does not elect to receive a lifetime allowance, the member’s accumulated deductions will be paid in a lump sum to his/her surviving beneficiaries of record and no lifetime allowance can be paid. (The Option D form may not be required if a member wants an eligible spouse to receive a lifetime benefit.) An eligible spouse is someone that has been married to a member for a year or more. However, in order for a spouse to elect this benefit, the member must have accrued at least two years of creditable service.

The Option D beneficiary selection is no longer valid when you retire. You must complete a new beneficiary option at retirement by choosing either option A, B, or C.

Anti-Spiking Provisions of Chapter 32

Due to Pension Reform legislation, Chapter 176 of the Acts of 2011, two anti-spiking provisions have been added to Chapter 32. Anyone who retires
on or after April 2, 2012 and who has a benefit calculated under Section 5, 6, 10(1) or 12(2)(d) is affected by these provisions.

The two anti-spiking provisions are summarized as follows:

1. If in the last 5 years of creditable service your rate of regular compensation increased by more than 100% between two consecutive years, then a violation results. In such a situation the Board must use the average of your last 5 years of compensation in calculating your retirement benefit rather than a thirty-six month average.

2. In determining the thirty-six month salary average of regular compensation used to calculate your retirement allowance (or 60 month salary average if you became a member on or after April 2, 2012), if that rate of regular compensation in any year exceeds the average of the regular compensation of the two previous years by more than 10%, then retirement boards are not permitted to use any regular compensation in excess of 10% of the average of your two previous years.

If a member is found to have violated these provisions a retirement board is required to return any retirement payroll deductions related to the excess compensation.

If your salary increase was attributable to one of the following exceptions, then a retirement board may utilize the higher rate of compensation in your benefit calculation:

- Increase in the number of hours worked
- Overtime wages (not regular compensation, but included in #2)
- Bona fide change in position
- Modification in salary attributable to a collective bargaining agreement
Direct Deposit
Direct deposit is mandatory for all retirees who apply to retire after January 1, 2010. To avoid delay in the processing of your retirement application, you are encouraged to include the direct deposit form when you file your application to retire. You can only deposit your funds into one bank account.

With Retiree PayInfo, you are able to view up to 18 months or your retirement benefit statements online at www.mass.gov/payinfo.

Domestic Relations Orders
As pension benefits are considered a marital asset they frequently become subject to division through a Domestic Relations Order (“DRO”). If a DRO is considered that would divide your benefits available through the State Employees’ Retirement System we request you forward it to the Board for review prior to submission to a court. After the Board finds a DRO acceptable and a court approves it we request that a final copy be submitted to the Board to be made part of your retirement file.

Taxes
The superannuation retirement allowance that you receive from the MSERS is not subject to Massachusetts state income taxes. However, the allowance is subject to federal taxes. We recommend you consult with an appropriate tax authority for guidance.

When you retire, you will be required to complete a W-4P Form to begin a monthly federal tax withholding. Your tax liability will be determined by using the Internal Revenue Guidelines. You may contact the Board at any time to change your tax withholding status.
There are 15 other states where Massachusetts has reciprocal agreements with or there are no state taxes. MSERS benefit recipients would not have to pay state taxes on their retirement benefits if you live in the following states:

- Alabama
- Alaska
- Florida
- Hawaii
- Illinois
- Michigan
- Mississippi
- Nevada
- New Hampshire
- Pennsylvania
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

Since January 12, 1988, all contributions to the retirement system have been made on a pre-tax basis. Consequently, only contributions made prior to January 12, 1988 will be tax-free. Pre-tax contributions and all of the interest which your account has earned will be taxable.

The balance in your annuity savings account (the total of your contributions and interest), may be treated differently, according to the nontaxable and taxable portions.

Nontaxable portion: The nontaxable portion of your balance is equal to your contributions, if any, made prior to January 12, 1988, plus any payments you made to purchase previous creditable service. This is also known as your “after-tax” portion because these contributions were deducted from your paycheck after taxes had already been taken out of the entire amount of your paycheck. Because you have already paid taxes on this portion (as well as any payments you made to purchase creditable service) you will not have to pay taxes on this amount again.

Taxable portion: The taxable portion of your balance is equal to your contributions made on or after January 12, 1988, plus any interest you receive on your account.
After January 12, 1988 all contributions were deducted from your paycheck before taxes were taken out. Since you have not yet paid taxes on this portion, it is taxable when you receive it in the form of a lump-sum payment or, if you rollover this portion to an IRA or another qualified employer retirement plan, when you eventually receive these funds.

Each year you receive a benefit from the Board we will send you a 1099-R form containing the following information:

- Gross Amount Received
- Taxable Amount
- Federal Tax Withheld (if any)
- Health Insurance Deduction

**Section 10-Termination Allowance**

If you entered state service prior to April 2, 2012 and your position is either eliminated, abolished or if you are laid off or terminated you may qualify for a termination allowance provided you have at least 20 years of creditable service and meet other requirements. Please contact the State Retirement Board for more information and for other requirements which may need to be met.

**Social Security**

Anyone retiring from state service and receiving a governmental pension, who also is eligible for Social Security benefits, may have his Social Security benefits offset in a variety of circumstances. Social Security may contact the Board and request the date the individual was first eligible to retire. A person eligible to retire prior to January 1, 1986, will not have their Social Security benefit reduced. Retirees attempting to collect Social Security on a spouse’s earnings can do so if they were eligible to retire prior to December 1, 1982.
In addition, there are other factors involved regarding your Social Security benefit when you receive a state pension. Benefits vary according to these factors. It is recommended that you contact your local Social Security office or visit their website, ssa.gov/gpo-wep, for detailed information on the Windfall Elimination Provision and the Government Pension Offset.

**Health Insurance**
Retirees are eligible upon retirement to retain their health insurance coverage per calendar year at a group rate. For more information, please contact the Group Insurance Commission.

**Cost of Living Adjustments (COLA)**
You will be eligible for a COLA beginning on July 1st of the second fiscal year following the year in which your retirement benefit first took effect, and each year thereafter, if a COLA is approved annually by the Legislature.

**Biennial Benefit Verification**
As mandated, at least every two years all benefit recipients must demonstrate that they remain eligible to continue receiving benefits. The State Retirement Board conducts a benefit verification process. Benefit Verification forms are mailed to our benefit recipients and retirees. These forms must be returned to the Board signed and notarized by the date indicated to avoid any interruption or cancellation of benefits.
Limitations on Post-Retirement Employment in a Governmental Job

There are limitations that apply to retirees who work in positions in state or local public sector positions in Massachusetts. Employees classified as “consultants” or “independent contractors” are also subject to these limitations if they are receiving pension benefits & working in a governmental position. Limitations include:

- Employment may not exceed 960 hours per calendar year; and/or

- Total earnings per calendar year cannot exceed the difference between the retirement allowance and the current salary of the position from which you retired. As a retiree, you must cease employment whenever either one of the above two conditions are met. If you wish to continue working, then you must waive your retirement allowance. (See M.G.L. c.32, §91)

- After you have been retired one full calendar year, you may earn an additional $15,000 per year beyond the limitations listed above; however you are still limited to the maximum 960 hours per year.

You would need to check directly with the appropriate bargaining unit if you are seeking employment in a union benefitted position as a retiree as restrictions may apply.

Reinstatement to Service

In certain circumstances individuals retired under superannuation may be reinstated to active service per M.G.L. c.32, §105. Members must fulfill certain conditions including the repayment of retirement benefits received and must work for five years after reinstatement. For additional information, please contact the Board.
Forfeiture of Benefits
There may be instances where you may be required to forfeit some or all of your retirement allowance and/or accumulated deductions. For example, forfeiture may occur if it is found that you have misappropriated governmental funds or property, if you have violated certain provisions of the Massachusetts conflict of interest law (Chapter 268A), or if you have violated laws applicable to your office or position.

Change of Address
After you retire, please be sure to notify the Board in writing regarding any change of address. Active members must notify their Human Resources department of any changes of address.
Can I borrow money from my retirement account now and pay it back later?

No, state law does not allow you to withdraw or borrow from your annuity savings account under any circumstance, including mortgage down payment or college education.

Each time I receive my paycheck, I notice it shows a deduction for retirement. What happens to these deductions?

Active state employees contribute a percentage of their gross salary toward retirement (the percentage depends on their date of entry into service). The Board establishes and maintains a retirement account which represents both:

- contributions deducted from your paycheck by your payroll, and
- regular interest earned on your prior year’s ending balance. The interest rate is set by PERAC, in consultation with the Division of Banks.

Why do I pay a higher percentage toward my retirement than some other employees?

Contribution to the state retirement system is determined by your most recent entry into the system (see contribution rate). Members who re-enter the system with funds on deposit or who transfer from another contributory retirement system maintain their former contribution level.
Who invests my money?

Your contributions are pooled with those of other active members and are invested in the Pension Reserves Investment Trust (PRIT). PRIT is a pooled investment fund that invests the pension reserve assets of the State Employees’ Retirement System and State Teachers’ Retirement Systems.

The nine-member Pension Reserves Investment Management (PRIM) Board, chaired by the State Treasurer manages the PRIT Fund.

When can I file for retirement?

No sooner than 120 days before you plan to retire. If you file more than sixty days after your last day on the payroll, your benefits will not be retroactive to your retirement date. The Board strongly recommends that you plan your retirement and that you file at least 30 days in advance of leaving your job. Certain retirement options will not be available to you once you stop working. You should therefore obtain counseling from the Board before you stop working.

Where do I get a retirement application?

Most State Retirement Board forms can be found on our website, mass.gov/retirement, and at our Boston and Springfield offices.
What does “vested” mean?

Being vested means you are eligible to receive a retirement allowance. You are vested in the State system if you have at least ten years of full-time service. To be eligible to retire, you need to meet one of the following conditions:

- 20 years of full-time creditable service at any age, or
- attain the age of 55 with ten years of creditable service if you entered service prior to April 2, 2012, or
- attain the age of 60 with ten years of creditable service if you entered service on or after April 2, 2012.

What if I leave state service after I am vested but before I am old enough to retire?

If you leave state service after you are vested, you may leave your retirement contributions in the system and receive a state pension once you reach the age requirement.

What if I disagree with a Board decision or action? Can I appeal?

You have the right to file an appeal within 15 days of a Board decision by contacting the Division of Administrative Law Appeals (DALA), One Congress Street, 11th Floor, Boston, MA, 02114, telephone: (617) 626-7200, fax: (617) 626-7220.
Glossary of Terms

**Annuity** – The contributions that are deducted during the course of your creditable service are deposited for you in an annuity savings fund by the State Retirement Board. The interest that accrues on the contributions is credited to your individual account. The part of our retirement allowance that is based on the total amount in your annuity saving account on the date of your retirement is the annuity.

**Annuity Savings Account** – The State Retirement Board establishes an annuity savings account for each member of the system. Your account consists of two parts – your contributions and interest. Your contributions are deducted from your paycheck. The interest is earned on the prior year’s ending balance. The interest rate is determined by PERAC.

**Buyback / Service Purchase** – When you re-establish creditable service for certain refunded service or establish creditable service for other eligible employment by paying into the annuity savings fund. The amount is determined by the type of service you are buying back and when you enter into a buyback agreement.

**Creditable Service** – You earn creditable service while you are working for the Commonwealth of Massachusetts and contributing a percentage of your salary to the retirement system.

**Member-in-Service** – Anyone who is regularly employed by the Commonwealth or other eligible public agencies and is making contributions to the system. You are a member-in-service until you separate from the Commonwealth by reason of retirement, failure of re-election or reappointment, resignation or removal or discharge from your position or office that you hold.
Pension – A pension is the difference between the retirement allowance specified by law and the amount provided by employee contributions and retirement systems investment earnings.

PERAC – The Public Employee Retirement Administration Commission regulates Massachusetts public employee retirement systems and provides final approval of certain retirement benefits, including disability retirements.

PRIM – The Pension Reserves Investment Management Board serves as a complete information resource for the Massachusetts Pension Reserves Investment Trust (PRIT).

Refund / Withdrawal of Accumulated Deductions – If you leave state service you may request to withdraw the contributions you have made into your annuity savings account. Once you take a refund, you are no longer a member of the system. You may request a direct refund or a rollover of your funds to an eligible retirement account.

Retirement Allowance – A retirement allowance is the lifetime benefit that you receive, the amount depending upon the Option you choose, that is paid by the state. Your retirement allowance is made up of two parts: an annuity and a pension.

Superannuation – This term is used for a regular retirement allowance. You will be eligible to receive a regular retirement allowance once you have earned 20 years of creditable service (at any age),* or once you reach retirement age and have at least 10 years of creditable service. Chapter 32 of the Massachusetts General Laws regulates your retirement allowance and allows you to choose one of three benefit options. These options differ with regard to the amount paid and whether any benefits will be paid to someone else after your death.

*Only for eligible members who entered into service before 4/2/2012.
Massachusetts State Retirement Board (MSRB)
One Winter Street, 8th Floor
Boston, MA 02108
Telephone: (617) 367-7770

436 Dwight Street, Room 109A
Springfield, MA 01103
Telephone: (413) 730-6135
Toll Free: (800) 392-6014 (In Massachusetts Only)

facebook.com/mass.state.retirement
@MassStateRet

Massachusetts Teachers’ Retirement System (MTRS)
500 Rutherford Avenue, Suite 210
Charlestown, MA 02129
Telephone: (617) 679-MTRS (6877)

One Monarch Place, Suite 510
Springfield, MA 01144
Telephone: (413) 784-1711

mass.gov/mtrs

Executive Office of Elder Affairs
One Ashburton Place, 5th Floor
Boston, MA 02108
Telephone: (617) 727-7750
Toll-free: (800) AGE-INFO (243-4636) (MA only), or
TDD/TTY (800) 872-0166
Elder Abuse Hotline: (800) 922-2275 (V/TDD)

mass.gov/elders
800ageinfo.com
Group Insurance Commission
19 Staniford Street, 4th Floor
Boston, MA 02114
Telephone: (617) 727-2310 x 2
mass.gov/gic

Internal Revenue Service Tax Payer Assistance
Telephone: (800) 829-1040
irs.gov

Massachusetts Deferred Compensation SMART Plan
Customer Service Center Telephone: (877) 457-1900
mass-smart.com

Massachusetts Pension Reserves Investment Management Board (PRIM)
84 State Street, Suite 250
Boston, MA 02109
Telephone: (617) 946-8401
mapension.com

Massachusetts Public Employee Retirement Administration Commission (PERAC)
5 Middlesex Avenue, Suite 304
Somerville, MA 02145
Telephone: (617) 666-4446
mass.gov/perac

Social Security Administration
Telephone: (800) 772-1213
ssa.gov/gpo-wep
University Human Resources Contacts

University of Massachusetts Amherst Human Resources
Employee Service Center, 325 Whitmore Administration Building

Employee Orientations 413.545.4549
Employment Verifications www.theworknumber.com Employer Code 18128
Insurance 413.545.6115
Labor Relations 413.545.2736
Retirement 413.545.1478, 413.545.6113
Tax Treaties 413.545.0287
Workers Compensation 413.545.6114

www.umass.edu/humres

Insurances

Health, Long-term Disability, Basic and Optional Life Insurances
Massachusetts Group Insurance Commission
Telephone: 617.727.2310
Website: www.mass.gov/gic
Please refer to the GIC’s Benefits Decision Guide for plan-specific contact information.

Dental
Mass Public Employees’ Fund (dental/vision)
Positions represented by AFSCME or PSU/MTA
Telephone: 800.325.5214
Website: www.mpefund.org

Health Plans Inc.
Positions represented by MSP, USA/MTA and non-unit employees
Telephone: 877-906-5939
https://bhe-mta.healthplansinc.com

Retirement
Massachusetts State Board of Retirement / State Employees’ Retirement System
Telephone: 800.392.6014, 617.367.7770, 413.730.6135
Website: http://www.mass.gov/treasury/retirement/

Optional Retirement Program
Massachusetts Board of Higher Education
Telephone: 617.994.9635
Website: www.mass.edu/forfacstaff/orp/home.asp
403(b) and 457 (SMART) plans

General questions: University of Massachusetts Treasurer’s Office
Telephone: 774.455.7575
Website: www.umassp.edu/employee-center/elective-deferral-retirement-savings-plans

403(b) vendors
TIAA-CREF 800.842.2776, www.tiaa-cref.org
Fidelity 800.343.0860,
www.mysavingsatwork.com

457 (SMART) Plan 
& OBRA Telephone: 877.457.1900
Website: www.mass.gov/smartplan
Empower Retirement