

## **Checklist for New GIC-Eligible Employee Payroll and Benefits Orientation**

### **Parking**

The University campus map (<https://www.umass.edu/transportation/where-park>) provides information about on-campus parking and corresponding cost. The University Parking Garage is approximately a 3 minute walk from the Campus Center Building.

### **Items to bring to orientation**

Certain items are required in order to secure your salary payments and benefits; please bring these to orientation.\*

A completed **[I-9 Employment Eligibility Form Section 1](#)**

1. **[Original, unexpired documents confirming your identity and eligibility to work in the United States](#)**. Commonly provided documents include an unexpired license and social security card with no restrictions, an unexpired U.S. passport or an unexpired foreign passport with an I-94 with a DS-2019 or I-20. A full list of acceptable documents is provided via the hyperlink above.
2. **Your bank routing and account numbers**: The University pays all employees via direct deposit into a bank account (or accounts). Please bring your bank's routing number and your bank account number to orientation. If using a checking account you can find these numbers on a check, alternatively you can contact your bank for this information.
3. **Documents confirming the relationship of individual(s) to be covered on your health and/or dental insurance plan**: These documents include a marriage certificate if you wish to provide coverage for your spouse, birth/adoption certificates for child(ren) and a divorce decree in order to provide coverage to a former spouse.
4. **Beneficiary information**: You will be required to name beneficiary(ies) for your mandatory retirement plan and (if you enroll for this coverage) your life insurance. Please bring the name, date of birth, address and social security number for any beneficiary(ies) you wish to name.

The University is required to pay employees under the name on file with the U.S. Social Security Administration. To minimize challenges please consider bringing your **current Social Security card** to orientation. If you do not have a Social Security number you may still work for the University however you will be required to [apply for a Social Security number](#).

\* Note: If you are currently employed by UMass Amherst in a non-student position, you do not need to re-submit direct deposit/ banking information and you do not need to re-complete the I-9 form unless there is a change in your employment authorization status.

## Employee Payroll and Benefits Orientation Summary of Benefits

The purpose of the Payroll and Benefits Orientation is to acquaint you with benefits offered to employees of UMass Amherst and to assist you in filling out the forms required to secure University pay and benefits. In preparation for the program we encourage you to review the following information.

**Massachusetts State Retirement System** – As an employee of the Commonwealth you will not contribute to Social Security. In lieu of this you will contribute 9% of the first \$30,000 of your annual salary and 11% of your annual salary above \$30,000 to the Massachusetts State Employees' Retirement System (SERS). Employees in positions not subject to overtime may alternatively, irrevocably, elect to make these contributions to the Optional Retirement Program (ORP) within their first 180 days of benefited employment.

- [Massachusetts State Employee's Retirement System](#) (MSERS) is a defined benefit or pension plan. MSERS 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.
- [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 Fidelity, TIAA/CREF or VALIC to manage your ORP retirement account.

In addition to participation in MSERS or the ORP, you may choose to invest additional pre-tax earnings into [one or both of the following voluntary, pre-tax retirement plans](#):

- University 403(b) plan – investing with TIAA and/or Fidelity.
- 457 “SMART” plan with Empower Retirement. Empower also offers a post-tax Roth option.

**Health Insurance** – You will be eligible for health insurance coverage through the MA Group Insurance Commission (GIC) effective the first day of the month following sixty (60) days of benefited employment. Plan options range from an HMO to an indemnity plan that provides coverage world-wide. The Commonwealth currently contributes 75% of the monthly health insurance premium, University faculty and staff members contribute 25% of the health insurance premium via pre-tax payroll deduction.

[Detailed premium and coverage information for the GIC health insurance, the long-term disability plan and life insurance plans is available in the GIC Benefit Decision Guide.](#)

**Basic Life Insurance** – the Commonwealth of Massachusetts offers \$5,000 of “basic” term life insurance; employees pay 25% of the premium for this coverage.

**Optional Life Insurance** – you may elect to purchase a maximum of eight times your annual salary in additional term life/accidental death and dismemberment insurance.

**Long Term Disability Insurance (LTD)** – the GIC's LTD insurance replaces 55% of your gross monthly salary (up to a maximum of \$10,000/month) if you are unable to work due to a qualifying disability for more than ninety (90) days.

**Pre-tax Options** – You may enroll to participate in the *Health Care Flexible Spending* and *Dependent Care Flexible Spending Accounts* upon joining the University or effective any plan year thereafter. These programs allow you to use pre-tax earnings to pay for certain un-reimbursed health care and dependent care expenses. These programs are discussed at the New Employees' Orientation Program and additional information is available on-line at the website above \*\*\*.

**Dental Insurance** – Dental Insurance is offered to all new benefited employees. Dental carriers and benefits vary based on the bargaining unit representing your position.

Please note - You will need the social security numbers and addresses of your beneficiaries that you list under your life and retirements accounts.

**[Human Resources Employee Service Center](#)** (room 325 Whitmore Administration Building, open Monday-Friday, 8:30am–5:00pm, closed until 10:45am on the third Wednesday of each month).