



UMass Chan
MEDICAL SCHOOL

Advancing
together

UMass Chan Staff Benefits

Click on blue text to link to more information

[Health Insurance](#)

The Group Insurance Commission offers 8 different health plans for UMass Chan Employees. Employer pays 75% of health insurance plan premium; Employee pays 25% through payroll deduction.

7 out of 8 plans are available to employees living in Worcester County. If you are living outside of New England, you are eligible for the HP Access America plan.

[Dental Insurance](#)

UMass Chan offers Dental Insurance through Cigna for you and your family. There are two levels of coverage to choose from:

Basic Plan: No cost to employee

Plus Plan: Additional employee premium: \$9.61 Individual, \$35.03 Family

[Vision Insurance](#)

UMass Chan offers a voluntary Vision plan through Guardian Insurance for you and your family. This plan utilizes the VSP network of providers. \$2.94 Individual, \$8.10 Family.

[Short Term Disability Plan](#)

UMass Chan offers a voluntary Short Term Disability Plan through Guardian insurance. Link includes "How to Calculate Your Premium."

[Life Insurance](#)

GIC offers both Basic Life Insurance and Optional Life insurance. Basic coverage is included with any health insurance enrollment. Optional Life Insurance is voluntary, with automatic approval during the new hire period.

[Long Term Disability](#)

GIC offers Long Term Disability Insurance. Long Term Disability is voluntary, with automatic approval during the new hire period.

[HCSA/DCAP](#)

GIC offers Flexible Spending Accounts through TASC. HCSA: Eligible health care related expenses. DCAP: Eligible dependent care related expenses.

Mandatory Retirement Plans

UMass Chan requires that all benefitted employees contribute to one of our two mandatory retirement plans.

[Massachusetts State Employee Retirement System \(MSERS\)](#)

The MSERS Pension Plan (Massachusetts State employee Retirement System) is the default retirement plan option administered by The State Board of Retirement. Mandatory contributions are 9% of salary and 2% of salary over \$30,000, up to applicable limits.

[Optional Retirement Plan](#)

Professional level employees are eligible to elect an alternate retirement plan in lieu of the pension. The Optional Retirement Program is a 401(a) defined contribution plan. Mandatory contributions are 9% of salary and 2% of salary over \$30,000, up to applicable limits.

Voluntary Retirement Plans

[UMass 403\(b\) Plan](#)

UMass offers a voluntary 403(b) plan which allows you to contribute to your retirement through payroll in a pre-tax or post-tax manner.

[457\(b\) SMART Plan](#)

The Commonwealth of MA offers a voluntary 457(b) plan which also allows you to contribute to your retirement through payroll in a pre-tax or post-tax manner.