

# FRINGE BENEFITS OVERVIEW

*for benefited employees*

Human Resources – Updated 03/15/22



Get more info: <https://www.westfield.ma.edu/offices/human-resources/benefits>

**Health Insurance:** Variety of HMO, POS, and PPO-type health insurance plans for in and out of state employees. Health insurance for benefitted employees begins the 1st of the month following the first 60 days of employment.

**Retirement:** Most employees are enrolled with the Massachusetts State Employee Retirement System (pension; defined benefit after vested). Eligible salaried employees may have the option to choose the Optional Retirement Plan (defined contribution, 5% employer match) through the Department of Higher Education. University employees DO NOT contribute to Social Security.

**Life Insurance:** Health insurance includes \$5,000 life insurance policy with option to elect additional life insurance up to eight times annual salary.

**Disability Insurance:** Long-term disability insurance is available for you to purchase for income protection due to illness or injury.

**Dental and Vision Insurance:** Benefits are provided by MetLife for MSCA faculty and APA administrators, and non-unit employees. Massachusetts Public Employees Fund (MPEF) provides benefits for AFSCME classified staff.

## Flexible Spending Accounts (FSA)

- **Health Care Spending Account:** Pays for certain health care expenses with pre-tax dollars.
- **Dependent Care Assistance Program:** Pays for certain dependent care expenses with pre-tax dollars.

**Employee Assistance Program:** Free short-term counseling and referrals for legal questions, financial difficulties, adoption and a broad range of other topics.

**Supplemental Retirement Saving Accounts:** Option to enroll in one or both plans as pre-tax or post-tax. A 457 plan with Empower or a 403b plan with investment options through Fidelity, TIAA-CREF, or VALIC.

**Tuition Waivers & Discounts:** Eligible employees (spouse and children may also be eligible) receive tuition waivers or discounts at most Massachusetts colleges and universities.

**Hybrid Telecommuting Program:** A flexible work option program that allows eligible employees to work remotely for part of their workweek.

**Public Service Loan Forgiveness (PSLF):** This program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

**Holidays:** Employees enjoy twelve (12) paid holidays each year.

**Personal Days:** Paid leave up to five (5) days each calendar year as specified in the collective bargaining agreements.

**Sick Leave:** Paid leave up to fifteen (15) days, accrued each bi-weekly pay period, as specified in the collective bargaining agreements.

**Vacation Leave:** Two (2) to five (5) weeks annually, accrued each bi-weekly pay period, based upon length of service and collective bargaining agreements. Not applicable to MSCA faculty.

**SERV:** The State Employees Responding as Volunteers (SERV) Program is a paid benefit available to eligible employees who volunteer during their regular work schedule up to one (1) day per month at approved Massachusetts non-profit organizations.

**Bereavement Leave:** Paid leave up to seven (7) days for the death of a family member as specified in the collective bargaining agreements.

**Jury Duty:** Paid leave granted to employees who are called to jury duty.

**Maternity and Adoptive Leave:** In accordance with the Family Medical Leave Act and collective bargaining agreements.

**Military Leave:** A maximum of 40 calendar days per federal fiscal year of paid leave for annual tour of duty and other qualifying military duty. Activations and ordered duties may be eligible for pay differential.

**Paid Sick Leave Bank or Extension:** Additional paid sick leave for eligible employees who have exhausted their own accrued time as specified in the collective bargaining agreements.

**Family Medical Leave Act (FMLA):** Provides up to 12 weeks of job-protected, unpaid leave in a calendar year for family or medical reasons, or up to 26 weeks of job-protected, unpaid leave in a calendar year to care for a family member in the armed services.

**Paid Family and Medical Leave (PFML):** Paid family and medical leave provides eligible Massachusetts employees with up to 12 weeks of job-protected, paid family leave, up to 20 weeks of job-protected, paid medical leave, or up to 26 weeks of combined family and medical leave in a benefit year.