

Health Insurance

As a regular, benefited employee you have the opportunity to join one of 12 health plans with comprehensive coverage for necessary medical treatment, preventative care and prescription drugs offered by RCC through GIC (Group Insurance Commission). GIC provides and administers health insurance and other benefits to the commonwealth’s employees and retirees, and their dependents and survivors.

Review the **GIC Benefit Decision Guide** and plan materials for details. Select the plan that meets your health care needs. The plans currently offered include:

UniCare State Indemnity Plan/Basic with CIC
UniCare State Indemnity Plan/Basic without CIC
UniCare State Indemnity Plan/PLUS
Tufts Health Plan Navigator
Fallon Community Health Plan-Select Care
Harvard Pilgrim Independence Plan
Health New England
Allways Health Partners Complete
UniCare State Indemnity Plan/Community Choice
Tufts Health Plan Spirit
Fallon Community Health Plan-Direct Care
Harvard Pilgrim Primary Choice Plan

***Plan rates can be found in the GIC Benefit Decision Guide**

Cost: The Commonwealth pays 75% of your premium and you are responsible for 25% of the premium which are deducted biweekly from your paycheck on a pre-tax basis.

Enrollment Due Date: If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 10 days of your initial start date. If you are enrolling in a family plan, please bring a copy of your marriage certificate for a spouse and a copy of a birth certificate for any dependents, and Social Security Numbers for all enrollees.

Your next opportunity to change your plan will be during the next Annual Enrollment period. You may enroll sooner if you have a qualifying event with documented proof within **45 days of change** (e.g., change in family status, involuntary loss of other coverage or move out of the service area). The Annual Enrollment period occurs early April to early May each year with coverage effective July 1.

GIC Rx: Prescription Drug Benefits:

Express Scripts (ESI) administers the GIC prescription drug benefit for non-Medicare health insurance products. Use your ESI ID card when filling prescriptions.

Enrollment Due Date: Anytime

Cost: You pay an annual prescription drug deductible of \$100/individual and \$200/family, separate from your health plan deductible. Once you have paid your prescription drug deductible,

your covered prescriptions are subject to a copay.

For more information visit: <https://www.express-scripts.com/frontend/open-enrollment/commonwealthofmassachusettsgroupinsurancecommission/plans/5cc15e9c147140006221b0f9>

Life Insurance

Basic Life Insurance

If you have enrolled in a health plan with GIC, you will also gain \$5,000 of basic life insurance coverage. Life insurance is administered by GIC.

Optional Life Insurance

You must be enrolled in basic life insurance in order to be eligible for optional life insurance.

New State Employees: You may enroll in optional life insurance within 10 days of employment without providing evidence of good health.

Current Employees During the Year: State employees actively at work may apply for the first time or apply to increase their coverage at any time during the year. After you apply, you will receive instructions for completing a personal health application for MetLife's review and approval. The GIC will determine the effective date if MetLife approves your application.

Employee Cost: Plan based on age/salary (see below)

Optional Life Insurance Rates (Including AD&D)

MONTHLY GIC PLAN RATES EFFECTIVE JULY 1, 2021		
<i>Per \$1,000 of Coverage</i>		
ACTIVE EMPLOYEE AGE	NON-SMOKER RATE	SMOKER RATE
Under Age 35	\$0.04	\$0.10
35 – 44	\$0.05	\$0.12
45 – 49	\$0.06	\$0.19
50 – 54	\$0.13	\$0.31
55 – 59	\$0.20	\$0.49
60 – 64	\$0.29	\$0.73
65 – 69	\$0.67	\$1.37
70 and over	\$1.13	\$2.49

Enrollment Due Date: If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 10 days of your initial start date.

Disability

Long-Term Disability (LTD)

You may purchase LTD coverage. Your long-term disability is administered by GIC and the carrier is Unum. Coverage begins when you are continually disabled for more than 90 days. The plan will pay 55% of your pre-tax income, up to a maximum of \$10,000 per month.

Employee Cost: Plan based on age/salary (see below)

ACTIVE EMPLOYEE AGE	EMPLOYEE PREMIUM – Per \$100 of Monthly Earnings
Under Age 24	\$0.06
25 – 29	\$0.07
30 – 34	\$0.11
35 – 39	\$0.13
40 – 44	\$0.30
45 – 49	\$0.40
50 – 54	\$0.48
55 – 59	\$0.60
60 – 64	\$0.58
65 – 69	\$0.33
70 and over	\$0.20

Flexible Spending Accounts (FSAs)

Through GIC, active state employees who are eligible for GIC benefits may enroll in a Health Care and/or Dependent Care FSA. FSA's allow you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you decide to contribute.

Health Care Spending Account (HCSA)

- Use for eligible co-pays, deductibles and non-covered health/dental expenses.

Dependent Care Assistance Program (DCAP)

- Defer up to \$5,000 per year on a pre-tax basis
- Use for child and elder care costs; after school; daycare

***Employee Cost:** See below example

**Administrative Fee: You pay a \$1.00 monthly administrative fee regardless of whether you enroll in one or both FSAs.*

BREAKDOWN OF PAYCHECK & DEDUCTIONS	NOT PARTICIPATING IN HCSA OR DCAP PLAN	PARTICIPATING IN HCSA OR DCAP PLAN
Gross Yearly Pay	\$30,000	\$30,000
Health Care FSA Annual Contribution (Pre-Tax)	\$0	(\$2,000)
Dependent Care FSA Annual Contribution (Pre-Tax)	\$0	(\$4,000)
Taxable Income	\$30,000	\$24,000

Sample Income Tax Withholdings of 25%	(\$7,500)	(\$6,000)
Yearly Health Care Expenses	(\$2,000 post-tax)	\$2,000 (Claims reimbursed)
Yearly Daycare Expenses	(\$4,000 post-tax)	\$4,000 (Claims reimbursed)
Net Available Income	\$16,500	\$18,000

Enrollment Due Date: If elected, coverage for HCSA begins on the first of the month following 60 days of employment. DCAP is effective the first day of work. You must enroll within 60 days of your initial start date.

Your next opportunity to change your election(s) will be during the next Open Enrollment period. You may enroll sooner if you have a qualifying event with documented proof within 45 days of event (e.g.: change in family status, gain/loss of Medicare/Medicaid or a change in employment status).

Dental

Your dental coverage (individual or family), is administered by Health Plans Inc. and the carrier is MetLife Group.

Enrollment Due Date: If elected, coverage begins on the first of the month following 60 days of employment. You must enroll within 30 days of your start date.

Cost: Individual Coverage/\$22.80 month Family Coverage/\$45.60 month

Your next opportunity to change your plan will be during the next Annual Enrollment period. You may enroll sooner if you have a qualifying event with documented proof (e.g.: change in family status, involuntary loss of other coverage).

To find a dentist visit MetLife online at: www.metlife.com/mybenefits

Vision

MetLife VisionAccess is a voluntary discount program that helps you save and stay on top of your care. You get great discounts that couldn't be easier to use — just visit one of the thousands of participating private practice ophthalmologists and optometrists.

Discounts are available from any participating private practice. See your program schedule of benefits for more details.

For more information or to find a participating provider visit our website at www.metlife.com/mybenefits or call 1-888-GET-MET8.

Enrollment Due Date: Anytime

Cost: None

Retirement

Mandatory

There are two distinct types of retirement plans and it is mandatory you enroll in one. You are defaulted into the Massachusetts State Employee Retirement System (MSERS) and have 180 days to opt into the Optional Retirement Program (ORP), as it is an irrevocable decision.

Mandatory retirement is paid by employee on a pre-tax basis, in lieu of Social Security (Windfall Provision). This may impact your future Social Security benefits. You contribute 9% of your annual salary and an additional 2% of your salary above \$30,000.

The MSERS is administered by the State Board of Retirement and is a Defined Benefit Plan. The plan is designed to provide you a monthly income based on your age, salary and years of service at the time you retire.

Enrollment Due Date: This form must be returned when you complete a return all pre-employment paperwork that was included in your hiring packet.

View the retirement benefit guide online at: <https://www.mass.gov/doc/msers-retirement-benefit-guide-0/download>

Enrollment Due Date: The State Retirement Enrollment Form must be completed and returned with all other forms contained in your pre-employment packet.

Optional Retirement Program (ORP)

(ORP) is a flexible and portable retirement plan for employees at the Commonwealth's public institutions of higher education and the Department of Higher Education. Eligible employees may choose either the ORP or the Massachusetts State Employees' Retirement System (MSERS) for their retirement coverage.

The Department of Higher Education is the ORP plan administrator.
Contact: (617) 994-6960

Eligibility:

All employee classes are eligible for ORP coverage except:

- Unit and non-unit classified employees
- Residents at UMass Medical School
- Post-doctoral employees at the University of Massachusetts
- Students whose employment is incidental to their education

Details regarding the ORP retirement program can be found online at: <https://www.mass.edu/forfacstaff/orp/home.asp>

Optional Supplemental Retirement Savings:

Massachusetts Deferred Compensation SMART Plan (MSRB)

457(b) Plan – Smart Plan #98966-01

MSRB is a voluntary retirement savings program. The Plan is established under the Internal Revenue Code Section 457, which allows eligible employees to save and invest before-tax or Roth 457 contributions through salary deferrals.

The plan is administered and carried by Empower Retirement.
Contact: (877) 457-1900 (Option 0)

Commonwealth of Massachusetts EAP (Employee Assistance Program)

The Mass4You Employee Assistance Program (EAP) is available to all active state and municipal employees and their families who are eligible for GIC benefits. GIC health insurance coverage is not required to access the many Mass4You EAP work/life and other support services.

1.844.263.1982

TTY Support: 711 +1.844.263.1982

Substance Use Treatment Helpline: 1.855.780.5955

Enrollment Due Date: No formal enrollment is required. Contact Mass4You to learn more
Cost: Free

Time Off

(based on a 37.5-hour week and pro-rated for part-time)

Vacation Days

All non-unit professional staff members who work a twelve (12) month year shall be entitled to an annual vacation leave of 150 hours (.076923 hours of leave per hours worked) (twenty (20) days). For part-time employees (half-time or more), vacation leave credits shall accumulate at the same proportion as employee's service bears to full-time service.

5 years - <10 years	22 days/165 hours (.088461 hours of leave per hours worked)
10 years - <15 years	23 days/172.55 hours (.08846 hours of leave per hours worked)
15 years - <20 years	24 days/180 hours (.09230) hours of leave per hours worked)
20 years - <25 years	25 days/187.50 (.096153) hours of leave per hours worked)
>25 years	30 days

Personal Days

You will receive five personal days each January which must be used by December 31 of that year.

Beginning of Calendar Year:

January I -March 30:	30 hours
April I-June 30:	22.5 hours
July I -September 30:	15 hours

October 1 -End of Calendar Year: 0 hours
Pro-rated First Year Depending on Hire Date

Each regular part-time professional on the payroll on the effective date of this Handbook shall be allotted pro-rated personal leave based on thirty-seven and one-half hours (37.5) (five days) each calendar year beginning January 1st of each year.

Sick Days

Sick leave credit shall begin with the first full hour of employment, and accumulate at an hourly rate. Twelve (12) month employees shall be entitled to 112.5 hours (fifteen (15) days) of sick leave for each year of service; ten (10) month employees shall be entitled to 93.75 hours (twelve and one-half (12 1/2) days) for each year of service. For part-time employees (half-time or more), sick leave credits shall accumulate in the same proportion that employee's service bears to full-time service.

Holidays

12 holidays listed below

New Year's Day – January First

Martin Luther King, Jr. Day – Third Monday in January

Washington's Birthday – Third Monday in February

Patriots' Day – Third Monday in April

Memorial Day – Last Monday in May

Juneteenth Independence Day – June 19th

Independence Day – July 4th

Labor Day – First Monday in September

Columbus Day – Second Monday in October

Veterans' Day – November 11th

Thanksgiving Day – Customarily the fourth Thursday in November

Christmas Day – December 25th

Campus Parking Info

All parking on campus is free

Visitors can park in spaces in Lot #1 or Lot #2 that are not designated as **employee parking**. Note that the new electric car charging stations in Lot #1 are for electric car-charging only, and should not be used for **general parking**. Lot #3 is currently closed.

Supplemental Benefits

Tuition Remission

All full-time professionals paid from the AA Account and who have completed at least six (6) months of service shall be eligible for system-wide tuition remission benefits. This provision shall include the spouse and dependent child or children of a qualified professional.

In addition to the benefits contained in the Board of Higher Education Tuition Remission Policy, each employee and his/her spouse and dependent child or children shall be eligible for

enrollment in any non-state supported course or program offered through continuing education at a Community College with payment of fifty percent (50%) of the fees, save as is provided in Massachusetts General Laws. Each employee and his/her spouse and dependent child or children shall be eligible for enrollment in any state supported regular day program at a Community College with payment of fifty percent (50%) of the fees, save as is provided in Massachusetts General Laws.

Early Retirement Incentive

Any non-unit professional who has served at least ten (10) years in either the State Retirement Plan or the Optional Retirement Plan, who is eligible to retire under either Plan, and who is at least fifty-five (55) years of age as of the anticipated date of retirement shall be eligible to receive an early retirement incentive subject to notification provisions below.

An eligible Professional who retires in accordance with the foregoing conditions shall receive an early retirement incentive equal to the applicable percentage of his/her salary as of the date of retirement in accordance with the following schedule:

Age of Non-Unit Professional on Retirement Date

55 – 60	30%
61	25%
62	20%
63	15%
64	10%

Reggie Lewis Track Center

The Reggie Lewis Track and Athletic Center, which opened in 1995, was built by the Commonwealth of Massachusetts, is the culmination of 30+years of struggles by the Massachusetts State Track Coaches Association (MSTCA) to build a facility dedicated to Massachusetts public high schools track and field meets statewide

1350 Tremont Street, Boston, MA 02120

(617) 541-3535

<https://www.rcc.mass.edu/reggie-lewis>

Metro Credit Union

As a not-for-profit financial cooperative that is owned by and operated for its members, they offer a wide range of low-cost financial products and services.

Call 877.MY.METRO

<https://www.metrocu.org/>

AllOne Health (RCC's Employee Assistance Program)

Experienced in-house clinical staff of highly-skilled and certified counselors including LICSW, LCSW, LMFT, LPA, CSAO & more all committed to improve health outcomes. Telephones are answered 24/7/365; multipronged approach to program promotion for increase awareness. Other services are available such as:

Mental Health Counseling

Life Coaching

Work/Life Resources

Legal/Financial Resources
Student Assistance Program



How can I access MyLifeExpert from my phone?

Scan this **QR Code** or visit **mylifeexpert.com** from your mobile device to download the PWA to your home screen.

If you are experiencing a life-threatening situation, please call 911 or immediately go to an emergency room.

Enrollment Due Date: No formal enrollment is required.

Cost: Free

Transit Program (pre-tax):

Enrollment Due Date: Anytime

Cost: Based on the card/pass purchased

To view current MBTA fares please visit: <https://www.mbta.com/fares>