

# Bargaining Unit Benefit Details

As a Bargaining Unit employee of the Center for Health Information and Analysis (CHIA), you have a comprehensive program of benefits available to you and—in many instances—your family. Please contact the Human Resources Department for more information about your benefits.

---

## Health Care Benefits

As an employee at CHIA, you have medical, dental, and vision plans from which to choose coverage. You may cover yourself and your eligible spouse and children. To elect coverage, you must enroll within 21 days of hire. Health insurance is effective immediately if your start date is on the first of the month. If your start date is between the second through the end of the month, health insurance is effective on the first of the following month.

### GIC Health Insurance

The Commonwealth offers a variety of insurance plans to all state employees through the Group Insurance Commission (GIC). Employees hired before June 30, 2003, contribute 20% of the premium costs for basic life and health insurance and the Commonwealth contributes 80%; employees hired on or after June 30, 2003, contribute 25% and the Commonwealth contributes 75% of the premium costs. For specific detailed information about the various health insurance plans and current rates, please visit the [GIC website](#).

### GIC Wellness Reimbursement Program

Employees enrolled in the GIC health insurance plans are eligible for several wellness reimbursements and programs. Please see [program details listed by insurance products](#).

### Employee Assistance Program

Mass4You, the Commonwealth's Employee Assistance Program, is available at no additional cost to all active state and municipal employees and their immediate family members who are eligible for GIC coverage. Sign in to [Optum Live and Work Well](#) with access code Mass4You to learn more.

### NAGE Health and Welfare Dental Benefits

Dental benefits are offered through the bargaining unit's Health and Welfare Trust Fund and are not associated with Group Insurance Commission benefit plans. Please contact the NAGE Health and Welfare Trust Fund at **800-641-0700** for more information. Benefits are retroactive to the date of hire.

## NAGE Health and Welfare Vision Benefits

Vision benefits are offered through the bargaining unit's Health and Welfare Trust Fund and are not associated with Group Insurance Commission benefit plans. New hires will receive a packet within the first month of employment. Benefits are retroactive to the date of hire.

## NAGE Health and Welfare Hearing Aid Benefits

The Hearing Aid Assistance Program provides a maximum reimbursement of \$1,000 every three (3) years for the cost of a hearing aid device. Reimbursement is provided for a hearing aid device only, excluding coverage for a hearing test. Please contact the NAGE Health and Welfare Trust Fund at **800-641-0700** for more information.

## Flexible Benefits Plans

Flexible benefits plans help you save money by allowing you to pay for certain eligible expenses with pre-tax dollars. The tax savings help offset the impact of these expenses on your disposable income.

### Dependent Care Assistance Program (DCAP)

This benefit program is administered by [Total Administrative Services Corporation](#), which allows you to set aside up to \$5,000 of your income to pay for child or dependent care expenses on a pre-tax basis. If you enroll on a timely basis, coverage generally begins on the first of the month 60 days after your date of hire. You also may enroll during the annual open enrollment period.

### NAGE Health and Welfare Dependent Care Reimbursement Program

Eligible expenses that qualify for reimbursement include expenses incurred on behalf of eligible dependents up to \$2,000. Note that the Commonwealth of Massachusetts/NAGE Health and Welfare Trust Fund will be required to report your reimbursement amount to both you and the IRS each year on an IRS Form W-2. Please contact the NAGE Health and Welfare Trust Fund at **800-641-0700** for more information. There is no enrollment period.

### Health Care Spending Account (HCSA)

This is an optional program administered by [Total Administrative Services Corporation](#), which allows you to set aside up to \$3,300 of your income to pay for eligible medical expenses on a pre-tax basis. There is a monthly pre-tax fee of \$1.00 for the HCSA alone, DCAP alone, or both the HCSA/DCAP.

### MBTA Pass/Commuter Expenses

[MBTA Pass/Commuter Rail/Parking Expense program](#) is available each month, the cost of which may be automatically deducted from your paycheck on a pre-tax basis. The pre-tax monthly fee for this program is \$1.50 for transit alone, parking alone, or both transit and parking. You may enroll at anytime during the year.

### Transit Reimbursement Benefit

The [TransitMatch program](#) is designed to provide eligible Commonwealth employees with convenient access to transit savings. It allows employees to save on commuting expenses and contribute to a greener, more sustainable environment. Through TransitMatch, the Commonwealth reimburses 50% of employees' contribution for commuting-related expenses, up to \$150 per month and \$1,800 annually.

## Income Protection Benefits

The following benefits provide you with a source of income should you become disabled, injured, and unable to perform your normal duties at work.

### GIC Long-Term Disability (LTD)

This is an optional income replacement program in the event that you become unable to work for an extended period of time due to an accident or illness. Rates are based on salary and age. Employees pay 100% of premium. Employees enrolling within 31 days of hire may enroll without providing evidence of good health. All current state employees who enroll at any time throughout the year or open enrollment period must provide proof of good health for approval to enter the plan.

### Workers' Compensation

Workers' compensation is an insurance that provides income, medical benefits, and rehabilitative services for workers injured on the job or while performing work-related duties.

### Extended Illness Leave Bank (EILB)

EILB is a voluntary program that allows employees who experience an extended illness or injury to recover salary that would otherwise be lost due to an extended unpaid leave of absence. Employees must have 12 months of service prior to joining and may join during one of two enrollment periods in the year. Employees must donate one day of leave time to become a member. For more information and to enroll, please visit the [Extended Illness Leave Bank program](#).

### Paid Family Medical Leave (PFML)

PFML is a state-offered benefit for anyone who works in Massachusetts and is eligible to take up to 26 weeks of paid leave for medical or family reasons. PFML is funded through a Massachusetts tax and is separate from both the federally mandated benefits offered by the Family Medical Leave Act (FMLA) and from leave benefits that may be offered by CHIA. For information and details, see the [Paid Family and Medical Leave \(PFML\) program](#).

## Survivor Protection Benefits

If you should die while employed at CHIA, your surviving beneficiary(ies) will receive benefits from a GIC-sponsored plan.

### GIC Basic Life Insurance

All GIC health insurance plans include a \$5,000 life insurance policy. Employees who choose not to enroll in GIC's health insurance may still purchase this basic life insurance. Employees hired before 2003 pay \$1.30/month for this coverage; employees hired after 2003 pay \$1.63/month. Rates are subject to change.

### GIC Optional Life Insurance

Employees may purchase additional life insurance up to 8 times their salary less \$1,000 or elect a flat amount up to \$1,000 less than their salary. Rates are based on the amount selected, age, and smoking status.

### NAGE Health & Welfare Death Benefit

There is a \$3,000 death benefit available for each eligible employee, spouse, and dependent child listed with NAGE. This benefit will be paid directly to the estate of the deceased if a copy of a death certificate is submitted. For more information, please contact the NAGE Health and Welfare Trust Fund at **800-641-0700**.

## Retirement Plans

CHIA provides you with a number of retirement benefits, including retirement income, medical and dental coverage, and several voluntary retirement savings plans.

### Commonwealth Retirement

Membership in the Massachusetts State Employees' Retirement System (MSERS) is mandatory for all employees who are employed on a part-time or full-time permanent basis.

- The date of hire determines the percentage rate of bi-weekly pre-tax retirement contributions; for example, CHIA employees hired on or after July 1, 1996, contribute 9%.
- An additional 2% on the difference of salaries above \$30,000 is contributed for employees hired on or after January 1, 1979.
- Full-time employees earn one year of creditable service for each year of service completed. Creditable service is prorated if you are employed on a less-than-full-time basis. For estimated retirement percentages, please see links below:
  - [If hired before April 2, 2012](#)
  - [If hired on or after April 2, 2012](#)

### Retiree Health and Dental Benefits

Upon retirement, employees are eligible to continue their health insurance at the group rate and add dental insurance at the group rate. See the [Retirement and GIC Benefits](#) page for further benefit and eligibility information.

### Deferred Compensation—Pre-Tax 457 Plan

The Massachusetts Employees Deferred Compensation Program (SMART Plan) is a 457 deferred compensation plan that allows you to make contributions into an account established on your behalf. Your contributions are made on a pre-tax basis and all earnings are tax-deferred. The amounts accumulated on your behalf are distributed at retirement, or after a qualifying event such as separation from service or death. The current IRS maximum contribution per calendar year is \$23,500 to \$47,000 depending on your age. The enrollment form can be found at the [MA SMART Plan registration page](#).

### Roth 457 Plan—Post-Tax 457 Plan

A post-tax optional deduction for additional retirement funds—funds may only be removed/transferred upon termination or at time of retirement. The current IRS maximum contribution per calendar year is \$23,500 to \$47,000 depending on your age. See the [Retirement and GIC Benefits](#) page.

## Professional Development

As a CHIA employee, you are encouraged to obtain the skills, qualifications, and experience that allow you to make progress in your career.

### Tuition Remission

Full-time employees must complete six months of service to be eligible for tuition remission. Employees and/or their spouses may enroll in courses at any public community college, state college, or university in Massachusetts (excluding the University of Massachusetts Medical Program and UMASS Law School {Dartmouth}). The tuition remission benefit is subject to space availability and applies to the cost of tuition only. Note that student activity/administrative fees or books are not included in this benefit. For more information, please visit [Commonwealth Tuition Remission Program](#). Once you have selected a school, please use the [Tuition Remission eForm](#) to enroll.

## Educational Leave

CHIA employees may be granted a paid leave of absence in accordance with the policies of CHIA for educational purposes to attend conferences, seminars, briefing sessions, or other functions of a similar nature that are intended to improve or upgrade the individual's skills or professional abilities.

## Professional Development

As part of CHIA's commitment to our strategic plan, we seek to provide our staff with improved access to professional development opportunities. This reserve may cover expenditures such as classes and seminars, professional memberships, registration fees, educational materials, and tools related to your job. Please contact your manager for further details.

# Leave Benefits

CHIA provides employees with a variety of paid and unpaid time-off benefits.

## Paid Leave

### Holidays

The following are paid holidays for CHIA employees: New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Patriots' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

### Vacation Leave

Full-time employees (37.5 hours per week) accrue vacation leave with pay on an hourly basis, credited bi-weekly.

- Less than 4.5 years of continuous full-time creditable service will receive 6.25 hours of vacation time (2 weeks per year). New hires may be eligible for 3 weeks of vacation if they have 4.5+ prior years of professional experience
- 4.5 years–9.5 years will receive 9.375 hours of vacation time (3 weeks per year).
- 9.5 years–19.5 years will receive 12.5 hours of vacation time (4 weeks per year).
- 19.5 years or more will receive 15.625 hours of vacation time (5 weeks per year).

### Sick Leave

Full-time employees (37.5 hours per week) accrue 4.326975 hours of sick leave for each bi-weekly pay period of employment. Part-time employees earn sick leave on a pro-rata basis. Twenty percent (20%) of sick time is paid out upon retirement.

### Personal Leave

Full-time employees receive three days of personal leave per year on January 1. Personal time must be used by the end of the calendar year or it will be forfeited. Full-time employees beginning their employment with CHIA shall be credited with paid personal leave as follows:

- Hire date January 1 through March 31 will be credited 3 days of Personal Leave.
- Hire date April 1 through June 30 will be credited 2 days of Personal Leave.
- Hire date July 1 through September 30 will be credited 1 day of Personal Leave.
- Hire date October 1 through December 31 will be credited 0 days of Personal Leave.

## Volunteer Service Program

This paid leave program allows eligible employees with six months of service to volunteer during work hours up to 7.5 hours per month in Massachusetts at an approved site or municipal department in the area of school volunteering, youth mentoring, education, environment, health and human services, or public safety. Advance supervisory approval is required and employees must submit a form verifying hours of volunteer work.

## Bereavement Leave

In the event of the death of a spouse or child, a maximum of seven days of leave may be used within 30 calendar days from the date of death. Upon the death of a foster child, stepchild, parent, stepparent, brother, sister, grandparent, grandchild, person for whom the employee is legal guardian, or parent or child of spouse or person living in household, a maximum of four days of leave may be used within 30 calendar days from the date of death. Upon the death of the brother, sister, grandparent, or grandchild of the employee's spouse, an employee shall be granted one day of leave to attend the funeral.

## Family Leave

CHIA employees are eligible for 30 days of paid family leave due to the birth, adoption or placement of a child. This leave may be used on an intermittent basis over the 12 months following the birth or adoption. The enhanced parental leave described herein shall not be combined with other Commonwealth-sponsored parental leave benefits.

## Voting Leave

An employee whose hours of work preclude them from voting in a town, city, state, or national election shall upon request be granted a voting leave with pay (not exceeding two hours) for the sole purpose of voting.

## Civic Duty Leave

Employees summoned for jury duty will be granted a leave of absence with pay for time lost from their regular work schedule while on jury duty upon presentation of the appropriate summons.

## Military Leave

CHIA employees are entitled to receive their regular pay while performing certain duties in the armed forces of the Commonwealth upon presenting their signed, official military orders to the Executive Director. Further, CHIA employees are entitled to receive their regular pay from the Commonwealth while performing their annual tour of duty (ATD). Employees are entitled to receive regular pay not exceeding 34 days in any state fiscal year and not exceeding 17 days in any federal fiscal year during their ATD.

Employees who are delegates or alternates to state or national conventions of veterans' organizations recognized by the Executive Office of Veterans Services shall be granted leave of absence with pay to attend those conventions.

## Domestic Violence Leave

Employees who are victims of domestic violence may utilize up to 15 days of paid leave (and up to six months of unpaid leave) to attend to issues resulting from domestic violence.

## Massachusetts State Employee Blood Donation Program

With advance supervisory approval, eligible employees may take a maximum of four hours paid leave including travel time and recovery time to donate blood. Employees who donate blood five times a year are also allowed up to four hours leave of absence with pay to attend the annual Massachusetts State Employees Blood Program luncheon for those who donate to the American Red Cross, Massachusetts General Hospital, or UMASS Memorial, which sponsor the luncheon.

## Unpaid Leave

### Family Medical Leave Act (FMLA)

Full-time and part-time employees who have completed their probationary period may have an unpaid leave of absence of up to 26 weeks for the following reasons:

- Birth and care of the employee's child or placement for adoption or foster care of a child with an employee;
- Care for an immediate family member (spouse, child, parent) who has a serious health condition; or
- The employee's own serious health condition

### Non-FMLA Family Leave

A full-time or part-time employee who has passed their probationary period, may request an unpaid leave of absence of up to 10 weeks to care for or to make arrangements for the care of a grandparent, grandchild, sister, or brother living in the same household or a child (whether or not the child is the natural, adoptive, foster, stepchild, or child under legal guardianship of the employee).

### Small Necessities Leave

An employee shall be entitled to a total of 24 hours of unpaid leave during any 12 month period, in addition to leave available under the Family and Medical Leave Act, for the following purposes:

- to participate in school activities directly related to the educational advancement of a son or daughter of the employee, such as parent-teacher conferences or interviewing for a new school;
- to accompany the son or daughter of the employee to routine medical or dental appointments, such as check-ups or vaccinations; and
- to accompany an elderly relative of the employee to routine medical or dental appointments or appointments for other professional services related to the elder's care, such as interviewing at nursing or group homes.

### Bone Marrow Donation/Organ Donor Leave

For participation in a bone marrow donor program, a maximum of five days of leave of absence with pay shall be granted to undergo the medical procedure and for associated physical recovery time. An employee who serves as an organ transplant donor may receive up to 30 days of paid leave.

## Other

### Credit Union

CHIA employees are eligible to join the [Metro Credit Union](#) upon their first day of hire.

### Summer Hours

Between the months of May and September with prior approval from your manager, CHIA employees are eligible for summer hours that provide flexibility throughout the work week.

### Public Service Loan Forgiveness Program (PSLF)

Commonwealth of Massachusetts employees may be eligible for the U.S. Department of Education [Public Service Loan Forgiveness Program](#) for certain federal student loans. The PLSF Employment Certification Form is administered by the Commonwealth. Please complete the [PSLF e-Form](#).



CENTER FOR HEALTH INFORMATION AND ANALYSIS

501 Boylston Street  
Boston, MA 02116  
(617) 701-8100

[www.chiamass.gov](http://www.chiamass.gov)