



# 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 10 days of hire. Health insurance is effective on the first day of the month following 60 days of employment. You also may enroll during any annual open enrollment period.*

- **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 <http://www.mass.gov/gic>.
- **GIC WELLNESS PROGRAMS AND REIMBURSEMENTS:** Employees enrolled in the GIC health insurance plans are eligible for several reimbursements and programs. Please see program [details](#).
- **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 1-800-641-0700 for more information. Benefits are retroactive from 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 from the date of hire.
- **NAGE HEALTH AND WELFARE HEARING AID BENEFITS:** The [Hearing Aid Assistance Program](#) provides a maximum reimbursement of \$1000 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 1-800-641-0700 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 Benefit Strategies <https://www.benstrat.com/gic/> 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 sixty days after your date of hire. You also may enroll during the annual open enrollment period for the flexible spending plans.
- **NAGE HEALTH AND WELFARE DEPENDENT CARE REIMBURSEMENT PROGRAM:** Eligible expenses that qualify for reimbursement include expenses incurred on behalf of eligible dependents up to \$1000. Note, 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. For more information please click [here](#). There is no enrollment period.
- **HEALTH CARE SPENDING ACCOUNT (HCSA)** is an optional program administered by Benefit Strategies <https://www.benstrat.com/gic/> which allows you to set aside up to \$2,700 of your income to pay for eligible medical expenses on a pre-tax basis. There is a monthly pre-tax fee of \$2.00 for the (HCSA) alone, (DCAP) alone or both the HCSA/DCAP.
- **MBTA PASS/COMMUTER PARKING EXPENSE:** MBTA Pass/Commuter Rail/ Parking Expense program <https://www.benstrat.com/ctbform/index.php> 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.

## 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 insurance 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 exists to assist employees who experience an extended illness or injury to recover salary that would otherwise be lost due to 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 submit eForm, please visit [Extended Illness Leave Bank 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 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, provided a copy of a death certificate is submitted. For more information: <http://www.nage.org/state/benefits/death-benefits>
- **GIC BASIC LIFE INSURANCE:** All GIC health insurance plans include a \$5,000 life insurance policy at the rates listed below. 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.

## RETIREMENT PLANS

*Employees are provided 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, e.g., CHIA employees hired on or after July 1, 1996 contribute 9%.
  - An additional 2% on the difference of salaries over \$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 below links: [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. For further benefit and eligibility information see [link](#).
- **DEFERRED COMPENSATION – PRE TAX 457 PLAN:** 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 \$19,500; if over 50 additional \$6,500 (\$26,000 total); or if participating in Catch-Up program maximum of \$39,000 allowed. The enrollment form can be found [here](#).
- **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 \$19,500; if over 50 additional \$6,500 (\$26,000 total); or if participating in Catch-Up program maximum of \$39,000 allowed. The enrollment form can be found [here](#).

## 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. Please note: 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 skill or professional ability.
- **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 holidays shall be paid holidays for CHIA employees: New Year's Day, Martin Luther King Jr. Day, President's Day, Patriots' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day.
- **VACATION LEAVE:** Full time employees (37.5 hours) accrue vacation leave with pay on a 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) accrue 4.326975 hours of sick leave for each bi-weekly pay period of employment. Part-time employees earn time 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 (7) days of leave may be used within thirty (30) calendar days from the date of said death. Upon the death of a foster child, step child, parent, step parent, brother, sister, grandparent, grandchild, person for whom the employee is legal guardian, parent or child of spouse or person living in household, a maximum of four (4) days of leave may be used within thirty (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 (1) day of leave to attend the funeral.
- **FAMILY LEAVE:** CHIA employees are eligible for thirty (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 twelve (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 him/her from voting in a town, city, state, or national election shall upon request be granted a voting leave with pay (not exceeding two (2) 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 thirty-four (34) days in any state fiscal year and not exceeding seventeen (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 Department 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 6 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 4 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 (4) 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 who sponsor the luncheon.
- **OFFICE CLOSING POLICY & COMMUNICATION PLAN:** CHIA relies on the direction of the Governor for emergency related office closings. For these purposes, all CHIA employees are classified as non-emergency, non-essential employees. If the Governor directs non-emergency, non-essential state employees to stay home, arrive late or leave early, CHIA employees should do the same. In limited instances, CHIA may have a need to close the office independent of the Governor and when other state offices remain open. If you'd like us to send the notification to your personal email or would like to be notified via text message, please send your request to this [link](#). We will do our best to notify employees by 11:00 PM the night before for office closures and late arrivals and by 3:00 PM for early releases. Given the unpredictable nature of New England weather and the last minute nature of emergency situations, this may not always be possible.

## UNPAID LEAVE

- **FAMILY MEDICAL LEAVE ACT (FMLA) LEAVE:** Full-time and part-time employees who have completed his or her 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;
  - To care for an immediate family member (spouse, child, parent) who has a serious health condition; or
  - For 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 in order to care for, or to make arrangements for the care of a grandparent, a grandchild, a 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 (5) 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 thirty (30) days paid leave.

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## OTHER

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- **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. Please find more information and program details [here](#). The PLSF Employment Certification Form is administered by the Commonwealth. Please complete the PSLF [e-Form](#).

*This summary provides an overview of many of the benefits provided by the Commonwealth of Massachusetts. These benefits are agreed upon through collective bargaining and subject to periodic review and change.*