



Power of culture

BARGAINING UNIT EMPLOYEE BENEFITS DETAILS

As a Bargaining Unit employee of the Mass Cultural Council, you have a comprehensive program of benefits available to you and, in many instances, your family. Please contact [Cathy Cheng-Anderson](#) for more information about your benefits.

Health Care Benefits

As an employee at the Mass Cultural Council, 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](#).
- **GIC Wellness Reimbursement Programs:** 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:** [Employees Mass4You](#), the Commonwealth's Employee Assistance Program is available at no additional cost to all active state employees and their immediate family members. (code Mass4You)
- **NAGE Health & 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](#).

- **NAGE Health & 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. [More information](#).
- **NAGE Health & 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. 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-fsa/> 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](#).
- **NAGE Health & Welfare Dependent Care Reimbursement Program:** Eligible expenses that qualify for reimbursement include expenses incurred on behalf of eligible dependents up to \$1000. There is no enrollment period. [More information](#).
- **Health Care Spending Account (HCSA):** The healthcare spending account is an optional program administered by Benefit Strategies which allows you to set aside up to \$2,850 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. [Link to enroll](#).
- **MBTA Pass/Commuter Parking Expense:** MBTA Pass/ Commuter Rail/ Parking Expense program <https://www.benstrat.com/clients/commonwealth/> 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 any time during the year. [Link to enroll](#).

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 if you become unable to work for an extended period due to an accident or illness. Rates are based on salary and age. Employees pay 100% of premium. [More information](#).
- **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. [More information](#).
- **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. [More information](#).
- **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. [More information](#).

Survivor Protection Benefits

If you should die while employed at the Mass Cultural Council, your surviving beneficiary(ies) will receive benefits from a GIC sponsored plan.

- **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. [More information](#).
- **GIC Optional Life Insurance:** Employees may buy additional coverage of up to eight times their annual salary, to a maximum benefit of \$1.5 million. Employees pay the full cost of this benefit. This is term insurance, which means that it is in effect for as long as you are eligible for coverage through your employment, and premium rates increase as you age. It has no cash value. Benefits are paid to your beneficiary(ies), so it is important to keep your beneficiary designation up to date. [More information](#).

- **GIC Basic Life Insurance:** Basic Life Insurance is a flat \$5,000 benefit for which employees contribute 20% or 25% of the premium (based on date of hire). 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 Benefits & Pension

Employees are provided with several 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 pretax retirement contributions, e.g., 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 & Dental Benefits:** Upon retirement employees are eligible to continue their health insurance at the group rate and add dental insurance at the group rate. [More 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 on a pre-tax basis and tax-deferred basis. The current IRS maximum contribution per calendar year is \$22,500; if over 50 years of age an additional \$6,500 (\$29,000 total); or if participating in Catch-Up program maximum of \$41,000 allowed. [More information.](#)
- **Deferred Compensation – Post-tax 457 Savings Plan:** The Massachusetts Employees Deferred Compensation Program (SMART Plan) is a 457 deferred compensation plan that allows you to make contributions on a post-tax basis. The current IRS maximum contribution per calendar year is \$22,500; if over 50 years of age an additional \$6,500 (\$29,000 total); or if participating in Catch-Up program maximum of \$41,000 allowed. [More information.](#)

Professional Development

As employees at the Mass Cultural Council, 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 the Commonwealth's Tuition Remission program. 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. 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.
- **Professional Development:** As part of the Mass Cultural Council's commitment to provide our staff with improved access to professional development opportunities. We have set aside a funding professional development reserve to 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. Each employee is allotted \$1000; the reserve is contingent annual funding.

Leave Benefits

The Mass Cultural Council provides employees with a variety of paid and unpaid time-off benefits.

PAID LEAVE

Holidays: The following holidays shall be paid holidays for employees: New Year's Day, Martin Luther King Jr. Day, President's Day, Patriots' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day.

Employees may volunteer to work on the holidays listed above for compensatory time to use for a holiday that their family celebrates.

(Enhanced) Vacation Leave: Full time employees (37.5 hours) accrue vacation leave with pay on an hourly basis, credited bi-weekly:

- Less than 4.5 years of full-time creditable service will receive 3 weeks of vacation leave annually.

- 4.5 years – 9.5 years will receive 4 weeks of vacation leave annually.
- 9.5 years – 19.5 years will receive 5 weeks of vacation leave annually.
- 19.5 years or more will receive 6 weeks of vacation leave annually.

Sick Leave: Full-time employees (37.5 hours) earn 15 days of sick leave. Leave is accrued at the rate of 4.326975 hours each bi-weekly pay period. Part-time employees earn time on a pro-rata basis. Twenty percent (20%) of sick time is paid out upon retirement.

(Enhanced) Personal Leave: Full time employees receive five (5) days of personal leave per year during the first full pay period of January. Personal time must be used by the end of the calendar year, or it will be forfeited. Full-time employees beginning their employment shall be credited with paid personal leave as follows:

- Hire date January 1 through March 31 will be credited 37.5 hours of Personal Leave.
- Hire date April 1 through June 30 will be credited 25 hours of Personal Leave.
- Hire date July 1 through September 30 will be credited 12.5 hours of Personal Leave.
- Hire date October 1 through December 31 will be credited 0 hours of Personal Leave.

Volunteer Service Program: This volunteer 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 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. [More information.](#)

(Enhanced) Bereavement Leave: Employees may take up to seven days with pay in the event of death of a family member or person for whom the employee is primarily responsible for making funeral arrangements, and/or a person living in the employee's household.

(Enhanced) Employer Paid Parental Leave: Employees are eligible for sixty (60) days of paid parental 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 cannot be combined with other Commonwealth sponsored parental leave benefits. To be eligible

for Parental Leave, an employee must have worked for Mass Cultural Council for at least 3 continuous months prior to the commencement of the leave and must be regularly scheduled to work at least 18.75 hours per week. Leave shall be pro-rated based on part-time status.

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: 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 Director of People and Culture. Further, 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 four (4) hours paid leave including travel time and recovery time to donate blood. Employees who donate blood five (5) 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.

UNPAID LEAVE

Family Medical Leave Act (FMLA) Leave: 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;
- 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 if qualified 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.

Other

- **Credit Union:** Employees are eligible to join the [Metro Credit Union](#) upon their first day of hire.
- **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 online](#). The PLSF Employment Certification Form is administered by the Commonwealth. [Complete the Public Service Loan Forgiveness \(PSLF\) Form](#) and submit as follows:
 - Complete Page 1 only of the PSLF form
 - Include only the last four digits of your Social Security number on the form
 - Email masshrempleeesservicecenter@mass.gov with a copy of your PSLF form as a PDF and include your Employee ID number

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.