EMPLOYEE BENEFITS OVERVIEW

for benefited employees

Office of People and Culture – Updated 05/11/26

Get more info: https://www.westfield.ma.edu/offices/hr-titleix-eo/benefits-wellness

Health Insurance: Variety of HMO, POS, and PPO-type health insurance plans for in and out of state employees. Health insurance for benefited employees is effective on the 1st of the month following the date of hire. Exceptions for employees hired on the 1st of the month, coverage is effective immediately.

Mandatory Retirement: Most employees are enrolled with the Massachusetts State Employee Retirement System (pension; defined benefit after vested 10 years). Eligible salaried employees have the option to choose the Optional Retirement Plan (defined contribution, 5% employer match) through the Department of Higher Education. Massachusetts state employees DO NOT contribute to Social Security.

Life Insurance: Health insurance includes $10,000 group life insurance policy with option to elect additional group life insurance with MetLife up to eight times annual salary. Whole life and term life insurance available through AFLAC.

Disability and Accident Insurance: Short term and long-term disability insurance is available for you to purchase for income protection due to illness or injury. Accident insurance available through AFLAC

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 FSA:** Pays for certain health care expenses with pre-tax dollars.
- **Dependent Care FSA:** Pays for certain dependent care expenses with pre-tax dollars.

Employee Assistance Program: *Mass4You* - Free short-term counseling and legal or mediation consultation. Referrals for a variety of Work-Life convenience services: child care, elder care, and many resources that promote the overall well-being for you and your family.

Voluntary Retirement Saving Accounts: Option to enroll in one or both plans as pre-tax or post-tax. A 457(b) plan with SmartPlan/Empower or a 403(b) plan through Fidelity, TIAA-CREF, or Corebridge (AIG/VALIC). Both offered multiple investment options to choose from.

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

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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 from two (2) 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 26 weeks of combined family and medical leave in a benefit year.