



## **Your Benefits at the Massachusetts Trial Court**

As a *Trial Court* employee, you are eligible to receive a wide-ranging array of benefits through those established by the *State Retirement Board* and the *Group Insurance Commission*, and benefits negotiated through collective bargaining agreements with unions representing *Trial Court* employees, together with other benefits established by the *Trial Court* for all court employees.

These benefits are an important sometimes underestimated part of your total compensation package. A major portion of the cost of key benefits programs such as Health Insurance and Retirement are borne by the State, while an employee bears the full cost of elective benefits that might be important for individual needs.

More information and forms regarding many of these benefits can be found on the Trial Court Intranet and Internet site. Each benefit section supplies information regarding coverage enrollment or making a change.

*This summary does not create a contract or pending agreement between the Trial Court and any employee or group of employees. The Trial Court reserves the right to change or alter any or all of such plans, policies and procedures described herein and within its jurisdiction at such time as deemed appropriate, consistent with applicable law.*

### **BENEFITS SUMMARY**

#### **Credit Union – Metro Credit Union**

Employees can arrange for direct deposit to any banking institutions statewide. Employees and their families are eligible to join the Metro Credit Union. This financial service offers employees a complete array of convenient comprehensive services, including automotive and consumer loans. Please contact your payroll coordinator.

#### **Deferred Compensation Program (Supplemental Retirement Program)**

All employees are eligible to contribute pre-tax funds based on federally established maximums via payroll deduction, to provide additional retirement income, over and above the basic State Retirement Plan. These options are available to you via the company authorized by the State Retirement Board to advise interested employees of the *Trial Court* of deferred compensation options, which include a variety of Mutual Funds, ranging from conservative to aggressive. For more information, call the SMART Plan at 1-877-457-1900 or contact [www.mass-smart.com](http://www.mass-smart.com).

#### **Dental and Vision Insurance Plans**

Dental and Vision Insurance coverage is available to both Union and Union-Exempt employees.

- Union employees should contact either OPEIU Local 6 at (617) 984-0006, or NAGE at 1-800-882-1466, for information regarding this benefit.

- Judges, Managers, and Union-Exempt employees should contact the Human Resources Department at (617) 742-8575.
- COBRA (Consolidated Budget Reconciliation Act, 1985) Under Federal law in the event of termination, retirement or disability, employees may apply to the Group Insurance Commission for continuation or conversion privileges for such benefits as health or life insurance, or contact their respective Unions for continuation of dental and vision coverage. Union-Exempt staff should contact the Benefits Manager for dental and vision insurance continuation.

### **Dependent Care Assistance Plan (DCAP)**

The Dependent Care Assistant Plan allows you to set aside up to \$5,000 of your annual income on a tax-free basis each calendar year to pay for childcare or other dependent care expenses. Eligibility requires that you have a child or children under the age of 13 or have a spouse or dependent who is unable to care for him/herself and who resides with you for at least 8 hours per day. Dependent care must enable you or your spouse to be employed. The plan is administered through ASIFlex, as authorized by the GIC. For more information, contact Benefit Strategies toll free at 1.800.659.3035 or visit their website at <http://www.asiflex.com/gic>.

### **Direct Deposit**

Paychecks are directly deposited into the participating bank of your choice once arrangements have been made through the State Treasurer's Office. Authorization forms should be obtained from the payroll coordinator responsible for your department's payroll.

### **Employee Assistance Program**

All employees and their families are eligible for up to 4 free, confidential counseling sessions with a counselor provided through *All One Health*, the Employee Assistance Provider of the *Trial Court*. *All One Health* may be reached at 1-800-451-1834.

### **Health Care Spending Account (HCSA)**

The Health Care Spending Account allows you to set aside up to \$2,500 of your annual income on a tax-free basis each calendar year to pay for eligible health care expenses. The plan is administered through ASIFlex, as authorized by the GIC. A list of eligible expenses is available on the Trial Court Intranet or on the Benefits Strategies website at [www.benstrat.com](http://www.benstrat.com). Contact Benefit Strategies toll at 1.800.659.3035 or visit their website at <http://www.asiflex.com/gic>.

### **Holidays**

The following holiday schedule has been established for all *Trial Court* employees: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Patriots' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day.

### **Insurance Benefits through the Group Insurance Commission (GIC)**

Please contact the payroll coordinator at your Division for forms or the Group Insurance Commission at (617) 727-2310, or visit their website at [www.mass.gov/gic](http://www.mass.gov/gic), for more information on any other of the following benefits.

**A) Health Insurance**

The Group Insurance Commission offers 12 Health Insurance Plan options, divided into three types of health plans, to provide health coverage to all employees and dependents. The three types of plans include two Indemnity Plans, three PPO's (Preferred Provider Organization) and 7 different (HMO's) Health Maintenance Organizations, to accommodate staff residing in different areas of Massachusetts. The health plans vary significantly in the way they deliver services and in the manner they handle health care costs. New employees may enroll in the plan of their choice when first employed. The Health Insurance Coverage goes into effect sixty-days (60) after the date of hire if a hire date is on the first of the month, otherwise; Health Insurance Coverage takes effect on the first day of the month following sixty-days (60) days or two full calendar months of employment, whichever comes first. Employees may change plans during Annual Open Enrollment in April/May.

**B) Life Insurance**

An important benefit provided to *Trial Court* employees by the Group Insurance Commission is the two-part program of Life Insurance and Accidental Death and Dismemberment Insurance. Basic Life Insurance coupled with Basic Accidental Death and Dismemberment is mandatory upon hire and provides a base of \$5,000 of coverage. Once insured under the Basic Plan, an employee may choose to purchase additional insurance from one to eight times their annual salary. Information regarding the cost of insurance will be provided to you by contacting the Group Insurance Commission.

**C) Long-Term Disability Insurance**

Long-term disability pays 55% of your base salary, tax free with benefits, beginning 90 days after the onset of a disabling condition. The benefit is reduced by any other income such as from state retirement and social security benefits, but in no case will it be less than \$100 per month. Premiums are based upon salary and age. As with Life Insurance Benefits, the plan is simplest to apply for when you are a new employee or you may apply at Open Enrollment periods. The plan is currently administered by UNUM at 1-877-226-8620.

**Leaves of Absence**

**A) Bereavement Leave**

Employees are eligible for a leave with pay for up to **four** days in the event of death of a spouse, domestic partner, child, step-child, parent, parent of spouse, brother or sister, step-parent, grandparent or grandchild, guardian of the

employee, or a parent, grandparent, brother or sister of employee's spouse or domestic partner. Employees are granted leave with pay for **one** day for the death of a spouse of the employee's brother/sister or the death of a spouse of the brother/sister of the employee's spouse. For further information, please refer to your Union contract or to the *Trial Court's Personnel Policies and Procedures Manual*.

**B) Family and Medical Leave Act (FMLA)**

The Family and Medical Leave Act of 1993 (FMLA) provides 12 weeks of unpaid leave in any 12-month period if requested by an eligible employee for 1) the birth of a child or to care for such child; 2) the placement of a child with an employee through adoption or foster care; 3) the care of a spouse, child or parent who has a serious health condition; 4) the employee's own serious health condition.

**C) Jury Duty**

Employees summoned for jury duty or as witnesses are entitled to a leave with pay for the duration of the absence, as governed by the language of collective bargaining contracts and established personnel policies, excluding temporary employees.

**D) Maternity Leave**

State law allows an unpaid maternity leave of up to 8 weeks per year for full-time female employees who have completed their probationary period. The leave is available for birth or adoptions. (Also see "Family Medical Leave Act".)

**E) Medical Leave**

An unpaid medical leave is requested and granted in accordance with Section 13.01 of each collective bargaining Agreement, or for union exempt employees, in accordance with Section 8.00 of the Manual. Such leave is usually granted for two months, but may be extended in accordance with the applicable extension provision.

**F) Military Leave**

Employees serving in the armed forces are entitled to unpaid military leave and to reemployment benefits. Employees meeting reserve obligations are entitled to leaves with pay and to the continued accumulation of all fringe benefits during an absence.

**G) Paid Leave Bank**

All employees, except elected Clerks and Registers of Probate, are eligible to join the *Judicial Paid Leave Bank*, after completing their probationary period, by donating a **minimum of one-half day** of accrued vacation, sick, or personal leave or compensatory time to the Bank. In return, upon exhausting all other forms of personally accrued leave, employees who become seriously ill or injured may apply for up to 90 days of paid leave within a 2-year period from the Paid Leave Bank Committee.

**H) Personal Leave Days (Paid)**

All employees hired after July 1, 2012 will receive 3 paid personal leave days (22.5 hrs) on January 1<sup>st</sup> of each calendar year. Paid personal leave days are pro-rated for part-time employees and for new employees hired after the start of the calendar year. Unused days are not carried over to the next calendar year.

**I) Personal Leave of Absence (Unpaid)**

Employees may apply for an unpaid personal leave of absence for an initial period up to two months for any reasonable purpose. Such leave requires the approval of both the employee's immediate manager and the Departmental Administrative Office. Requests for further extensions may be submitted for approval through the same sources.

**J) Political Leave of Absence**

Employees becoming candidates for federal, state, county or municipal elective office may be required to request an unpaid leave of absence until the election is decided or the employee ceases to be a candidate; or, if elected, until the employee ceases to hold office. Employees must request permission to remain on the payroll in an inactive status by seeking the prior approval of the Human Resources Department.

**K) Sick Leave**

The bi-weekly accrual rate of paid sick leave is credited in accordance with the *Trial Court's Personnel Policies and Procedures Manual* or the applicable collective bargaining agreement. Full time new employees receive 15 days per year, 4.327 hours per bi-weekly pay period. Part-time, permanent employees are credited sick leave on a pro-rata basis.

**L) Vacation Leave**

The bi-weekly accrual rate of paid vacation leave is credited in accordance with the *Trial Court's Personnel Policies and Procedures Manual* or the applicable collective bargaining agreement. An employee's vacation leave accrual rate is determined by years of service with the Trial Court and other qualifying State service if applicable. Part-time, permanent employees are credited vacation leave on a pro-rata basis. Upon termination, employees are eligible to receive vacation pay in lieu of time off for any accrued, unused vacation hours they have accumulated up to the maximum amount earned in a two year period.

For additional information, please contact the Human Resources Department of the Office of Court Management, or refer to your Union contract or to the *Trial Court's Personnel Policies and Procedures Manual*.

**Medicare Tax**

All State Employees hired on or after April 1, 1986, are obliged to participate in Medicare health coverage and are required to pay the Medicare portion of the social security tax. This tax is 1.45% of the first \$42,000 of a person's salary.

### **Probationary Period**

New employees are subject to a probationary period of six-months. The use of accrued, paid vacation leave during a probationary period requires the approval of the employee's immediate manager.

### **Retirement Benefits**

#### **A. Type of Plan**

Upon retirement from service with the *Massachusetts Trial Court*, employees may be entitled to a retirement benefit provided via the State Retirement Board. Employee retirement benefits are provided via a Defined Benefit Plan, which uses a formula to calculate retirement income based on age at retirement, total length of creditable service, and the average of the highest three years of annual salary.

#### **B. Participation**

Employee retirement benefits are funded through contributions made by employees and the State. Employees must contribute a mandatory amount of base salary depending upon date of hire, (9% as of 1990, and an additional 2% for salaries above \$30,000 annually). The State is responsible for funding future retirement benefits, based upon projections and actuarial tables. Employee contributions are made on a pre-tax basis, meaning that employees do not pay current federal or state income taxes on the contribution amount.

#### **C. Creditable Service**

Veterans who served, were honorably discharged and re-employed in the public sector within two years of discharge, may count up to a maximum of four-years as creditable service toward the retirement formula in (1) above. Other creditable service includes city or county service in Massachusetts and teaching service in a Massachusetts public school.

#### **D. Sick and Vacation Leave Buybacks**

Employees who retire under Massachusetts General Law ch. 32 shall be paid 20% of their earned, unused sick leave balance. Employees are eligible to receive vacation pay in lieu of time off for any accrued, unused vacation hours they have accumulated up to the maximum amount earned in a two year period.

Please contact the State Retirement Board at (617) 367-7770 for additional information.

### **Transportation (Commuter Benefits)**

Employees have the option of authorizing pre-tax payroll deductions to be directed to the Commonwealth's Qualified Transportation Benefit Program (QTBP) for Mass Transit and/or Parking Expenses. Benefit Strategies administers this benefit program for a nominal administrative fee charged to the employee (\$1.50 per month).

Employees may have any amount deducted, but the current pre-tax maximum amounts are:

- Parking Expense Account - \$250 / Month
- Mass Transit Expense Account - \$130 / Month

Contact Benefit Strategies toll free at (877)-353-9442 or visit their website at [www.benstrat.com](http://www.benstrat.com) for more information.

### **Tuition Remission**

Full-time permanent employees who have completed their probationary periods may enroll in any State institution of higher education, excluding the *University of Massachusetts Medical Center*, and receive *remission* of part or full tuition for enrollment in a degree program or a continuing education program depending on the policies of the individual college. Applications for this benefit may be obtained from your payroll clerk or on the Intranet, and must be approved by the Human Resources Department (617) 742-8575.

### **Unemployment Insurance**

Unemployment Insurance is provided to employees who lose their employment through no fault of their own. The *Trial Court*, as the employer, is responsible for the entire cost of the Unemployment Insurance Program. *The Federal Unemployment Tax Act* and *Massachusetts Unemployment Compensation Law* provide the benefits. The Massachusetts Department of Employment and Training makes determinations regarding eligibility and benefits. An unemployment brochure is given to any employee terminating employment with the Trial Court, or is available on the Trial Court Intranet, with the pre-printed DET number.

### **Worker's Compensation**

The Worker's Compensation Law of Massachusetts provides financial benefits if an employee is absent from work due to a work-related injury or illness, by paying for medical expenses directly linked to on-the-job related accident or injury and a percent of salary lost through absence from a position.

Work-related injuries or illnesses must be reported promptly to a supervisor or Department Head as well as being filed with the State Workers' Compensation Department, via the Human Resources Department.