

UMassAmherst
Foundation

2023-2024 BENEFITS GUIDE



Welcome to UMass Amherst Foundation

The UMass Amherst Foundation, Inc. (UMAF), a Massachusetts private non-profit organization, appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Get Ready to Enroll!

The purpose of this guide is to help you make the benefit choices that fit the needs of you and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

How to Enroll

- Review this guide carefully to understand your benefit options
- Access UMAF's enrollment site through their partner, [Rippling](#), to make your 2023-2024 plan elections

This guide is not your only resource, of course. Any time you have questions about benefits or the enrollment process, you can contact your human resources representative. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the all of the UMass Amherst Foundation summary plan descriptions (SPDs).

Please Note: The UMass Amherst Foundation, Inc. is a legally separate organization and not part of the Commonwealth of Massachusetts or the University of Massachusetts system.

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A few notes about enrolling in benefits

You can sign up for benefits or change your benefit elections at the following times:

- Within 31 days of your initial eligibility date (as a newly-hired employee).
- During the annual benefits open enrollment period.
- Within 31 days of experiencing a qualifying life event.

The choices you make at this time will remain the same through June 30, 2024. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

Changing Your Benefits During the Year

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Birth, legal adoption or placement for adoption;
- Marriage, divorce or legal separation;
- Dependent child reaches age 26 ;
- Spouse gains or loses employment or eligibility with current employer;
- Death of spouse or dependent child;
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program;
- Change in residence that changes coverage eligibility;
- Court-ordered change.

The IRS limits your ability to make changes to your coverage within 31 days of your qualifying life event. You'll need to provide proof of the event, such as marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Access UMAF partner for personal information, compensation and benefits, Rippling, [here](#) to learn more about:

- How to enroll in benefits
- Request time off
- Find W2
- And much more...

MEDICAL BENEFITS

The UMass Amherst Foundation is committed to helping you and your dependents maintain your health and wellness by providing you with access to the highest levels of care.

We will continue to offer you a PPO and an HMO as your medical plan options for 2023/2024:

- Blue Cross Blue Shield of Massachusetts (BCBSMA) HMO Select
- Blue Cross Blue Shield of Massachusetts (BCBSMA) PPO Blue Saver

Before pick, a plan visit bcbsma.com to confirm your doctor is in the network

HMO (Health Maintenance Organization)	PPO (Preferred Provider Organization)
HMO Blue Select Network - MA only	National BCBS PPO Blue Network
PCP (primary care physician) required – change anytime	No PCP (primary care physician) required
PCP refers you to see network specialists	No referrals required. Choose any doctor or hospital. In-Network and pay less or Out-of-Network* and pay more
Worldwide coverage for Emergency and Urgent Care (responsible for copayment)	Worldwide coverage for Emergency and Urgent Care (for In-Network benefits use a BCBS PPO provider or any emergency room)

Here are some terms you'll see in this guide:

COPAY: A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

DEDUCTIBLE: The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible healthcare expenses until the bills total \$1,000 for the year. After that, you share the cost with your plan by paying coinsurance.

IN-NETWORK: A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

OUT-OF-NETWORK: Care received from a doctor, hospital or other provider that is not part of the medical plan agreement. **HMO plan - there is no out-of-network coverage, other than emergency care.**

CO-INSURANCE: The percentage of costs of a covered health care service you pay (10%, for example) after you've paid your deductible.

OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

**PPO Out-of-Network: The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference*

Blue Cross Blue Shield of Massachusetts

Medical and prescription drug plan summary

Plan year: 7/1/2023-6/30/2024

	HMO Blue Select ¹	Preferred Blue PPO Saver	
	In-Network only	In-Network	Out-of-Network
<i>HRA seed: Individual / Family</i>	\$750/\$1,500	\$1,500/\$3,000	
<i>Deductible: Individual/ Family</i>	\$1,000/\$2,000	\$2,000/\$4,000 (in & out combined)	
<i>Out of Pocket Max (Encoded): Individual / Family</i>	Medical: \$5,450/\$10,900 Prescription: \$1,000/\$2,000	\$6,450/\$12,900 (in & out combined)	
<i>Physician's Office Visits</i>	\$20 copay	No charge, after deductible	20% coinsurance
<i>Specialist Office Visits</i>	\$35 copay	No charge, after deductible	20% coinsurance
<i>Urgent Care</i>	\$35 copay	No charge, after deductible	20% coinsurance
<i>Inpatient Admissions</i>	No charge, after deductible	No charge, after deductible	20% coinsurance
<i>Surgical Day Care</i>	No charge, after deductible	No charge, after deductible	20% coinsurance
<i>MRI, CT, PT Scans (Imaging)</i>	No charge, after deductible	No charge, after deductible	20% coinsurance
<i>Emergency Room Visit</i>	\$150 copay, , after deductible	\$150 copay, after deductible	\$150 copay, after deductible
Prescription Drugs	Retail (31 day) / Mail Order (90 day)	Retail (31 day) / Mail Order (90 day)	Retail (31 day) only
<i>Generic</i>	\$15/30	\$10/\$20, after deductible	\$20, after deductible
<i>Preferred Brand Drugs</i>	\$30/\$60	\$25/\$50, after deductible	\$50, after deductible
<i>Non-Preferred Brand Drugs</i>	\$50/\$150	\$45/\$135, after deductible	\$90, after deductible

¹Referral is required to see a specialist under the HMO

Health Reimbursement Account (HRA)

An employer-funded arrangement used to reimburse you for out-pocket qualified medical expenses. UMass Amherst Foundation provides employees enrolled in the medical plans with funding to help offset the deductibles:

BCBSMA HMO Blue Select: \$750 single/\$1,500 family

BCBSMA Preferred Blue PPO: \$1,500 single/\$3,000 family

See HRA page for more details.

Medical employee bi-weekly payroll contributions

July 1, 2023 – June 30, 2024

Bi-weekly Contributions		
	HMO Blue Select ¹	Preferred Blue PPO Saver
Employee	\$71.40	\$68.44
Employee + Spouse/Domestic Partner	\$142.81	\$136.89
Employee + Child(ren)	\$128.14	\$122.83
Family	\$215.96	\$207.10

Prescription coverage is integrated into both medical plans.
 Employees can elect the medical without enrolling in the dental or vision plans.



BCBS Resources

Available to all BCBS enrolled members

Get rewarded for your healthy habits!

Fitness Reimbursement up to \$150

- A full-service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, and other exercise programs
- Online fitness memberships, subscriptions, programs, or classes
- Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines

Receive up to \$150 annually when you participate in a qualified weight-loss program

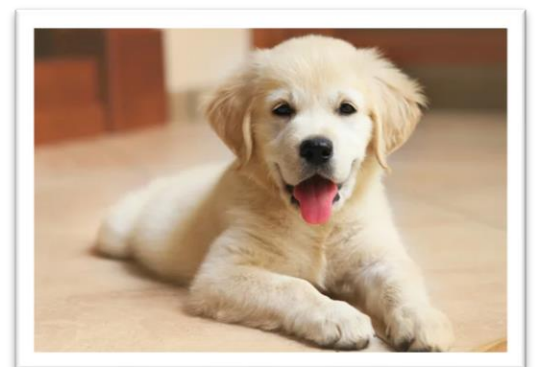
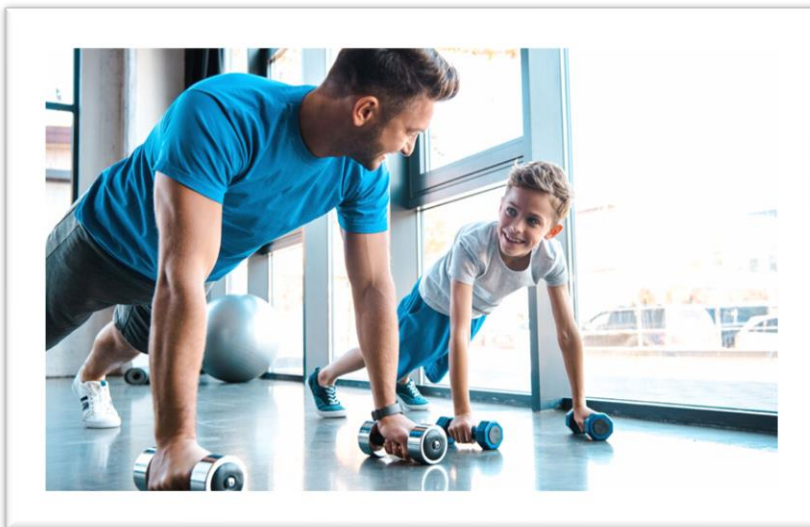
Participation fees for:

- Hospital-based programs and Weight Watchers® in-person
- Weight Watchers online and other non-hospital programs (in-person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.

Note: Reimbursement requests for 2023 programs must be submitted after your 2023 health benefits become effective

Pet Insurance discount

- Fetch Pet Insurance discount available to all BCBS members. Visit [Fetch](#) for more details



HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

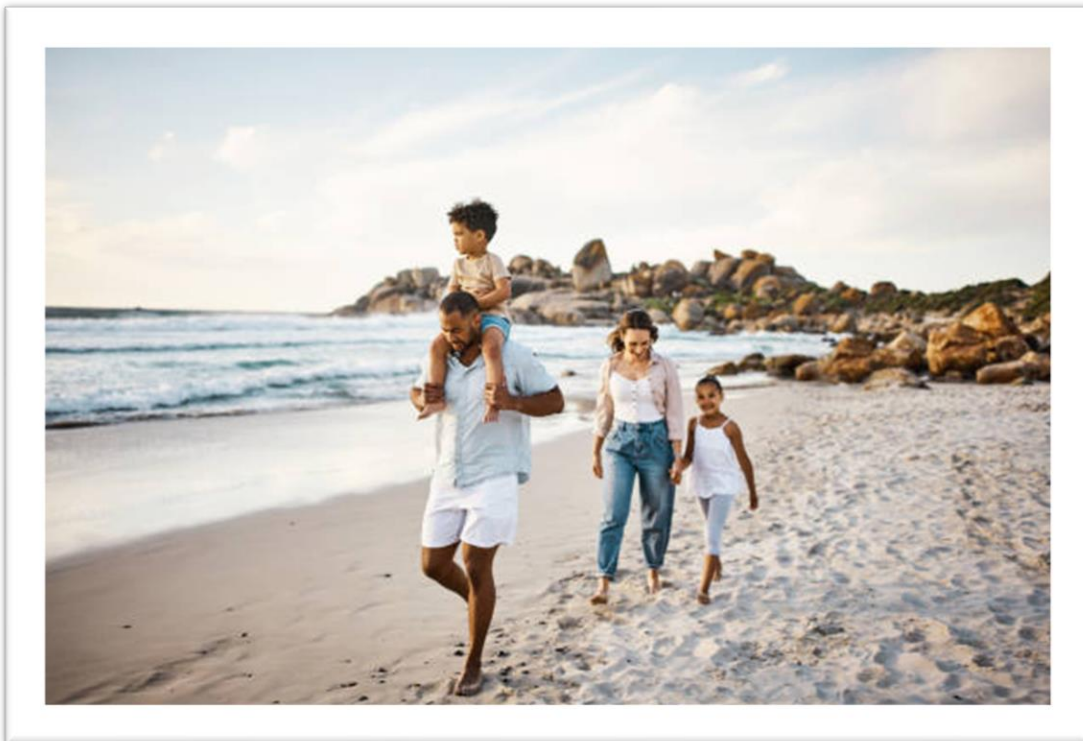
All UMAF employees that are enrolled in our BCBSMA health insurance receive the additional non-taxable employee benefit of our **Health Reimbursement Arrangement (HRA)**. The HRA is designed to help our employees cover the deductible costs associated with the health insurance plans.

To help keep the costs of healthcare affordable, UMAF HRA is designed to reimburse medical expenses that have been applied to the plan’s deductible (see chart below).

How it works:

1. Visit your medical provider and present your insurance ID card
2. Provider sends claim to your health plan for processing. These claims are then sent to HealthEquity and appear in your account.
3. HealthEquity will automatically pay providers for eligible medical expenses until HRA funds are gone.
 - **For prescriptions**, you can use your HealthEquity® VISA® Reimbursement Account Card.
4. To qualify your expense, in some instances, you may be asked to provide an itemized receipt or explanation of benefits to verify that an expense is eligible for reimbursement.

Coverage Tier	BCBS HMO/PPO deductible	Amount available in HRA to pay for deductible expenses (HMO/PPO)	Deductible amount not covered by HRA funds (HMO/PPO)
Single	\$1,000 / \$2,000	\$750 / \$1,500	\$250/\$500
Employee + Spouse/DP	\$2,000 / \$4,000	\$1,500 / \$3,000	\$500/\$1,000
Employee + Child(ren)	\$2,000 / \$4,000	\$1,500 / \$3,000	\$500/\$1,000
Family	\$2,000 / \$4,000	\$1,500 / \$3,000	\$500/\$1,000



FLEXIBLE SPENDING ACCOUNTS

Plan year July 1, 2023- June 30, 2024

Health Flexible Spending Account (FSA)

The UMass Amherst Foundation also offers its employees a Health FSA. Under this plan, you have funds withheld from your paycheck to be placed in a flexible spending account. You may use these funds to pay for a wide range of health, dental and vision expenses.

These items include:

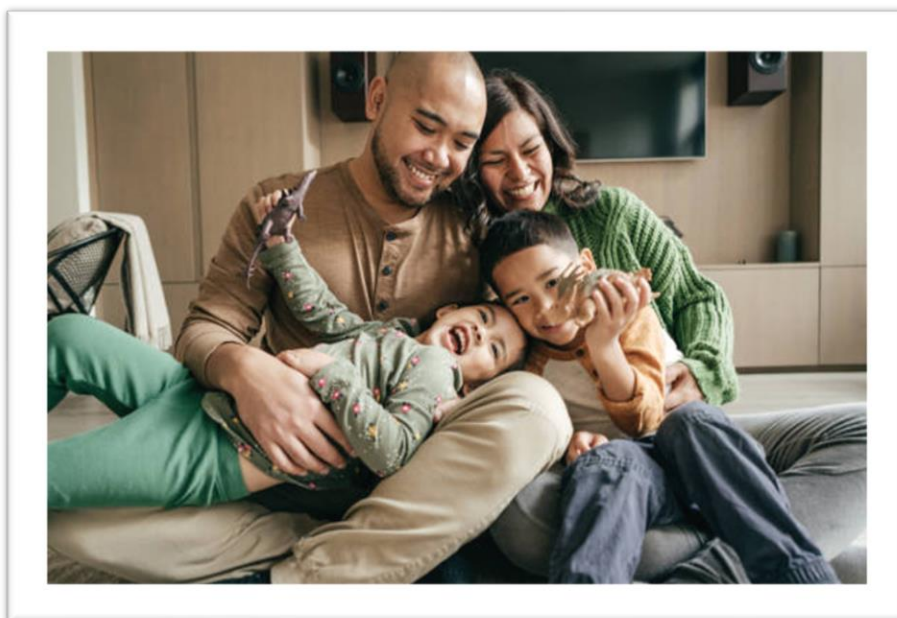
- Certain Over-the-Counter Medications
- Dental Deductibles
- Dental Work, Orthodontia
- Hearing Aids, Repairs and Batteries
- Medical Copayments Prescription Drugs
- Prescription Eyeglasses, Contact Lenses
- Eye Exams, LASIK Surgery
- Vision Solutions and Supplies Medical Deductible
- Medical Supplies & Equipment Chiropractic Care & Acupuncture

Dependent Care Flexible Spending Account (FSA)

The UMass Amherst Foundation also offers its employees a dependent care FSA. Under this plan, an employee can be **reimbursed** for certain dependent care expenses such as daycare, babysitting during work hours, before/after-school care, day camps and elder care.

Enrollment Considerations

- Your coverage effective date will be your date of hire, the date of your qualifying event, or July 1st if elected during open enrollment.
- You cannot claim expenses paid through the reimbursement account as tax deductions or tax credits.
- If you do not use all the money in your dependent care FSA by June 30, 2024, you will lose it!
- For the health care FSA, until September 15 to incur claims after the plan year ends
- All health care FSA claims incurred during the plan year must be submitted by October 15 to submit claims.



ALTUS DENTAL PLAN

Plan year July 1, 2023- June 30, 2024

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. With out-of-network dentists, the plan will pay the same percentage, but the reimbursement will be based on out-of-network rates. You may be billed for the difference.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

	Altus
	In-Network*
Deductible (Individual/Family)	\$50 individual/\$150 family
Annual Maximum	\$2,000
Type 1: Preventative	Covered 100%
Type 2: Basic	10% after deductible
Type 3: Restorative/Major	40% after deductible
Orthodontics Lifetime Maximum (dependents only up to age of 19)	\$2,000

* Out of network benefits are subject to maximum plan allowance. Plan participant may be balance billed for difference.

Employee dental bi-weekly payroll contributions

July 1, 2023 - June 30, 2024

	Bi-weekly Rates
Employee	\$5.73
Employee + Spouse/DP	\$11.88
Employee + Child(ren)	\$8.86
Family	\$14.91

Note: You can elect the Altus dental plan regardless of whether you are enrolled in the medical or vision plan.

EYEMED AND VSP VOLUNTARY VISION PLANS

The vision plans by EyeMed and VSP offer eye exams at a \$10 copay. Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

The vision plan benefits include coverage for standard lenses and frames, contact lenses, and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the VSP network. When you use an out-of-network provider, you will have to pay more for vision services.

Locating a VSP provider

- To locate a VSP network provider, visit vsp.com/eye-doctor.
- To locate an EyeMed network provider, visit eyemedvisioncare.com

	Vision	
	EyeMed	VSP
Exam (every 12 months)	\$10 copay	\$10 copay
Lenses (every 12 months)	\$25 copay, covered in full for standard	\$25 copay,* covered in full for standard
Frames (every 24 months)	Up to \$100 allowance	\$25 copay, up to \$130 allowance
Contacts - Fit & Follow ups	Up to \$60	Up to \$55
Elective Contacts Allowance (every 12 months)	Up to \$115	Up to \$130

*\$25 copay applies to a full set of glasses or to frames, whichever is selected

Employee vision bi-weekly payroll contributions

July 1, 2023 – June 30, 2024

	Bi-weekly Rates	
	EyeMed	VSP
Employee	\$3.00	\$3.75
Employee + Spouse/DP	\$6.50	\$8.07
Employee + Child(ren)	\$5.22	\$6.52
Family	\$8.71	\$10.84

Note: You can elect the vision plan regardless of whether you are enrolled in the medical or dental plan.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

ACI Employee Assistance Program (EAP) via Reliance Standard

Provides support, resources, and information for personal and work life challenges

- Services are **confidential & free!**
- Employees & Dependents get up to 3 sessions of professional assessment
- Unlimited Child Care and Elder Care Referrals
- Legal consultation for unlimited number of issues per year
- Financial consultation for unlimited number of issues per year
- Unlimited pet care consultation
- Unlimited education referrals and resources
- Affinity Online Work-life website
- miacid app for mobile Access
- Multicultural and multilingual providers available nationwide

Toll-Free Line 855-RSL-HELP (855-755-4357)

Available 24 hours a day, 7 days a week, 365 days a year

rsl@acieap.com

<http://rsl.acieap.com>



**Employee
Assistance
Program**

The graphic features a group of people's hands stacked together in a circle, symbolizing teamwork and support. The text 'Employee Assistance Program' is overlaid in a large, bold, dark red font.

GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

UMass Amherst Foundation (UMAF) comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate.

Basic Life and Accident Death and Dismemberment (AD&D)

UMAF automatically provides basic life insurance and AD&D through Reliance to all benefits-eligible employees at no cost.

Voluntary Life and Accident Death and Dismemberment (AD&D)

UMAF provides you the option to purchase voluntary life & AD&D insurance for yourself, your spouse and your dependent children through Principal. AD&D coverage doesn't apply to children. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or children. Supplemental rates are age-banded.

	Benefit ¹	Maximum Benefit	Guarantee Issue Amount ²
Company provided			
Employee Basic Life & AD&D	100% of annual salary	Up to \$250,000	\$170,000
Voluntary Life & AD&D4 - Employee paid			
Employee Life & AD&D Benefits	You may choose to purchase life insurance in increments of \$10,000	Up to \$500,000	Proof of good health required for life amounts greater than \$100,000
Spouse Life & AD&D Benefits ³	You may choose to purchase benefits in \$500,000 increments	Up to \$100,000	Proof of good health required for life amounts greater than \$30,000
Child Life Benefits ³ 6 months - age 20 (26 if FT student)	You may choose to purchase benefit of \$2,500, \$5,000, \$7500 & \$10,000 (birth to 6 months coverage is limited to \$1,000)	Not applicable	Not applicable

Employee and Spouse Life	
Age Band	Cost per \$10,000 per Month
Under 30	\$0.83
30-34	\$0.85
35-39	\$1.23
40-44	\$2.03
45-49	\$3.42
50-54	\$5.69
55-59	\$9.64
60-64	\$12.84
65-69	\$19.71
70+	\$40.22

Dependent Child Life				
Coverage Option #	1	2	3	4
Birth up to 6 months	\$1,000	\$1,000	\$1,000	\$1,000
6 months up to Age 20/26	\$2,500	\$5,000	\$7,500	\$10,000
Rate ³	\$0.38	\$0.74	\$1.10	\$1.46

GUARANTEE ISSUE - If you elect coverage when first eligible, you may purchase up to the guaranteed issue amounts without completing a medical questionnaire. If you do not enroll when first eligible and choose to enroll during a subsequent annual open enrollment period, you will be required to complete evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Reliance.

¹ Reduction formula applies starting at age 75 to insured employees

² GI will need to be approved by Reliance Standard. There is no EOI requirements for AD&D

³ One rate for all eligible dependents in family.

SHORT TERM & LONG-TERM DISABILITY PLAN

Short-term disability (STD) plan

UMAF provides STD to benefit eligible employees. STD offers financial protection to you when you need it most — if you become disabled and can no longer work.

	Short-Term Disability
	Reliance Standard
Contribution	Employer paid
Benefit	60% of earnings

Long-term disability (LTD) plan

UMAF provides LTD to benefit eligible employees that are still disabled after 90 days. This benefit offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you to return to work, if appropriate.

	Long-Term Disability
	Reliance Standard
Contribution	Employer paid
Benefit	60% to \$6,000 per monthly
Elimination Period	90-days

Your STD and LTD benefit amount may be offset by other benefits you are receiving, such as MA PFML, Social Security (to you and your dependents), workers' compensation, unemployment income and other income. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

PAID TIME OFF & ADDITIONAL PAID LEAVES

	Paid Time Off
Vacation	20 days (accrued bi-weekly)
Holidays	12 holidays & 2 campus closed days per year
Sick	12 Days per year
Personal Days	5 Personal days

	Additional Paid Leaves
Summer Hours	<p>UMAF understands the importance of work-life balance and the value of rest and rejuvenation. To promote a healthy work environment, we offer a 4-day workweek summer schedule. The arrangement will be effective the 1st full week of July, following the Independence Day holiday, to August 31st and applies to all employees.</p> <p>Work hours and days: During the summer season, employees will work their regular work hours four days a week, (Monday – Thursday), with Fridays off. We encourage employees to plan their schedules accordingly.</p>
Parental Leave	<p>All full-time and part-time employees are eligible for up to 16 weeks of paid parental leave at 100 % of pay in the 12-month period following the birth of a child, adoption of a child, or placement of a foster child in their home. Employees who give birth are eligible for an additional medical leave benefit which includes a minimum of 6 weeks depending on the circumstances of the birth. For the birthing parent receive a minimum of 22 weeks of paid leave (6 weeks of recovery time + 16 weeks of bonding).</p> <p>Return to work schedule: In addition to this paid parental leave, we offer a part-time work for full-time pay return to work program. In this program employees may work 50% of their standard hours for the first four weeks they're back at work for 100% of their base pay. Employees may choose their schedule in consultation with their manager.</p>
Bereavement	<p>Employees are excused with pay for up to five days of absence required by a death in the immediate family or household. For the purpose of this policy, immediate family includes spouses, children (including stepchildren), grandchildren, children-in-law, parents (including stepparents), grandparents, parents-in-law, siblings (including stepsiblings), and siblings-in-law, and household includes individuals regularly sharing the employee's residence. Employees may request to defer one or more of the days to a later date.</p>
Compassionate Leave	<p>UMAF will provide up to 5 days of paid leave within a twelve (12) month period, which may be used continuously or intermittently, in the event that an employee experiences a failed surrogacy, adoption, or fertility treatment.</p>
Additional leaves (eligibility may vary)	<ul style="list-style-type: none"> • Massachusetts paid family & medical leave (MA PFML) • Leave due to domestic or sexual violence • Witness leave • Jury duty • Military leave • Time off to vote • Small necessities leave

RETIREMENT BENEFITS

All employees are eligible to participate immediately, and you may enroll and change your contribution percentages at any time during the year

Elections

- Eligible employees over the age of 21 are automatically enrolled 5%, once notified
- Employees can contribute pre-tax up to IRS max of \$22,500 (2023)
 - Employees 50 years old and older can contribute a catch-up contribution of \$6,500 (2023)
- Employees also have the option to make post-tax contribution into a Roth account (IRS max applies)

Investments

Once enrolled employees can visit americanfunds.com/retire to make investment elections

- Employees can choose from target date funds and/or individual funds options

Employer Matching Contributions

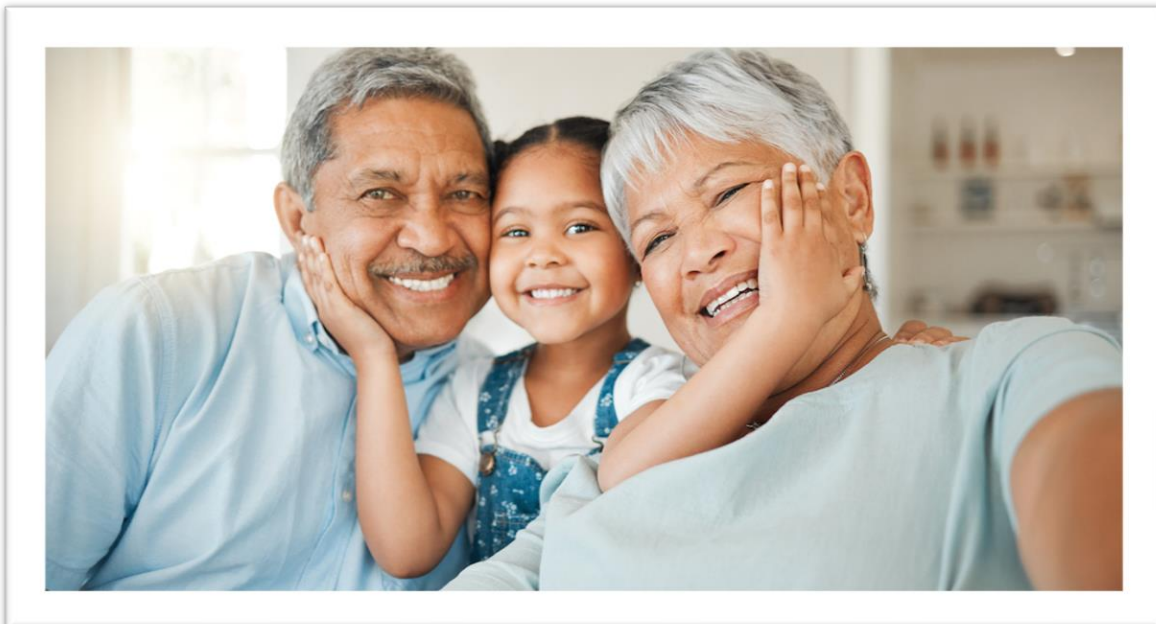
- Employee contributes 5% and the Foundation contributes 10%

Vesting

- Always 100% vested in own contributions and the employer contributions

*Employees may be able to access savings prior to retirement through a hardship and /or loan**

* Fees, taxes and penalties may apply



ADDITIONAL BENEFITS

Tuition Credits

Credit of up to 100% of applicable tuition is available for classes taken at the University of Massachusetts for full and part-time employees. Spouses and dependents children are eligible for varying tuition discounts for graduate, undergraduate and continuing education classes taken at the University of Massachusetts. Tuition discounts do not apply to classes taken through the UMass Medical or the UMass law school.

Public Service Loan Forgiveness

You may be eligible for the Public Service Loan Forgiveness (PSLF). UMass Amherst Foundation is a qualified employers. Visit the link below to learn more

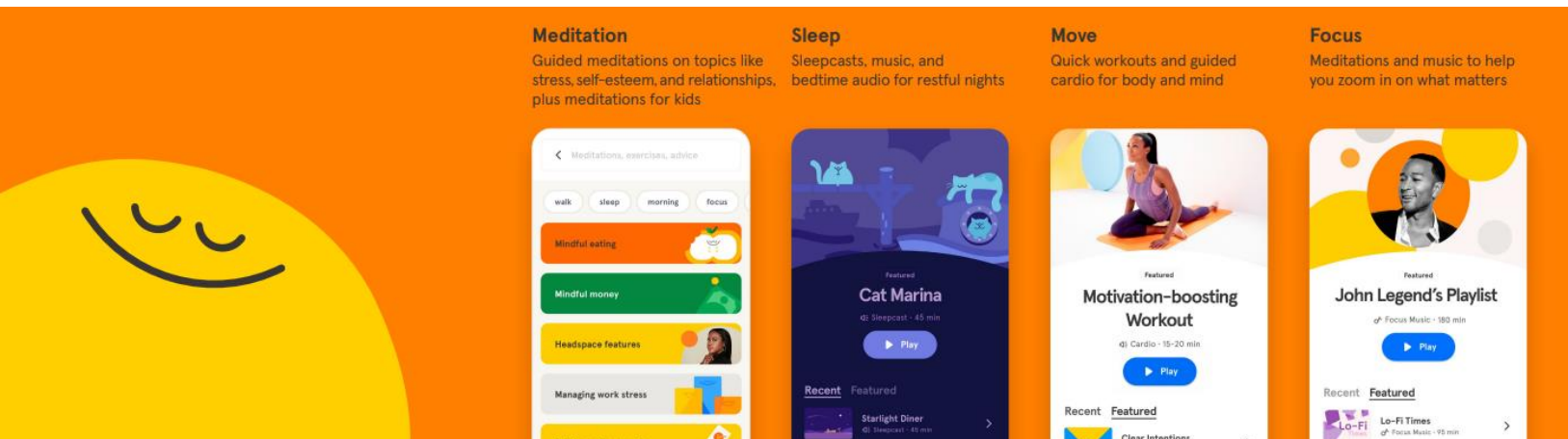
<https://studentaid.gov/pslf/employer-search/search-tool>

Headspace

Headspace is a mindfulness and wellbeing platform that offers a comprehensive library of meditation and mindfulness practices on everything from stress, to resilience, to compassion.

Research suggests that practices like the ones supported by Headspace help develop empathy, a key element of creating an inclusive workplace.

Interested? Follow the [Get started](#) instructions below...



Get started

Just follow these steps to sign up and start your journey. Need help? Headspace is here at teamsupport@headspace.com

1 Visit <https://work.headspace.com/umassamherstadvancement/member-enroll>

2 Create a Headspace account or log in with an existing account and verify your UMass Amherst email address

3 Download the Headspace app and get started



CONTACTS

Plan	Carrier / Contact Information	
Medical	BlueCross BlueShield	1.800.262.BLUE (2583) Provider search: https://member.bluecrossma.com HMO Network: Select PPO Network: PPO Blue
Rx	BlueCross BlueShield	1.800.262-BLUE (2583)
Dental	Altus Dental	1.877.223.0588 Group# 3356-0001
Vision	Reliance Standard (EyeMed/VSP)	800.497.7044 Policy# 136-009864
Retirement	American Funds	877.833.9322
Life	Reliance Standard	800.435.7775
Disability	Reliance Standard	800.351.7500
FSA	Rippling	
EAP	Reliance Standard	855-755-4357

Final notes

This summary of benefits is not intended to be a complete description of UMAF's insurance benefit plans. Please refer to the Summary Plan Description (SPDs) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although UMAF maintains its benefit plans on an ongoing basis, UMAF reserves the right to terminate or amend each plan in its entirety or in any part at any time.

For questions regarding the information provided in this overview, please contact your UMAF human resources.

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