

# Employee Benefits Chart

\*\*\*Employees who are members of a collective bargaining unit should rely on the applicable sections of their contract\*\*\*

	HOURS REGULARLY SCHEDULED TO WORK		
	Clerical employees working less than 17.5 hours per week OR all other employees working less than 20 hours per week, 12 months a year.	Clerical employees working 17.5 to 19.9 hours per week, 12 months a year.	Employees working over 20 hours per week, 12 months a year.
<b>INSURANCE</b>			
<b>MEDICAL</b> Tufts - HMO, PPO	✗	✗	✓  Pre-Tax available  Health & Dental Rates
<b>DENTAL</b> Delta Dental			
<b>LIFE</b> Boston Mutual			
<b>FLEXIBLE SPENDING ACCOUNTS</b> Medical & Dependent Care	✗	✗	✓
<b>VACATION ACCRUAL</b> Pro-rated based on hours worked  <5 years = 2 wks 5-10 years = 3 wks 10-20 years = 4 wks 20 years+ = 5 wks	✗	✓	✓
<b>SICK LEAVE ACCRUAL</b> Pro-rated based on hours worked  15 Days	✗	✓	✓
<b>PERSONAL DAYS</b> Pro-rated based on hours worked  2 Days Each Fiscal Year	✗	✓	✓
<b>HOLIDAYS</b> Pro-rated based on hours worked  12 per year	✗	✓	✓
<b>EMPLOYEE ASSISTANCE PROGRAM</b> Health Resources	✓	✓	✓
<b>RETIREMENT</b>	✓ ICMA -RC (7.5%)	✓ ICMA -RC (7.5%)	✓ Middlesex Retirement (9 - 11 %)
<b>DIRECT DEPOSIT</b>	✓	✓	✓
<b>CREDIT UNION</b> Metro Credit Union Hanscom Federal Credit Union	✓	✓	✓
<b>DEFERRED COMPENSATION</b> ICMA -RC & ING	✓	✓	✓
<b>IRA</b> Roth & Traditional	✗	✗	✓ ICMA-RC only