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.***
INSURANCE ***MEDICAL*** Group Insurance Commission ***DENTAL*** Delta Dental ***LIFE*** Boston Mutual	✗	✗	✓ *Pre-Tax available* **Health & Dental Rates**
FLEXIBLE SPENDING ACCOUNTS **Medical & Dependent Care**	✗	✗	✓
VACATION ACCRUAL *Pro-rated based on hours worked* ***<5 years = 2 wks*** ***5-10 years = 3 wks*** ***10-20 years = 4 wks*** ***20 years+ = 5 wks***	✗	✓	✓
SICK LEAVE ACCRUAL *Pro-rated based on hours worked* ***15 Days***	✗	✓	✓
PERSONAL DAYS *Pro-rated based on hours worked* ***2 Days*** *Each Fiscal Year*	✗	✓	✓
HOLIDAYS *Pro-rated based on hours worked* *12 per year*	✗	✓	✓
EMPLOYEE ASSISTANCE PROGRAM **All One Health**	✓	✓	✓
RETIREMENT	✓ ICMA -RC *(7.5%)*	✓ ICMA -RC *(7.5%)*	✓ Middlesex Retirement *(9 – 11 %)*
DIRECT DEPOSIT	✓	✓	✓
CREDIT UNION Metro Credit Union Hanscom Federal Credit Union	✓	✓	✓
DEFERRED COMPENSATION ICMA -RC *&* SmartPlan	✓	✓	✓
IRA *Roth & Traditional*	✗	✗	✓ ICMA-RC *only*