

# 2022 Benefits summary

Employee benefits represent a significant portion of total compensation for employees and their families. At Mass General Brigham, we recognize this, and are pleased to offer our Residents a comprehensive benefits package tailored to meet your needs. Medical/Dental/Vision Plans may be elected for employee only, employee and legal spouse, employee and child(ren), or employee and family (for eligible dependents). Monthly-paid regular Residents scheduled to work at least 87 hours per month at a standard hospital salary of at least \$833.33 per month, and with an appointment at a sponsoring institution, are eligible for the following benefits:

## Medical, dental and vision plans

- **The Select Plan**, administered by AllWays Health Partners, is a tiered plan that offers low-cost, high quality care from providers within the Mass General Brigham community. The plan also gives you the choice of seeking care from in-network providers outside of Mass General Brigham. These in-network providers will have a higher cost share than those within the Mass General Brigham community. The Select Plan offers lower per-paycheck premium deductions than the Plus medical plan.
- **The Plus Plan**, also administered by AllWays Health Partners, offers the same comprehensive coverage as the Select Plan but also provides coverage for providers outside the AllWays Health Partners network. Your per-paycheck costs are higher with Plus than with Select.
- **Employees who live in a location where you do not have adequate access to Tier 1 providers** may be eligible for the “out-of-area” versions of Select and Plus that have a slightly different tiering structure.
- **Prescription drugs** are covered by CVS Caremark, regardless of which medical plan you choose. The plan has an annual out-of-pocket maximum based on medical coverage level (individual/family) and salary as of January 1, 2022.
- **Delta Dental:** We offer two plan choices, Basic or Major. Routine cleanings and diagnostic services are covered 100%. There is an annual benefit maximum per covered person of \$1,000 for Basic or \$2,000 for Major. The Major Plan also covers a portion of orthodontia.
- **Davis Vision:** Under the Davis Vision Plan, one eye exam is covered per calendar year at 100% with a \$10 in-network co-pay. Routine eye exams at Mass Eye and Ear locations have no co-pay. Also covered each year, from the Davis Vision collection, one pair of glasses (with frames from the fashion or designer collection) at no charge, or contact lenses (standard, soft, daily-wear, disposable, or planned replacement lenses) for a \$25 co-pay.

**Please note:** This document contains a **brief** explanation of benefits only. For detailed information regarding benefits, please contact your local Human Resources Representative.

# Additional benefits

## Long-term disability (LTD)

You will be automatically enrolled in LTD coverage that replaces 60% of your base pay. You pay for this coverage. You may waive coverage within 30 days of becoming eligible.

You may choose to purchase increased LTD coverage of 80% of base pay.

After being disabled for 90 days, you will receive disability payments of 60% or 80% of your pay with a 3% annual cost-of-living adjustment every 12 months that you remain disabled, if applicable and, if approved by the carrier (offset by any workers' compensation or Social Security disability benefits). The plan will also pick up the cost of required student loan payments while you're disabled, subject to a \$150,000 maximum. Your LTD benefit is taxable income.

## Life and AD&D insurance

Mass General Brigham automatically provides Basic Employee Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance equal to 1x your base annual salary (up to \$500,000 in each program) at no cost to you.

You can choose to pay for Supplemental Life and AD&D Insurance for yourself and your dependents.

## Health care flexible spending account

Put aside up to \$2,850 tax-free for out-of-pocket health care expenses (co-payments, deductibles, etc.)

## Dependent care flexible spending account

Put aside up to \$5,000 tax-free for child & elder care (daycare, etc.) if you are single or married, filing jointly; defer up to \$2,500 if you are married, filing separately.

## Employee Assistance Program

The Employee Assistance Program (EAP) is a free and confidential work and life resource that provides short-term counseling, consultation, referral to resources and seminars. The EAP has helped thousands of employees put their problems in perspective and get the help they need to be happy and productive.

## Retirement program



**403(b) Retirement Savings Plan:** You may choose to save for your retirement by enrolling in a 403(b) retirement savings plan, any time of the year. You may choose to make traditional (pre-tax) and/or Roth (after-tax) contributions. If you participate, contributions are deducted automatically from each paycheck, up to annual limits, and invested in funds offered through our retirement plan recordkeepers, Fidelity and TIAA. Your contributions are automatically defaulted the appropriate Vanguard Target Date Fund based on age; you may change to a wide range of investments available through Fidelity and TIAA. You are vested immediately in your contributions.

## Malpractice insurance (CRICO)

The CRICO Medical Professional Liability (MPL) policy provides limited claims-made coverage with tail for all professional services of a medical nature. Any Resident who is employed by a Member Institution or its subsidiary; or is enrolled in a program of approved medical instruction by a Member Institution or its subsidiary, is eligible. For questions regarding moonlighting/coverage please email: [mghmgpomalpractice@partners.org](mailto:mghmgpomalpractice@partners.org).

## Perks program

The Perks program offers discounts with a variety of local vendors, ranging from cell phone companies, to movie theaters, local attractions and businesses. More information on Perks is available on [Ask My HR](#).

## Transportation

Subsidized monthly MBTA passes are available through a pre-tax payroll deduction.

## Additional benefits (cont.)

### Child and dependent care

Mass General Brigham understands how challenging it can be to find the right dependent care for your family. We offer access to onsite, backup and in-home care for both children and adult dependents.

#### Traditional childcare

Mass General Brigham operates four onsite childcare centers in partnership with Bright Horizons. Each center offers full-day, year-round childcare for infant, toddler and preschool age children of benefits eligible employees. Centers are located at:

- Mass General Hospital Children's Center
- MGH Institute of Health Professions Children's Quarters
- McLean Child Care Center
- Children's Center at Assembly Row

#### Back up childcare

Mass General Brigham offers emergency and backup care in your home, at most Bright Horizons locations, and at Mass General Brigham centers located at Massachusetts General Hospital (55 Fruit St.) and Brigham and Women's Hospital (850 Boylston Street, Chestnut Hill). These programs are available for children from infant up to 12 years of age, for benefits-eligible employees of all Mass General Brigham affiliates.

In addition to our childcare centers, Mass General Brigham partners with Bright Horizons to provide benefits-eligible employees a wide range of services, including primary childcare and educational support for children. Additionally, in-home and in-center back up care options are available for both children and dependent adults.

Please navigate to the [Bright Horizons](#) website to learn more about the benefits offered.

For general child care questions, contact the Mass General Brigham HR Support Center by submitting an [online request](#), or call 1-833-275-6947.