

# 2021 benefits summary

## Brigham and Women's Faulkner Hospital

Employee benefits represent a significant portion of total compensation for employees and their families. At Brigham and Women's Faulkner Hospital, we recognize this, and are pleased to offer employees a comprehensive benefits package tailored to meet your needs. Medical/Dental/Vision Plans may be elected for employee only, employee and spouse, employee and child(ren), or employee and family (for eligible dependents). Employees regularly scheduled to work 16 hours or more per week\* 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 zip codes outside of Greater Boston** have "Out of Area" versions of Select and Plus that have a slightly different tiering structure.
- You may **opt out of medical coverage** if you provide proof that you are covered through a non-government outside plan. If you opt out of medical coverage, you may be eligible to receive a credit in each paycheck.
- **Prescription drugs** are covered by CVS caremark, regardless of which of our medical plans you enroll. The plan has an annual out-of-pocket maximum based on medical coverage level (individual/family) and salary as of January 1, 2021.
- **Delta Dental:** We offer two plan choices, Basic or Major. Routine cleanings & diagnostic 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. 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 our pre-tax medical plans and other benefits. For detailed information regarding BWFH benefits, please contact your local Human Resources Representative.

\* Employees covered by a Collective Bargaining Agreement should consult their contract for more information.

# Additional benefits

## Short-term disability (STD)

You automatically receive Core STD coverage of 60% of your pay up to \$3,000 per week at no cost to you. You have the option to increase your Core STD coverage to 75% of your pay. You pay for this additional coverage. After being disabled for 7 days you will receive a percentage of your pay through your return to work or 26 weeks (180 days).

## Long-term disability (LTD)

BWFH provides 60% of your earnings after a 180-day period of disability, up to \$5,000 a month, offset by worker's compensation. You pay for this optional coverage.

## Life and AD&D insurance

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

You can also choose Optional Group Life and AD&D Insurance for yourself and your dependents. You pay for this additional coverage.

## Health care flexible spending account

Put aside up to \$2,750 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.

## Retirement program



**Cash Balance Retirement Plan:** Eligible employees over age 21 and with a year of service are automatically enrolled. Each year that you work at least 1,000 hours, the

Hospital credits your account based on an age plus years of service formula ranging from 1.5 to 4.5% of base pay. Your account grows in value through interest guaranteed to be at least 5%. Contributions are vested after completing three years of vesting service.



### **403(b) Retirement Savings Plan:**

Benefits-eligible employees are enrolled automatically at a 2% per-pay period contribution. You may change your deferral rate (including opting out) at any time of the year. You may choose Traditional (pre-tax) and/or Roth (after-tax) contributions. There is an automatic default to the appropriate Vanguard Target Date Fund based on age or you may change to a wide range of investments available through Fidelity and TIAA. Once eligible 403(b) employer match, the Hospital will match 50% of employee contributions per-pay period, up to 2% of total pay that you contribute to your 403(b) each pay period. The employer match does not count toward the annual voluntary contribution limit. You are vested immediately in your own contributions, and vested in the employer match after three years of vesting service (1,000 hours worked).



### **Retiree Medical Savings Account:**

Benefits-eligible employees age 50 or older can save for retirement medical expenses by contributing up to \$4,500/year towards a retirement medical savings account. The Hospital provides a match of 50% of the first \$1,500, up to \$750 a year and \$11,250 over the course of employment. Vesting for the employer match contribution requires five years of vesting service under the retirement program and termination after attaining age 55. The RMSA account accrues guaranteed interest credits of at least 5% per year.

## Additional benefits (cont.)

### 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.

### Earned time (ET)

Earned Time (ET) is used for paid time away from the Hospital. Permanent full-time and part-time employees regularly scheduled to work 16-40 hours per week are eligible. ET is paid at the employee's current base hourly rate. Shift differential is included as part of the base rate for purposes of paying ET, after the employee has worked a permanently scheduled evening or night shift for six months.

ET accrues weekly and may accrue up to a maximum of 480 hours. ET stops accruing when:

- ✓ 480 hours have accrued;
- ✓ work status changes to an ineligible category, (ie: Per Diem); or
- ✓ upon termination.

When accrual stops because of ineligibility, termination or Per Diem status, accumulated ET hours are paid out in a lump sum.

### Tuition reimbursement

Full-time employees are eligible to receive up to \$2,500 per calendar year to pay for academic courses taken for credit at an accredited educational institution. This benefit is prorated for part-time employees who work 24 hours or more.

Reimbursement is not available for books and fees. If you are attending a Massachusetts state college or university the Hospital, in its discretion, will pay fees that are surrogates for tuition.

### Transportation

BWFH is easily accessible by public transportation. Monthly discounted MBTA passes are available through a pre-tax payroll deduction. Parking is available on a limited basis.

### 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 the Ask My HR portal.

For detailed information,  
please contact your  
local Human Resources  
Representative.