

# 2022 Benefits summary

Your benefits represent a significant portion of your total compensation, and are important financial resources for you and your family. At Mass General Brigham Community Physicians Group, we recognize this, and are pleased to offer you a comprehensive benefits package you can tailor to meet your needs. Medical/Dental/Vision Plans may be elected for employee only or employee and family (for eligible dependents). Employees regularly scheduled to work 20 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 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 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, 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.

# Additional benefits

## Short-term disability (STD)

If you are a weekly-paid employee, 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).

If you are paid monthly, you are provided a personal illness leave program that pays 100% of your salary for up to 12 weeks.

## Long-term disability (LTD)

You receive automatic coverage of 60% of your base salary, offset by any Social Security or other benefits, to be paid following a disability of 180 continuous days. There is no cost to you for this coverage. The maximum monthly benefit available from the plan is \$15,000 a month for non-physician staff (\$25,000 a month for physicians).

## Life insurance

Mass General Brigham Community Physicians 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 (up to \$1 million in each program for physicians) 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 \$2,850 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.

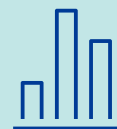
## Retirement program\*



**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, Mass General Brigham Community Physicians 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 for 403(b) employer match, Mass General Brigham Community Physicians 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 RMSA account accrues guaranteed interest credits of at least 5% per year.

\* Existing employees may have prior plan design.

# Additional benefits

## Paid time-off

Mass General Brigham Community Physicians Group recognizes that time away from work provides valuable psychological and physical benefits. We provide our eligible employees with a generous earned time off package that covers vacation days, sick days, and holidays. You can begin using accrued time after 90 days of employment. Please see [Ask My HR](#) for details.

## Business travel accident insurance

Most Mass General Brigham Community Physicians employees are insured for 5 times base pay up to \$2 million if accidental death or dismemberment occurs while traveling on PCPO business. Mass General Brigham Community Physicians pays the full cost of this coverage.

## Value-added services

Your supplemental MetLife coverage also includes these core services, included at no cost:

- ✓ Will Preparation/Estate Resolution Services
- ✓ Funeral Planning/Discounts
- ✓ Retirement Planning

## 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.

## Perks program

Our perks program offers special discounts on products and services of interest to all Mass General Brigham Community Physicians employees and their family members. Please see [Ask My HR](#) for details.

## 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.