

2022 Benefits summary

Your benefits represent a significant portion of your total compensation, and are important financial resources for you and your family. Massachusetts General Hospital is pleased to offer our monthly-paid fellows a comprehensive benefits package you can tailor to meet your needs. Monthly-paid MGH Fellows are eligible for benefits if they have scheduled annual earnings of at least \$10,000 (at least \$833.33 per month) and are scheduled to work at least half time (87 hours per month). Fellows are not eligible to participate in MGH retirement programs, other than the 403(b) Retirement Savings Plan. Medical/Dental/Vision Plans may be elected for employee only, employee and spouse, employee and child(ren) or employee and family (for eligible dependents).

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 do not have a 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

Long-term disability (LTD)

You will be automatically enrolled in LTD coverage that replaces 60% of your salary after you have been disabled for 90 days. There is no cost for this coverage. The maximum monthly benefit is \$10,000.

Life and AD&D insurance

MGH 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, your spouse 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.

Work/life resources

There is a wide variety of resources available to assist MGH Fellows with maintaining a healthy work/life balance. Our Employee Assistance Program provides information on child care and elder care programs as well as referrals and lactation rooms for breastfeeding.

Fitness benefit

MGH offers a hospital-owned health club within walking distance of the hospital. Benefits eligible MGH Fellows can join The Clubs at Charles River Park for a subsidized monthly fee.

Tuition assistance

Fellows who are regularly scheduled to work at least 36-40 standard hours per week are eligible to receive up to \$2,000 for degree program courses and up to \$750 for approved certifications. Fellows working 20-35 hours per week are eligible for a prorated reimbursement.

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. Changes to contributions may be made at any time. 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 to 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) coverage

The CRICO Medical Professional Liability policy provides limited claims-made coverage with tail for all professional services of a medical nature.

Any Clinical Fellow 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. Fellows must have at least a limited MA medical license. Per the Board of Registration of Medicine, any Fellow moonlighting is required to have a full license. For questions regarding moonlighting/coverage please email: mghmgpomalpractice@partners.org.

Transportation

MGH offers a discount on MBTA passes for employees and staff working 20 hours or more per week. For those who prefer to bike to work we have a secured bike cage. MGH also provides a free shuttle services between Mass General Brigham hospitals and some offices.

Perks

Our employees enjoy discounts on tickets and passes for everything from ski resorts to museums to sporting events. Our intranet, [Ask My HR](#), provides access to the most updated offers.

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.