



# BRIGHAM AND WOMEN'S HOSPITAL

## **BENEFITS SUMMARY**

### *For Research Fellows and Clinical Fellows*

The following briefly outlines the Benefits Program offered to eligible Brigham and Women's Hospital (BWH) Research and Clinical Fellows (except for Fellows who are accredited through ACGME). You will be receiving detailed plan descriptions, current rates and enrollment information upon your hire at BWH. Your benefits consist of Core Benefits, paid by BWH, and those you elect to meet your individual and family's needs. Participants may pay some or all of the costs for certain benefits. These payroll deductions are taken monthly and many are taken pre-tax – which saves you money!

*Information contained in this guide is a summary of the BWH Benefits Program, which is reviewed each year to assure we are meeting the needs of our diverse population. If there is a discrepancy between this summary and the plan documents, the plan documents will govern.*

### **ELIGIBILITY**

Contact your Department Administrator regarding your eligibility for benefits. If you have specific benefit questions contact your BWH Professional Staff Benefits Specialist Angela Carter at [acarter1@partners.org](mailto:acarter1@partners.org).

### **CORE BENEFITS**

***LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT:*** The basic insurance plan has a value equal to your annual salary. You may also choose to purchase additional insurance coverage for you and your family members at competitive rates.

***LONG TERM DISABILITY (LTD):*** After being disabled and unable to work for 90 days, you would continue to receive 60% of your pay through this plan.

***BUSINESS TRAVEL ACCIDENT INSURANCE:*** Certain pre-approved business travel accident insurance may be available.

### **BENEFITS**

***HEALTH INSURANCE:*** A wide variety of plans are offered, including: Partners Plus, Partners Value, Blue Cross/Blue Shield Master Health Plan, Harvard Pilgrim Health Plan, Neighborhood Health Plan and Tufts Total Health Plan. Premiums are deducted from your paycheck pre-tax and can be arranged for you individually or for a whole family. Eligible dependents include: legal spouse, same-sex domestic partner, and your dependent unmarried children under age 19. If you have medical insurance through another source, you may elect to opt-out of medical coverage at BWH and receive additional pay in your paycheck.

***DELTA DENTAL INSURANCE:*** This plan covers preventive and restorative dental services.

***VISION INSURANCE:*** Provides cost effective coverage for eye examinations and corrective lenses.

***FLEXIBLE SPENDING ACCOUNTS (Dependent Care and Health Care):*** These accounts help you pay for uninsured health care expenses or dependent care expenses with pre-tax earnings. For information and referral for childcare/eldercare services, contact the Office for Work and Family at (617) 432-1615 [http://hr.hms.harvard.edu/workandfamily/owf\\_carecenters.html](http://hr.hms.harvard.edu/workandfamily/owf_carecenters.html)

***RETIREE MEDICAL SAVINGS ACCOUNT (RMSA):*** This program is designed to help you save and pay for the cost of health benefits during retirement. You are eligible to participate in the RMSA beginning the calendar year in which you reach age 50.

***LONG-TERM CARE INSURANCE PLAN:*** This plan helps you pay for extended nursing home care and related services.

***BACK-UP CHILD CARE:*** In recognition of the complex needs of families today, the BWH Back-up Child Care Center was established to provide emergency childcare to BWH employees. The classrooms are staffed by Early Education and Care-certified teachers. Up to 20 days per fiscal year is allowed per employee and no more than 5 consecutive days of use is permitted. Ages 12 weeks to 12 years are welcome. In addition, a Vacation Club for children 6-12 years old, during school vacation weeks and 4 weeks each summer is offered. Call the Center at 617-732-9KID for more information.

“Parents in a Pinch” offers two types of back-up child care: a child care provider in your home or referral to licensed family day care homes. For more information, contact the Special Events Coordinator at 617-732-6584 or Partner’s Employee Assistance Program at 617-732-6017.

***CREDIT UNION:*** The Medical Area Federal Credit Union (MAFCU) offers an opportunity to have money deducted from your paycheck on a weekly basis and deposited into a variety of accounts: checking, clubs and savings. In addition, there are loans available including home mortgages. The credit union offers you a convenient way to save money and/or borrow money.

***WELLNESS PROGRAM: Subsidized*** memberships at Fitcorp, a fully equipped and professionally staffed fitness center located at 77 Louis Pasteur Avenue, Boston, MA 02115. Membership is at a reduced rate and is deducted from your paycheck.

***EMPLOYEE ASSISTANCE PROGRAM:*** EAP is a free and confidential professional resource available to all BWH employees. This department focuses on short term problem solving and referrals for work-life issues, stress reduction, family matters, financial concerns, crisis intervention and substance abuse, in addition to other areas of expertise.

***DIRECT DEPOSIT:*** A program that allows you to have your monthly pay deposited directly to your bank account.

***DISCOUNTS:*** The BWH Perks Office offers discounts on admission to local attractions, museums, sporting events; memberships, products and other services. Discounted movie theater tickets are available through the Cashier’s Office.

***TUITION REIMBURSEMENT:*** BWH encourages continued education and career growth by offering a tuition reimbursement program. This package is offered to full and part-time benefits eligible employees after six (6) months of employment. The courses must be job related, or part of an accredited undergraduate or graduate program related to any field within BWH. Courses must be approved in advance by your supervisor.