

# Benefits at a Glance

FOR RESEARCH FELLOWS



At Boston Children's Hospital, you'll find a range of opportunities that will help you realize your goals — both in and out of the workplace.

Boston Children's is deeply committed to creating a collaborative, best-in-class work environment at all levels. As the top children's hospital in the nation, we are proud to offer a competitive benefits program that is designed to meet the needs of you and your family, with a range of flexible resources to support you throughout your personal and professional life.

**Make our next  
success story  
your own.**

**We are Boston  
Children's.**

## Health and Welfare Benefits

Comprehensive coverage is offered across the health and welfare benefits spectrum, providing employees with affordable choices and flexibility. The following benefits are available to all regular Boston Children's employees working at least 20 hours per week.

### Medical

Boston Children's offers a choice of three plans through Blue Cross Blue Shield of MA (BCBSMA). All three plans provide the highest quality coverage, and differ in the amount you pay out of your paycheck (contributions) versus the amount you pay out-of-pocket when you seek care (copayments, coinsurance and deductibles):

- **Network Blue New England Value HMO:** With this plan, you can choose to use a Standard or Preferred Tier\* provider. This plan has the lowest bi-weekly employee contributions, with higher member deductibles.

- **Network Blue New England Premium HMO:** Similar to the Value HMO, you receive care from a Standard or Preferred Tier\* provider. This plan has higher bi-weekly employee contributions and lower member deductibles than the Value HMO.
- **Blue Care Elect Preferred PPO:** This plan provides the most flexibility; you can receive care from providers inside and outside of the BCBS network, referrals are not required, and tiering does not apply. The PPO has the highest bi-weekly employee contributions.

All of Boston Children's plans cover preventive health services at 100% with no deductible, copayment or coinsurance if the services are done within the BCBS network. Telehealth visits are also covered, providing access to a select network of providers by video. Pharmacy benefits are provided through Caremark with reasonable copayments.

\*The two HMO plans are subject to a modified tiered network through BCBS. Primary care providers (PCPs) and hospitals within the provider network are designated as either Standard or Preferred Tier based on cost, quality and location. Choosing a provider in the Preferred Tier can save you money at the time of service (coinsurance or copayments) and provides more affordable options within the plans.



## Medical plan costs

You and Boston Children’s share in the cost of your medical coverage. The pre-tax amount you contribute per pay period is based on your full-time (30 or more hours per week) or part-time (20 to 29 hours per week) work status, coverage level (employee-only, employee plus spouse, employee plus child(ren) or full family), and choice of plan.

In addition, to make coverage affordable for as many employees as possible, Boston Children’s offers levels of pricing based on pay. Your contribution rate will vary as follows:

Salary Level	If your base hourly rate or 40-hour annualized salary equivalent is:	Boston Children’s subsidy:
Green Salary Level	Less than \$20.65 per hour or less than \$42,970 per year	\$\$\$
Orange Salary Level	\$20.65–\$38.73 per hour or \$42,970–\$80,569 per year	\$\$\$
Blue Salary Level	\$38.74–\$64.55 per hour or \$80,570–\$134,282 per year	\$\$
Purple Salary Level	More than \$64.56 per hour or more than \$134,283 per year	\$

**Boston Children’s is one of a few organizations that base employee medical contributions on pay.**

## Dental

You have two choices for dental coverage through Delta Dental — the Dental Basic Plan and the Dental Plus Plan — and you and Boston Children’s share the cost. Both offer coverage for diagnostic, preventive, and basic and major restorative services. Orthodontia coverage for both children and adults is available in the Plus Plan only.

Both plans offer a unique Rollover Max feature in which a portion of the annual maximum (“Max”) that you or your family members do not use during a plan year may be rolled over to the next year and added to that year’s annual Max, if you or your family members have at least one cleaning or oral exam during the year.

## Vision

You have two choices for vision coverage through VSP — the Vision Basic Plan and the Vision Plus Plan. Vision Care provides coverage for regular eye exams and for glasses or contacts. You pay the full cost if you choose vision coverage.

The Vision Plus Plan includes KidsCare, providing additional benefits to meet the unique requirements of children.

## Flexible Spending Accounts

Flexible spending accounts are a great way to reduce your tax liability.

- **Health Care Flexible Spending Account (HCFSA):** Allows you to set aside up to \$2,750 each year (per annual IRS guidelines) on a pre-tax basis to pay for eligible health care expenses not covered by other benefits programs.
- **Dependent Care Flexible Spending Account (DCFSA):** Allows you to set aside up to \$5,000 each year (per annual IRS guidelines) on a pre-tax basis, to help pay for eligible dependent day care expenses.

## Disability and Life Insurance



### Short Term Disability

Short Term Disability Insurance (STD) protects against lost wages due to pregnancy, illness and injury. Boston Children's provides coverage automatically at no cost to you after 3 months of employment. If you are unable to work due to an illness or injury STD insurance pays 60% of your weekly base pay, providing up to a maximum benefit amount of \$1,500 per week, for up to 26 weeks (after a 7-day waiting period).

**Long Term Disability Insurance (LTD):** You can choose between two plans that pay either 40% or 60% of your monthly pay (up to plan limits) if you're unable to work on a long-term basis due to an illness or injury. LTD is fully paid by the employee on an after-tax basis, which means any benefits received would be tax-free. Evidence of Insurability (EOI) is not required if you enroll when first eligible.

**Basic Group Life and Accidental Death and Dismemberment (AD&D) Insurance:** You'll automatically receive Basic Life and AD&D coverage equal to your base annual pay, provided at no cost to you.

Boston Children's pays the entire cost for **Business Travel Accident (BTA) Insurance**, which provides a benefit if you experience a medical emergency while traveling on business.

You may purchase **supplemental life insurance** up to 5 times your salary, as well as **life insurance for your spouse** (up to \$100,000, with up to \$50,000 without EOI) and **dependent children** (with no EOI requirements). You may not elect spouse life insurance if your spouse is a benefits-eligible Boston Children's employee.

Employees can buy additional voluntary insurance designed to complement medical benefits and offer extra financial protection if you are facing an **Accident, Critical Illness, or Hospitalization**.

## Retirement Benefits

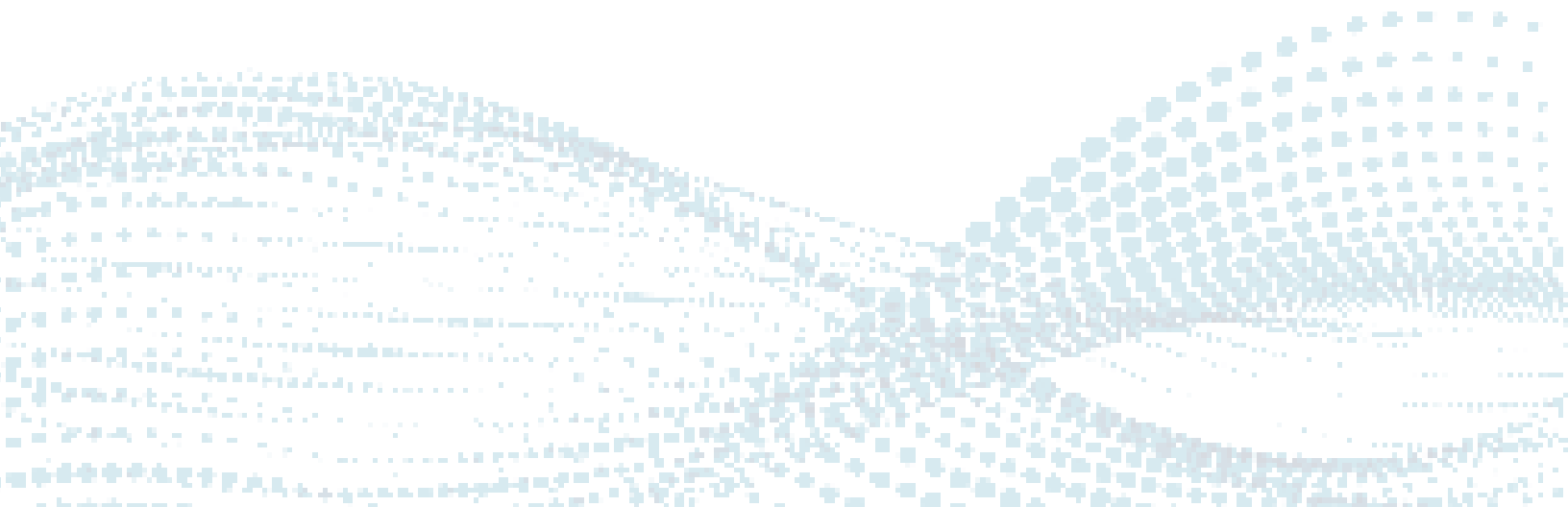
Saving for retirement is important at every age. Boston Children's provides benefits to help you prepare for future financial needs, including:

- **403(b) Savings Plan:** This plan gives you the opportunity to save for your retirement through pre-tax and/or post-tax contributions. You'll be automatically enrolled with a contribution rate of 2% of your eligible salary on a pre-tax basis; unless you choose another amount or opt out. After two and 1/2 years of service, Boston Children's will make year-end contributions equal to 4% of your eligible salary each year.

## Time Off

At Boston Children's we believe that taking time off is important for maintaining your work/life balance and well-being. We offer Paid Time Off as follows:

- **20 paid days off per academic year**, exclusive of the official Hospital holidays, to be used for vacation, illness or time off for personal or family needs.
- **5 paid days off each academic year** for training, continuing education and professional development opportunities.



## Other Benefits

We are proud to offer an array of other benefits designed to stay healthy, grow in your career, and support your work/life balance.



**Family Care Services:** In recognition of the financial challenges researchers face when starting or growing a family during a fellowship, Boston Children’s provides leave and benefits to certain eligible Research Fellows in connection with a qualifying birth, adoption, or foster placement event (“Parental Leave”).

**Flexible Work Arrangements:** The eWork and Flexible Schedule programs promote work-life balance. eWork is any standard schedule that an employee works remotely (off-site), ranging from one to five days per work week. Flexible Schedules provide an opportunity for schedules other than the standard 5 days per week. (Not all positions are eligible for eWork or Flexible Schedules.)

**Well-Being Programs:** A wide range of well-being benefits can help you manage certain conditions and improve your health. Benefits-eligible employees have access to these subsidized programs:

- Grokker, on-demand health and well-being app with 4,000+ video classes
- WW (formerly Weight Watchers)
- BodyScapes Fitness, with three convenient locations

- Nutrimed, provides personalized evidence-based nutrition therapy

Employees covered by one of our medical plans can join at no additional cost:

- Learn to Live—online therapy for depression, anxiety, substance use disorder, and more
- Ovia Health—personalized support for women trying to conceive, those who are pregnant, those in the postpartum period and those who are returning to work
- Livongo—helps adults take greater control of their diabetes by providing a connected blood glucose meter, personalized analytics and access to coaching by a Certified Diabetes Educator
- Fitness Reimbursement through BCBS
- Weight Loss Reimbursement through BCBS

### Parent Resources:

- 30 days per year of subsidized emergency back-up child and adult care through Care.com
- Adoption Assistance, including second parent adoption

## Additional Benefits

- Many options for learning and development
- Confidential counseling through the Employee Assistance Program (EAP)
- Emergency financial support program
- Legal Assistance Plan
- Pet Insurance Plan
- Discounted Group Home and Auto insurance
- Discount tickets, fitness clubs, phones and more

## Commuter Benefits

Boston Children’s provides options to get to work more easily without jeopardizing patient parking services:

- Subsidized MBTA passes (50% subsidy up to \$125 per month)
- Discounted parking
- Free shuttle van service
- Discounted ZipCar rates
- Bike share subsidies



**Thanks for being part of the  
Boston Children's success story.**

**We're excited for you to join us.**

**[bostonchildrens.org](https://bostonchildrens.org)**

This is a summary focused on benefits for Staff employees. Plan eligibility and offerings may vary based on your employee group, work status and schedule. If any statement conflicts with applicable plan documents, the plan documents will govern plan provisions and payment of plan benefits.