

SUMMARY OF BENEFITS FOR INTERNS, RESIDENTS AND CLINICAL FELLOWS JANUARY 2012 – DECEMBER 2012



Children's Hospital Boston

Interns, residents, and clinical fellows who work at least 20 hours per week and are paid by Children's Hospital Boston may enroll in the Children's Hospital Boston Employee Benefits Program. Available benefits are summarized below. For additional information on benefits offered by Children's Hospital Boston, please contact the Children's Hospital Boston Benefits Office at 617-355-7790, email hresc@childrens.harvard.edu, or stop by the Benefits Office at 1 Autumn St, 1st floor. You can also check out the Benefits page at <http://childrenshospital.org/careers/Site2115/mainpageS2115P6.html>.

Children's Hospital Boston recognizes the following as dependents eligible for benefits:

- **Your legally married spouse (opposite or same-sex spouse):** You may be required to provide proof of marriage in order to cover your spouse under a Children's Hospital Boston health plan. Ex-spouses are no longer considered eligible dependents for coverage in our plans.
- **Your dependent children up to the age of 26:** This includes your natural children and children for whom you are the legal guardian. You may elect to cover your adult child up to age 26, whether such child has been previously covered under a Children's Hospital Boston medical plan or not, provided he/she does not currently have access to coverage under another group plan. Under health care reform, your eligible adult child can be enrolled in a Children's plan regardless of financial dependency, marital status, student status or residency. (Note: coverage may be continued to age 25 for dependent life insurance).
- **Your unmarried dependent children with mental and/or physical disabilities.** Medical, dental and vision coverage may go beyond age 26 for your unmarried dependent children with mental and physical disabilities if your child is dependent on you for primary financial support and maintenance due to the disability, is incapable of self-support, and the disability existed before such child reached age 19.

To ensure that we are covering only those dependents who meet our plans' eligibility requirements, the Hospital may ask you to provide documentation to support dependent eligibility. Documentation may include a birth/adoption certificate, a marriage certificate, evidence of disability, or other documents establishing dependent eligibility.

Health Plans

Children's Hospital Boston currently provides a choice of three medical plans, all through Blue Cross/Blue Shield. You may choose to enroll in any one of these three health plans. Eligible dependents must enroll in the same benefit option as the employee. The hospital partially subsidizes the cost of medical plan coverage; subsidy amounts vary based on the employee's salary. You pay the remainder with pretax dollars through payroll deductions. Medical plan contributions are lower for non-tobacco users and higher for tobacco users; when you enroll you will be required to certify whether you do or do not use tobacco products.

Prescription drug coverage is provided through Caremark when you enroll in any of the medical plan options.

Dental Plan

Children's Hospital Boston offers a choice of two optional dental plans, the dental basic and the dental plus plans. The hospital partially subsidizes the cost of the plans. You pay the remainder with pretax dollars through payroll deductions. Unused benefits may be rolled over to the next year when certain criteria are met. Eligible dependents may also enroll in the dental plan and must enroll in the same benefit option as the employee.

Vision Plan

Children's Hospital Boston offers an optional vision plan. The plan provides each covered family member with coverage for eye exams and necessary corrective lenses, including eyeglass lenses or contact lenses. It also provides an allowance to be applied toward the cost of eyeglass frames. The cost of this plan is paid for by the employee.

Short-Term Disability Insurance

Children's Hospital Boston provides you with short-term disability insurance; the hospital pays the full cost of Short Term Disability. The plan continues 60% of your eligible weekly pay, up to \$1,500 per week, if you are unable to work due to illness or injury. Benefits start after 7 days of disability and continue for up to 26 weeks.

Long-Term Disability Insurance

Children's Hospital Boston offers two optional long-term disability insurance options. You may purchase coverage for 40% or 60% of your eligible monthly pay, up to \$15,000 per month. As this is a voluntary plan the employee pays the full cost of the coverage.

Basic Group Life Insurance

Children's Hospital Boston provides each employee with life insurance coverage equal to 1.5 times your eligible annual pay, up to \$750,000. The cost of this benefit is fully covered by the hospital.

Supplemental and Dependent Life Insurance

You may purchase additional life insurance for yourself from one to five times your annual salary, up to a maximum of \$1.5 million. You may also purchase life insurance for your spouse and for your dependent children.

Health Care and Dependent Care Reimbursement Accounts

Reimbursement Accounts let you set aside a portion of your salary before taxes to pay for eligible health and/or dependent day care expenses. These accounts help you reduce your costs for health expenses not covered by your benefit plans, and the cost of child or elder care services for your eligible dependents

Long-Term Care Insurance

Children's Hospital Boston offers long term care life insurance through Prudential Insurance Company of America. The cost of this insurance is paid for by the employee. Long-term care coverage helps offset the cost of a broad range of care services given over a n extended period of time - at home, or in an assisted living/residential care facility, an adult day care center, or a nursing home. Long-term care coverage is available for your eligible family members; acceptance of applications from family member sis subject to medical underwriting requirements.

Other Insurance/Related Benefits

Children's Hospital Boston also provides Business Travel Accident Insurance and an HIV Supplemental Benefit Plan.

Voluntary Tax Deferred Annuity and Investment Plan {403(b)}

All benefit-eligible employees may participate in Children's Hospital Boston's voluntary savings/investment 403(b) plan. Additionally, employees may also participate in a Retiree Medical Savings Account plan.

Group Automobile Insurance

Children's Hospital Boston employees may purchase your automobile insurance at group rates. This program is offered through MetLife and you will pay any premiums through regular payroll deductions.

Group Legal Services

Children's Hospital Boston offers an optional group legal assistance program that provides participants with a wide range of personal legal services. You pay the full cost of the plan.

Public Transportation Programs

Children's Hospital Boston employees who choose to take public transportation are eligible to receive a 50 percent subsidy on all MBTA passes.

Children's Hospital Boston employees also receive a discount on membership in the Zipcar car sharing program.

Parking

Residents and fellows may purchase parking in a garage located near the hospital. Both monthly parking and daily parking is available. Residents and fellows may also park free of charge in the Children's Hospital Boston garage after hours and on weekends.

Free bicycle and motorcycle parking for bicycles and motorcycles registered with the parking office is available in the Children's Hospital Boston garage.

Taxi Voucher Program

Children's Hospital Boston is committed to helping all residents and clinical fellows get home safely after working an extended shift. Any resident or clinical fellow at Children's Hospital Boston who drove or biked to work and worked a shift of 24 or more hours is eligible to receive a voucher for a taxi ride home to ensure their safety and the safety of others. In addition, any resident or clinical fellow who is leaving late at night when it is unsafe to walk or use public transportation is eligible to use a voucher.

Lease Guaranty Program

The Lease Guaranty Program is intended to help ease the pressure of the high cost of housing in the Boston area. If a landlord requires advance payment of the last month's rent and/or a security deposit, Children's Hospital Boston will guarantee payment to the landlord according to the lease guaranty procedure. In return, the house staff member agrees to reimburse Children's Hospital Boston for any payment Children's Hospital Boston is required to make under this guaranty. Please contact the Benefits Office or your residency/fellowship coordinator for more information.

Child Care

The Children's Hospital Child Care Center accommodates 42 children, ages three months to five years and is located nearby on the campus. All benefit-eligible employees may use the Center. Please call them directly at (617) 355-6006 for more information.

The Bright Horizons Family Center at Landmark serves families from several area hospitals and Harvard Medical School and is located near the hospital. Slots are reserved for Children's Hospital Boston Employees.

Children's Hospital Boston has a contract with Parents in a Pinch, a back-up child care service. The hospital pays the majority of the cost, thus making this service accessible and affordable. Children's Hospital Boston employees are able to use the back up child care service up to 20 days each year.

Discounts are also available for other child care centers; please contact the Benefits Office at 617-355- for additional information.

Children's Hospital Boston Work/Life Information and Assistance Program

The Children's Hospital Boston Work/Life Information and Assistance Program provides confidential assistance with personal problems and daily life challenges. KGA, an independent firm in the field of employee assistance and work/life services, administers the program. Counselors are available both close to work and near your home locations. The program also provides consultation with work/life specialists, information and referrals to community resources, vacancy checks to ensure compatibility of child care and elder care providers and customized educational materials to meet a broad range of needs.

The Office of Clinician Support

The Office of Clinician Support is designed to provide a safe alternative communication channel for anyone who does clinical work with patients. The program is designed to assist clinicians with any problem they may be having, whether it be work-related or personal. The OCS provides a safe forum in which to voice concerns, evaluate situations, organize thoughts, assess feelings and decide what is important according to a clinician's specific circumstances. Confidentiality of all parties is closely respected.

Leave of Absence

Recognized leaves of absence include Medical, Family Medical and Child Care/Adoption. Trainees employed by the hospital for at least twelve months, and who have worked at least 1250 hours during the twelve month period preceding the leave, may be granted leave for up to twelve weeks in any rolling twelve month period. A medical or family medical leave may be granted on an intermittent or reduced schedule basis if medically necessary. For trainees who have been employed by the hospital for less than twelve months, or who have worked less than 1250 hours during the twelve month period preceding the leave, but who have been employed for at least three months by the hospital, may be granted up to eight weeks of leave for childbirth, or adoption of a child as provided under Massachusetts law. There may be limitations or guidelines for length of training that are determined by your specialty board and may affect leaves of absence. Please check with the training program director or your specialty board for more information

Professional Liability Insurance

Clinical trainees are provided with professional liability coverage for the duration of their training and thereafter for any acts or omissions occurring during the training and within the scope of the training program. Clinical trainees are not covered to practice at other institutions unless they have written approval from their Program Director.

On Call Accommodations

If applicable, your on-call schedule will be determined by your training program. On-call rooms and shower facilities are provided on all inpatient units and on Farley 5. A meal will be provided to you each night you are expected to sleep in the hospital.

Salary and Vacation

The current salary for first year trainees in this program is \$. Salaries generally increase by 2-4% each year.

Vacation

Trainees in this program receive weeks of vacation time per year. This time must be used by June 30 of each year; unused days will not carry over.