Benefits at Boston Children’s Hospital: An Overview for Research Fellows

Do you enjoy working for a place that makes a difference in the lives of children?
Then you may want to join the team at Boston Children’s Hospital. Boston Children’s is an internationally-recognized pediatric Hospital known for the devotion of its staff, innovative patient care, leading-edge research and dedication to teaching. It’s a place where kids can come to get their good health and strength back in a caring and optimistic environment.

Boston Children’s is committed to its employees. As part of this commitment, the Hospital offers a competitive benefits program. Not only are the benefits rich, but the scope of the offerings is broad, providing flexibility and choice to meet the needs of our diverse workforce and their families, today and into the future.

The benefits that you receive make up a significant part of your total compensation from Boston Children’s Hospital and represent a critical investment in our staff. Some of the benefit plans are provided at no cost to you, for others you pay some (or all) of the cost at attractive group rates through payroll deduction.

Here is a brief overview of the benefits available to our regular employees working at least 20 hours per week. (Benefits offerings differ for residents, fellows and joint appointees.) You are eligible for most Boston Children’s benefits on your date of hire.

For Your Good Health
Offering comprehensive coverage, quality services, choice and flexibility

- **Medical**: You have three choices offered through Blue Cross Blue Shield of Massachusetts, two HMO Options and a Preferred Provider Organization (PPO). The Hospital makes a major contribution toward the cost of medical coverage; your share is paid with pre-tax dollars.

- **Dental**: You have two choices offered through Delta Dental, the Dental Basic Plan and the Dental Plus Plan. Both plans offer coverage for diagnostic and preventive care and basic and major restorative services. Orthodontia coverage is available in the Dental Plus Plan only. The Hospital contributes to the cost of dental coverage; your share is pre-tax dollars.

- **Vision**: You have two choices offered through VSP (Vision Services Plan), the Vision Basic Plan and the Vision Plus Plan. Both plans provide coverage every 12 months for regular eye exams and also coverage for glasses or contacts. You pay the cost of this plan with pre-tax dollars.

- **Health Care Flexible Spending Account**: This account lets you set aside tax-free dollars (up to $2,550 per year) to pay for any out-of-pocket health care expenses (for you and your eligible dependents) that are not (or only partially) covered by your medical, dental and vision plan. It includes a Flex Debit Card for direct payment to participating providers.

For Your Financial Security
Offering you income when you are unable to work due to illness or injury, and your family financial protection in the event of your death.

- **Short Term Disability Insurance (STD)**: You automatically join this plan after 90 days of continuous service. STD 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. STD is fully paid by the Hospital.

- **Long Term Disability Insurance**: You have a choice of two plans. You may purchase either 60% or 40% of your monthly eligible pay up to $15,000 per month. Benefits are payable after you have been disabled for six months and continue until you are no longer disabled or until the maximum benefit period is reached, normally age 65.

- **Basic Group Life Insurance**: You receive life insurance coverage equal to 1 times your eligible annual pay, up to $750,000. Basic Life is fully paid 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 your dependent children.

For Your Retirement
To help you prepare for a financially-secure retirement and meet other financial needs.

- **Voluntary 403(b) Savings Plan**: This plan gives you the opportunity to save for your retirement, via pre-tax and/or post-tax contributions. The Hospital will automatically enroll you in the plan at the savings rate of 2% (pre-tax) of your eligible salary unless you choose another amount or opt out. You may contribute up to the IRS savings limit each year and, if you are
age 50 or older, make additional catch-up contributions.

**For Your Work Life Balance**

Offering the opportunity for paid time off, professional development, family care services, health and wellness initiatives help with commuting expenses and more.

**Paid Time Off**
- **Paid Time Off:** Available for jury duty, bereavement leave and organ donation.

**Professional Development**
- **Learning and Development:** The Hospital offers opportunities for continued education and career growth.

**Family Care Services**
- **Dependent Care Flexible Spending Account:** You can set aside tax-free dollars (generally up to $5,000 per year) to help pay for eligible dependent day care expenses.
- **Child Care:** Boston Children’s provides several options for high quality child day care services, plus help with the expenses of adopting a child.
- **Employee Assistance Program:** You and your family members have access to confidential counseling and professional guidance to help with personal or work-related problems.
- **Veterinary Pet Insurance:** This plan covers medical care for your family pets.
- **Legal Assistance:** This program gives you access to a broad range of prepaid legal services.
- **Group Home & Automobile Insurance:** You can purchase your auto insurance from MetLife and pay for it through regular payroll deductions.

**Health and Wellness**
- **RedBrick Health:** You are eligible to participate in a variety of wellness programs offered through the Hospital’s wellness partner, RedBrick Health, including health screenings, health assessments, coaching, online Journeys, tracking and challenges. Those enrolled in the Hospital’s medical program are eligible to earn cash incentives based on participation.
- **Members of a Children’s Blue Cross Blue Shield Medical Plan:** You are eligible for a variety of programs and discounts including an annual reimbursement up to $150 per family for membership in a Fitness Club that offers cardiovascular and strength training. Reimbursement of up to $150 annually per family for Weight Watchers Programs and discounts on such programs as Healthy Baby and Living Health options.
- **BCBS Blue Care Line:** Provides 24/7 assistance with your medical questions. Call 1-888-247-BLUE (2583).

**Help with Commuting**
- **MBTA Monthly Pass:** You receive a discount on all MBTA passes and may pay a portion of your cost with pre-tax dollars.
- **Parking:** Discounted day, evening, overnight and weekend parking is available in various local Hospital parking lots, and you may pay a portion of your parking fees with pre-tax dollars.
- **Shuttle Van Service:** Free rides are provided between Hospital locations and to and from the various Hospital parking lots and the MBTA stops near the Hospital parking lots.
- **Biking:** A locked bike cage and several racks are available across the institution. Local Hubway bike-share kiosks are nearby. Eligible riders may enroll in a monthly bike subsidy reimbursement program.
- **ZipCar:** Employees enrolled in the Hospital group plan are eligible to receive discounts on hourly ZipCar rates (3 ZipCar vehicles are located in our main garage).

**Family Fun**
- **Discount movie tickets are available along with discounts for amusement parks and family recreation (such as ski passes).**

**Other**
- **Boston Children’s sponsors blood donation and other community programs.**

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Note: This is a summary only. Plan eligibility and cost may vary based on your work status and the number of hours you are scheduled to work. If any statement conflicts with applicable plan documents, the plan documents will govern plan provisions and payment of plan benefits. *Certain benefits are pro-rated for part-time employees. Part time is 20 plus hours per week or more.

At Boston Children’s, we value quality, equality, diversity, compassion and optimism. Thank you for your interest in Boston Children’s Hospital.