

# 2023 Benefit Plan Overview

Beth Israel Lahey Health



## Beth Israel Deaconess Medical Center—House Officers



At BILH, we do all we can to support the well-being of employees and family members with comprehensive Total Rewards programs and resources. The following is an overview of our 2023 benefits.

Our 2023 benefits program is generally available for employees regularly scheduled to work 20 or more hours per week and is designed to provide you the flexibility to choose the benefits that best meet the needs of you and your family. You have 30 days to enroll, and benefits are effective as of your date of hire. Please be advised, benefits can differ between Accredited GME's (ACGME) & non-Accredited GME's (non-ACGME).

## Health Benefits

### Medical Plan Options

We understand the importance of good health as the foundation for a productive life at home and at work. You can choose from **three medical plan options** through Harvard Pilgrim Health Care (HPHC): Domestic & Community HMO, HMO Plus and Tiered POS. If you enroll, you will receive prescription drug coverage from CVS Caremark®. The chart below summarizes each medical plan offering. For more detailed information, please refer to the *2023 Benefits Guide*.

### Save Money!

Note that you pay less when you use BILH providers for medical care, and you can save on prescription drugs by using a BILH pharmacy.

### Medical Plans—Harvard Pilgrim Health Care

	Preventive Care	Office Visit with PCP or Specialist	Emergency Admission	Inpatient Hospital Services*
<b>Domestic &amp; Community HMO</b> (two tiers)	100% coverage (no copay)	\$30 - \$65 copay (based on tier where care is received)	90% coverage	70% - 90% coverage (based on tier where care is received)
<b>HMO Plus</b> (three tiers)	100% coverage (no copay)	\$25 - \$120 copay (based on tier where care is received)	100% coverage (no copay)	60% - 100% coverage (based on tier where care is received)
<b>Tiered POS</b> (three tiers plus out-of-network coverage)	100% coverage in-network (no copay)	\$20 - \$100 in-network copay	100% coverage (no copay)	70% - 100% coverage (based on tier where care is received)

\* Deductibles may apply

### Prescription Drug Copays—CVS Caremark®

	BILH Pharmacy 30-day Supply	BILH Pharmacy/Home Delivery Service 90-day Supply	CVS Caremark In-Network Pharmacies 30-day Supply	CVS Retail Pharmacy or CVS Mail-Order 90-day Supply
<b>Generic</b>	\$5	\$10	\$15	\$30
<b>Preferred Brand</b>	\$5	\$10	\$40	\$80
<b>Non-Preferred Brand</b>	\$5	\$10	\$60	\$180
<b>Out-of-Pocket Maximum</b>	\$3,000 member/\$6,000 family			

# Health Benefits (continued)

## Dental Coverage

You can choose from two dental plan options through Delta Dental.

Dental Coverage		
	Low Option (In-Network Benefit)	High Option (In-Network Benefit)
Annual Deductible	\$25 individual/\$75 family	\$50 individual/\$150 family
Plan Year Maximum	\$1,000 Per Individual	\$5,000 Per Individual
Preventive	100%, no deductible	100%, no deductible
Basic Restorative Services	60% after deductible	80% after deductible
Major Restorative Services	Not Covered	50% after deductible
Orthodontia Coverage <small>(for dependents to age 19)</small>	Not Covered	Covered at 50% up to a separate lifetime maximum of \$1,000

## Vision Coverage

You can choose from two vision plan options through EyeMed Vision Care: the Low Option and the High Option.

Both plans cover eye exams, frames, lenses, and contact lenses as well as offer a variety of discounts on services and materials. (If you do not elect vision coverage, routine eye exams will be covered under your medical insurance.)

## Flexible Spending Accounts

You have two FSA options as a smart and convenient way to stretch your benefit dollars:

- 1 Health Care Spending Account:** Used to pay for eligible out-of-pocket medical, dental and vision care expenses for yourself and your eligible dependent(s). You may contribute pre-tax dollars up to \$3,050 per year.
- 2 Dependent Care Spending Account:** Used to pay for eligible expenses for the care of a dependent child under age 13 (e.g. preschool, child day care) or a dependent adult (e.g. elder day care). You may contribute pre-tax dollars up to \$5,000 per family per year.

If you want to participate in an FSA, IRS rules require that you enroll each year (FSA elections do **NOT** carry over to the next year) and elect an annual amount. You must use the amount you set aside in your account by the annual deadline or you will lose any remaining funds.

# Disability and Life Insurance

## Short-Term Disability (STD)

STD coverage protects your income in the event of an illness, injury, or during maternity leave.

**ACGMEs** are automatically enrolled in the Trainee Short-Term Disability Salary Continuation Plan at no cost on your first day of training. Generally, the plan will pay 100% of your regular base pay for 12 weeks if you are out or work and unable to perform all the duties of your job due to a non-work related injury. For maternity leave, this is a salary continuation policy and would provide you with compensation as outlined above for 12 weeks.

**Non-ACGMEs** can elect to purchase optional STD insurance coverage. The cost is based on the coverage level and elimination period (waiting period) you select as well as your salary and age as of your date of hire. You can purchase coverage equal to either 60% or 75% of your base pay (weekly base earnings), up to \$3,000 per week for up to 26 weeks while you remain unable to work due to a qualifying non-work-related illness or injury.

## Long-Term Disability (LTD)

The LTD plan will replace a portion of your salary if you are disabled and out of work for more than 180 days due to a covered disability. We automatically provide eligible employees with Core LTD coverage equal to 60% of their monthly pay (maximum of \$10,000 per month) at no cost. If you would like additional coverage, you may elect the Optional LTD Buy-Up (for a total of 66 2/3% coverage up to a monthly maximum of \$15,000)—paid for on an after-tax basis.

## Basic Life Insurance

Basic group term employee life insurance coverage is provided at no cost to you through Voya. The amount of coverage is one times your annual eligible base pay, up to a maximum (combined with Supplemental Life) of \$2,250,000.

## Supplemental and Dependent Life Insurance

You may purchase additional life insurance for yourself through Voya from 1 times up to 8 times your annual base pay (in 1/2 increments), up to a maximum of \$2,250,000 (combined with Basic Life). You may also purchase life insurance coverage for your spouse and dependent children. For your spouse, you may purchase \$10,000 to \$300,000 of coverage in \$10,000 increments; for your children, \$10,000 or \$15,000 per child. This coverage cannot exceed 100% of the approved employee supplemental life insurance amount.

**Note:** Evidence of insurability may be required for certain amounts of supplemental employee and spouse life insurance.

## Accidental Death & Dismemberment (AD&D)

You may purchase Accidental Death & Dismemberment Insurance from one to six times your annual base pay (in 1/2 pay increments) to a maximum of \$1,500,000. For your spouse, you may purchase \$10,000 to \$300,000 of coverage in \$10,000 increments; for your children, \$10,000 or \$15,000 per child. Spouse and child AD&D coverage cannot exceed 100% of the approved employee Accidental Death & Dismemberment benefit.

# Voluntary Benefits

**You have an opportunity to purchase additional insurance options to supplement your benefits:**

## Accident Insurance

Accident insurance provides benefits in the event of an injury due to an accident including fractures, burns, lacerations, dislocations and more. You can elect coverage for you, your spouse and your children.

## Critical Illness Insurance

Critical illness insurance can help cover the extra expenses associated with a severe, life-threatening illness, including COVID-19. You can elect coverage for you, your spouse, and your children.

## Hospital Indemnity Insurance

If you are admitted or confined to a hospital due to an accident, illness or pregnancy, hospital indemnity insurance benefits can help pay for out-of-pocket costs such as health insurance deductibles and copays—or for anything that you see fit. The plan provides a higher benefit if you use a BILH facility.

## Legal Insurance

Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.

# Well-Being Benefits

## Employee Assistance Program (EAP)

The EAP provides free and confidential counseling, referral information, and help for many other life and family issues 24/7 to employees and their adult family members.

## Care@Work

This service can help you find caregivers for your whole family, including your child(ren), parents/grandparents and/or pet(s) as well as your home. In addition, you have access to subsidized backup childcare.

## BenefitHub

BenefitHub is a centralized website with access to benefits and discounts specifically for employees, like auto and home insurance, pet insurance, identity theft insurance, and more.

*This summary is intended to assist you in understanding the employee benefits program. If there is any difference between the information presented in this summary and the official plan documents, the plan documents will govern. This statement does not constitute an employment contract, nor does it provide guarantee of future employment. The company reserves the right to amend, modify or terminate any of the plans in any manner in whole or part, at any time. For those employees covered by a collective bargaining agreement, the terms of the applicable collective bargaining agreement shall apply absent agreement by the Hospital and your union.*

# Retirement Benefits and Additional Benefits

## Retirement Benefits

You may save and invest pre-tax money (up to the annual IRS limit) in the BIDMC 401(k) and/or 403(b) plans through Fidelity Investments. (Note: Matching contributions and the annual core contribution are not made to your account.)

## Additional Benefits

- **Commuter Program:** BIDMC offers parking and commuter options to employees. Please contact our Commuter Services Department at [commuterservices@bidmc.harvard.edu](mailto:commuterservices@bidmc.harvard.edu) for additional information.
- **HIV Supplemental Benefit Plan:** This plan, fully paid by BIDMC, provides financial assistance and other services if you become HIV positive as the result of a work-related incident.
- **Travel Accident Insurance:** We provide a travel accident insurance policy with limits up to \$500,000. This coverage is for accidental death or dismemberment while away on any company business anywhere in the world.
- **Direct Deposit Services:** You can sign up for direct deposit of your paycheck to a maximum of five different accounts.
- **Workforce Development:** The Office of Workforce Development provides free career and academic counseling, college placement testing, onsite pre-college prep courses, and on-site English for non-native English speakers.
- **Discounts:** You will have access to a number of discounts as a BIDMC employee, including:
  - Discount movie tickets, ski tickets, and water park tickets available through the BIDMC Gift Shops
  - Zipcar and BlueBike membership discounts
  - Wireless discounts for certain cell phone providers are administered by the Telecommunications Office
  - The Perks at Work and BenefitHub programs offer discounts on a wide variety of products and services
  - As the Official Hospital of the Boston Red Sox, employees can use their ID badges to obtain up to two tickets for \$5 each on game days. Tickets are available 30 minutes after the start of any home game and based on availability.