

Benefits Overview

At Mass General Brigham, employees are our most important resource. That is why we are committed to supporting you and your family through a comprehensive, contemporary and highly competitive benefits package. We offer benefits that help you prioritize your health, financial well-being and life.

Benefits snapshot

The day you start with Mass General Brigham, you are part of the team! That is why all benefits-eligible employees have no waiting period for insurance. For more information, ask your Talent Acquisition (TA) partner.

As a Brigham and Women's Faulkner Hospital nurse, you have the option to enroll in your benefits pre-tax or post-tax. Benefits options vary between the pre-tax and post-tax benefit program options. **Click on the tiles below for a quick snapshot of some of the benefits offered in one or both of the program options***. Then, review the comparison table and highlights on the following pages to help you decide which benefits program is right for you.

**Not all benefits are available in the post-tax benefits program. Review the comparison chart on page 2 to learn more.*

Your benefits options: Deciding between pre-tax and post-tax

Members of the Massachusetts Nurses Association (MNA) at Brigham and Women's Faulkner Hospital may enroll in either the pre-tax or the post-tax benefits program each plan year. Below is a high-level summary of the differences between the pre-tax and post-tax benefits programs. While both options offer a comprehensive benefits package, there are a few key differences for you to evaluate.

	Pre-tax	Post-tax
Eligibility	Regularly scheduled to work 20 or more standard hours per week	Regularly scheduled to work 20 or more standard hours per week
Benefits you can elect*	<ul style="list-style-type: none"> • Medical • Dental • Vision • Health Savings Account • Health Care Flexible Spending Account • Dependent Care Spending Account • Short-term disability (STD) • Long-term disability (LTD) • Life and AD&D insurance • 403(b) Retirement Savings Plan • Retiree Medical Savings Account • Voluntary Benefits 	<ul style="list-style-type: none"> • Medical* • Dental* • Short-term disability (STD) • Long-term disability (LTD) • Life and AD&D insurance • 403(b) Retirement Savings Plan • Retiree Medical Savings Account • Voluntary Benefits
Could be a good option if you:	<ul style="list-style-type: none"> • Prefer to pay less in taxes now, or want more money in your pocket to spend now • Don't mind owing taxes on the withheld money in the future • Want vision coverage • Want to enroll in a Health Saving Account (HSA) and save for future health care costs • Want to save pre-tax dollars to help pay for eligible health and dependent care needs 	<ul style="list-style-type: none"> • Prefer to pay taxes up front, without worrying about paying taxes when benefits are used

*Medical and dental plans may be elected for employee only or employee and family (for eligible dependents).



For those employees represented by unions and/or covered by collective bargaining agreements, all benefits will be governed by applicable contract language or processes. In the event of any conflict between the applicable legal plan documents and the information described herein, the applicable legal plan documents (as interpreted by the Plan administrator) will control.



My health: pre-tax benefits

When it comes to managing your health, everyone has unique needs. Mass General Brigham provides our dedicated workforce with choice and flexibility to choose the best benefits for themselves and their families.

Medical plans

At Mass General Brigham, we want all our employees to have access to the medical coverage that reflects their unique needs. We're proud to offer pre-tax benefits program enrollees:





Three medical plan options

Coverage under the Premium Exclusive Provider Organization (EPO) Plan, the Core Preferred Provider Organization (PPO) Plan and the High Deductible Health Plan (HDHP) with a [Health Savings Account \(HSA\)](#) is provided by Mass General Brigham Health Plan, including their extended network with UnitedHealthcare Options PPO for nationwide coverage.

[Click here for a snapshot](#) of the plans and the services covered within each.





Four coverage levels

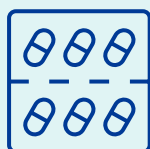
Across our medical, dental and vision plans, you can choose from four coverage levels:

	Employee Only
	Employee + Spouse
	Employee + Child(ren)
	Employee + Family

Base pay bands

All Mass General Brigham employees should have access to the care they need, regardless of their annual income. That's why employees pay health plan contributions based on their base pay.

	Band 1	Less than \$60,000
	Band 2	\$60,000 – \$124,999
	Band 3	\$125,000 – \$249,999
	Band 4	\$250,000+










When you enroll in a medical plan, prescription drugs are covered by CVS Caremark.

You can order 30-day or 90-day supplies for maintenance drugs and will pay less for generic prescriptions than you will for preferred brand or non-preferred brand drugs. Your prescription drug costs are included in your overall plan out-of-pocket maximum.

Dental

We offer two dental coverage options through Delta Dental – the Core Plan and the Buy-up Plan:

	Core Plan	Buy-up Plan
 Paycheck cost	\$	\$\$
 Annual deductible	\$50 Individual (Employee Only level) \$100 Family (all other levels)	\$25 Individual (Employee Only level) \$50 Family (all other levels)
 Annual maximum	\$1,000	\$2,000
 Preventive care (e.g., routine cleanings, diagnostic services)	Plan pays 100%	
 Basic services (e.g., fillings)	Plan pays 80%	
 Major services	Plan pays 50%	
 Orthodontia coverage	Not covered	Plan pays 50% up to \$2,000 Lifetime Maximum – no age limit

Vision

Mass General Brigham offers an employee-paid vision plan through Davis Vision™ to ensure we meet all your eye care needs. Each of the below benefits is available once per calendar year.



My health: post-tax benefits

Review this page for highlights of the post-tax benefits program's medical and dental plans.

Medical plans

At Mass General Brigham, we want all our employees to have access to the medical coverage that reflects their unique needs. We're proud to offer post-tax benefits program enrollees:



Two medical plan options

Plan options include the Mass General Brigham Health Plan Complete HMO or the Tufts Total Health Plan.

[Click here for a snapshot](#) of the plans and the services covered within each.

Two coverage levels

You can choose from two coverage levels for the medical and dental plans:

-  Employee Only
-  Employee + Family

Regardless of which post-tax medical plan you enroll in:

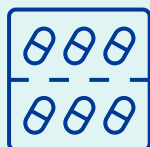
You must choose a primary care physician (PCP) to direct your care.

Pre-admission certification is required for inpatient stays.

Maternity care is covered in full.

Home health services are covered in full (certification may be required).

Hearing aids are not covered, except for children up to age 22.










When you enroll in a medical plan, prescription drugs are covered under that plan.

What you pay for your prescription drugs will vary based on the medical plan you choose, and whether you receive generic, preferred brand or non-preferred brand drugs.

Dental

We offer two dental coverage options through Delta Dental – the Basic Dental or Major Dental plan:

	Basic Plan	Major Plan
 Paycheck cost	\$	\$\$
 Annual deductible	\$50 Individual \$100 Family	\$25 Individual \$50 Family
 Annual maximum	\$1,000	\$2,000
 Preventive care (e.g., routine cleanings, diagnostic services)	Plan pays 100%	
 Basic services (e.g., fillings)	Plan pays 50%	Plan pays 80%
 Major services	Plan pays 50%	
 Orthodontia coverage	Not covered	Plan pays 50% up to \$2,000 Lifetime Maximum – no age limit

Please note that orthodontia coverage is only available under the Major Plan. If you expect to utilize the plan beyond routine cleanings you may want to consider the Major plan, which has a lower deductible, higher annual maximum and higher reimbursement for minor restorative treatments. See your Dental Summary for more details.



My financial well-being: pre-tax benefits

Whether you are saving for medical expenses or thinking about retirement, our programs give you the opportunity to set aside funds so you can spend them on the things that are important to you.

Savings accounts

Mass General Brigham offers savings accounts so you can save on tax dollars and reduce your out-of-pocket expenses.

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HC FSA)	Dependent Care Flexible Spending Account (DC FSA)
Eligibility	Employees enrolled in a High Deductible Health Plan (HDHP)	Benefits-eligible employees not enrolled in the HDHP with HSA	All benefits-eligible employees
Contribute pre-tax dollars to...	Cover out-of-pocket eligible medical, prescription drug, dental and vision expenses	Cover out-of-pocket eligible medical, prescription drug, dental and vision expenses	Reimburse dependent care expenses such as preschool, summer day camp, before- or afterschool programs, and child or adult daycare

Determine how much you can contribute and save with each account:

	We contribute* (Employee only/all other coverage levels)		You contribute (Employee only/all other coverage levels)		Total 2024 IRS limit (Employee only/all other coverage levels)
Health Savings Account (HSA)	\$500 annually/ \$1,000 annually	+	Up to \$3,650 annually/ Up to \$7,300 annually	=	Up to \$4,150 annually/ Up to \$8,300 annually** <i>(Employees age 55 or older can make an additional catch-up contribution of \$1,000)</i>
Health Care Flexible Spending Account (HC FSA)	N/A	+	See total IRS limit	=	Up to \$3,200 annually
Dependent Care Flexible Spending Account (DC FSA)	N/A	+	See total IRS limit	=	Up to \$2,500 for those married and filing separately/Up to \$5,000 for those single or married filing jointly

*Mass General Brigham contributions will be prorated based on your date of enrollment.

**Employee contributions combined with Mass General Brigham's contribution cannot exceed these IRS limits.



My financial well-being: pre-tax and post-tax benefits

Review this page for highlights of the retirement benefits and life and disability insurance coverage offered to both pre-tax and post-tax benefits program enrollees.

Retirement

Mass General Brigham provides a variety of ways to help you prepare for retirement. Whether you are just starting your career or nearing a major milestone, we know it is important to plan and save for your future. **Click through each of the retirement options below to learn more about the plans we offer.**

Immediately
upon hire

After one year
of service

When you reach
age 50 or older

Life and disability

Mass General Brigham offers a wide range of life insurance and disability benefits to protect you and your family from the unexpected.



Basic life insurance

Company-paid life insurance through MetLife with coverage equal to your annual salary, up to a maximum of \$500,000



Accidental death & dismemberment (AD&D) insurance

Company-paid AD&D insurance through MetLife with coverage equal to your annual salary, up to a maximum of \$500,000



Supplemental life & AD&D insurance

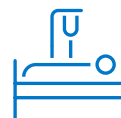
- For employee: Elect up to 8 x your annual salary (maximum of \$2 million)
- For employee's spouse: Up to \$200,000, in increments of \$25,000
- For employee's child(ren): Up to \$20,000, in increments of \$5,000



Short-term disability coverage

Company-paid core coverage provided at 60 percent of weekly covered pay up to a maximum \$3,000

Option to purchase additional coverage up to 75 percent of your weekly covered pay up to a maximum of \$3,000



Long-term disability coverage

Company-paid core coverage provided at 60 percent of monthly covered pay up to a maximum of \$10,000

Option to purchase additional coverage up to 70 percent of your monthly covered pay up to a maximum of \$17,500



My life: pre-tax and post-tax benefits

At Mass General Brigham, we want all employees to feel they have time to prioritize what matters most in their lives – whether that is time with family, learning and growth, getting active or something else that fulfills and revitalizes them.

Earned Time and holidays



Earned Time (ET) is used for paid time away from the Hospital (e.g., for vacation, illness or holidays).

ET accrues weekly and is paid at your current base hourly rate*. You may accrue a maximum of 480 hours.

- Less than 6 years **33 days**
- 6-15 years **38 days**
- 16 or more years **43 days**

Refer to your Collective Bargaining Agreement for details about Earned Time (ET) and the holiday schedule.

**Shift differential is included as part of the base rate after you have worked permanently scheduled evening or night shift for six months.*

Continued education support



Public Service Loan Forgiveness

- As a qualifying employer, employees working for Mass General Brigham may qualify for loan forgiveness through the Public Service Loan Forgiveness (PSLF) program
- PSLF application support is provided through our partnership with Tuition.io

See your Collective Bargaining Agreement for more information about continued education support.

Other benefits



Employee Assistance Program (EAP)

- Provides short-term counseling, consultation, referral to resources and seminars

Transportation benefits

- Brigham and Women's Faulkner Hospital is easily accessible by public transportation. Monthly discounted MBTA passes are available through a pre-tax payroll deduction. Parking is available on a limited basis.



Voluntary benefits

Employees have access to a wide variety of voluntary benefits to help prepare for the unexpected, including:

Hospital indemnity insurance

Critical illness insurance

Accident insurance

Identity theft insurance

Legal services

Home insurance

Auto insurance

Pet insurance

Discount program

Family and childcare support



Onsite childcare centers

Backup and in-home care for both children and adult dependents in partnership with [Bright Horizons](#)

Educational support, enrichment activities and elder care resources

Family concierge service