



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.

Benefits eligibility is based on standard hours. Employees with 20 or more standard hours per week are benefits eligible. **Click on each of the tiles for a quick snapshot of the benefits we offer. Then keep reading for the highlights on each benefit.**



My health

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 supports their unique needs. We're proud to offer:





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 and Optum for behavioral health 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:

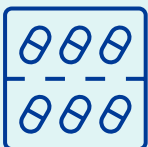
	Employee Only
	Employee + Spouse
	Employee + Child(ren)
	Employee + Family

You will have **no-cost health coverage** if you enroll in Employee Only coverage.

Base pay bands

All Mass General Brigham employees should have access to the care they need, regardless of their annual income. That's why full-time 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 – \$499,999
● ● ● ● ●	Band 5	\$500,000+



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. [View the formulary here.](#)










Looking for a Primary Care Provider?

One Medical is a membership-based primary care practice with offices in the Boston area and nationwide. Through One Medical, you can book same-day or next-day appointments, access virtual care, and manage prescriptions, all using their mobile app. MGB covers the membership fee for you and your dependents. One Medical clinicians are considered Tier 1 providers. To learn more about joining One Medical, visit [Ask My HR.](#)

Dental

We offer two dental coverage options through Delta Dental – the Core Plan and the Buy-up Plan. Note that unlike the medical plan, you will pay for the benefit through your paycheck for any coverage level you enroll in, including the Employee Only level.

	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® by MetLife to ensure we meet all your eye care needs. The provider network includes national retailers such as Visionworks, MyEyeDr, Costco Optical and Walmart. Each of the benefits outlined below is available once per calendar year. Note that unlike the medical plan, you will pay for the benefit through your paycheck for any coverage level you enroll in, including the Employee Only level.



My financial well-being

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 2026 IRS limit (Employee only/all other coverage levels)
Health Savings Account (HSA)	\$500 annually/ \$1,000 annually	+	Up to \$3,900 annually/ Up to \$7,750 annually	=	Up to \$4,400 annually/ Up to \$8,750 annually** (Employees age 55 or older can make an additional catch-up contribution of \$1,000)
Health Care Flexible Spending Account (HC FSA)	N/A	+	See total IRS limit	=	Up to \$3,300 annually***
Dependent Care Flexible Spending Account (DC FSA)	N/A	+	See total IRS limit	=	Up to \$3,750 for those married and filing separately/Up to \$7,500 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.

***Subject to change following IRS announcement of the FSA contribution and rollover limit.

****Highly compensated employees can contribute a maximum of \$2,500.

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**

**When you reach
age 50 or older**

**When you reach age 63
or older or contribute
to the RMSA**

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



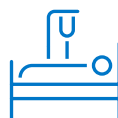
Salary continuation

Company-paid salary continuation program if you are unable to work as a result of illness or injury. You can receive up to 12 weeks of salary continuation

Residents:

Company-paid core coverage provided at 60% of monthly covered pay up to a maximum of \$8,000

Option to purchase additional coverage up to 80% of your monthly covered pay up to a maximum of \$8,000



Long-term disability coverage

Fellows:

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

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



Individual disability insurance (IDI)

Individual disability insurance (IDI) is additional insurance you can purchase that can be used to supplement your LTD and add financial protection if you become unable to work because of an injury or illness.

During fellowship: \$2,500, \$5,000 or \$7,500, or qualify for up to \$15,000 with a signed employment contract.

- No physical exams, labs, medical records or lengthy applications required
- To learn more about your options and schedule a one-on-one consult, please visit www.ResidentGME.com



Life

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.

Paid Time Off (PTO) and holidays



Employees are entitled to up to four weeks of paid vacation per year. Requests for vacation time must be submitted in advance using the departmental or divisional procedure and receive approval from the Program Director. Unused vacation days will expire at the end of the academic year and cannot be carried over, cashed in, or paid out.

Continued education support



Tuition assistance

- Reimbursement of up to \$5,250 tax free annually for full-time employees
- Reimbursement of up to \$2,625 tax free annually for part-time benefits-eligible employees

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

Other benefits



Employee Assistance Program (EAP)

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

Transportation benefits

- Many of our Boston-based locations offer a 50% subsidy on a MBTA pass



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