



Mass General Brigham

2025 Benefits Summary

Brigham and Women's Hospital
Clinical Fellows





We support our employees in many ways, including through our competitive program of health and welfare, retirement and voluntary benefits for employees and their families.

Mass General Brigham wants to inform you on the comprehensive benefit package offered and we look forward to working with you.

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Enrollment and eligibility



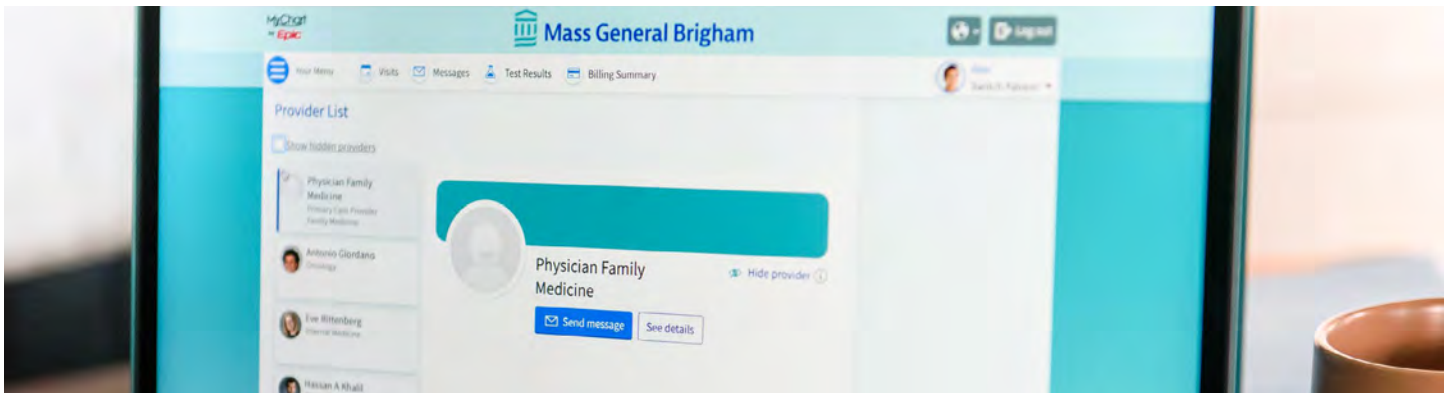
To have coverage, you must enroll for benefits within 30 days of your hire date. If you enroll within this time, your benefits will be effective as of your date of hire. Medical, dental and/or vision plans may be elected for employee only, employee and legal spouse,* employee and children (who are under the age of 26, or children over the age of 26 if the child is deemed disabled), or family. Fellows scheduled to work at least 20 standard hours per week are eligible for benefits. You may be asked to provide dependent eligibility verification documents such as a marriage certificate, birth/adoption certificates or legal guardianship court paperwork. Please note that if you do not enroll within 30 days of your benefits eligibility date, you will be automatically enrolled in default elections. You will have an opportunity to change your coverage the next Open Enrollment period (unless you experience a qualifying life event).

* Mass General Brigham does not cover former spouses or domestic partners.

Qualifying life event

Outside of your new hire and Open Enrollment in the fall, the only other time you can make changes to your benefits is within 30 days of a qualifying life event.* Examples of a qualifying life event include marriage, divorce or the birth or adoption of a child. If you have a qualifying life event, you have 30 days from the event to make changes in employee self service. Your benefit change must be consistent with your change of status. If you have a baby, for example, you may change your medical coverage level from employee to employee and family within 30 days of your child's birth.

* Retirement plan and RMSA contributions can be updated at any time throughout the year.



Medical plans administered by Mass General Brigham Health Plan

Mass General Brigham offers two health plans, the Select and Plus plans, administered by Mass General Brigham Health Plan. The Select and Plus health plans use the UnitedHealthcare Options PPO Network for nationwide coverage. When you or your dependents need access to care outside Massachusetts, New Hampshire and Rhode Island, you will have access to more than 1 million providers and 5,200 hospitals nationwide. In New Hampshire and Rhode Island, the UnitedHealthcare Options PPO Network supplements the Mass General Brigham Health Plan network. You pay less when you see providers in the Tier 1 network.

Regardless of which plan you choose, you do not need to obtain referrals to see a specialist and your plan does not require you to have a primary care physician, but we encourage you to have one.

The plans: Select and Plus

- 1 Select plan** is a tiered plan that offers low-cost, high-quality care from providers within the Mass General Brigham community (Tier 1). The plan also gives you the choice of seeking care from in-network providers outside of Mass General Brigham (Tier 2). These in-network providers will have a higher cost share than those within the Mass General Brigham community. The Select plan offers lower per-paycheck premium deductions than the Plus plan. Employee only coverage under the Select plan is 100% subsidized by Mass General Brigham and there is no paycheck deduction for the cost of coverage. Additionally, the cost of all other tiers of coverage are reduced by the cost of employee only Select coverage.
- 2 Plus plan** offers the same comprehensive coverage as the Select plan but also provides coverage for providers outside the Mass General Brigham Health Plan network. An out-of-network provider does not have a contractual agreement with Mass General Brigham Health Plan. Your per-paycheck costs are higher with Plus than with Select.

You may want to consider the **Select plan** if you mostly see providers in the Tier 1 network. Several services do not have tiered coverage, including speech therapy, mental health services, substance use disorder treatment, chiropractic services, physical and occupational therapy. This means you will pay the Tier 1 cost sharing if you see a network provider.

You may want to consider the **Plus plan** if you and your adult family members use mostly non-Mass General Brigham providers in the Tier 2 network, or you use out-of-network providers.

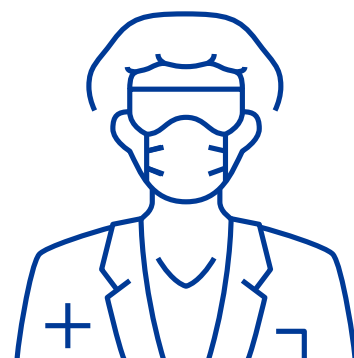
** Tiering does not apply for employees who live out-of-area, so Tier 1 cost-sharing applies to all services delivered by an in-network provider (Tier 1 or Tier 2).*

You can search the [provider directory](#) to see if your physicians are within the Mass General Brigham Health Plan network, without having to log in to the Mass General Brigham Health Plan [website](#).

See the tables below for cost sharing. Please note, this document contains a brief explanation of benefits only.

Plus plan	Tier 1	Tier 2	Out-of-network
Preventive	\$0	\$0	Not covered
Copays	PCP/Pediatric \$15 Specialist \$30	PCP \$45 Pediatric \$30 Specialist \$70	Plan pays 70% after deductible
Deductible	\$0	\$1,000/\$2,000	\$2,000/\$4,000
Out-of-pocket maximum	\$2,500/\$5,000	\$4,000/\$8,000	\$5,000/\$10,000
ER copay	\$200 (waived if admitted)		
Hi-tech imaging (MRI, CT, PET)	\$50 copay	Plan pays 85% after deductible	Plan pays 70% after deductible

Select plan	Tier 1	Tier 2
Preventive	\$0	\$0
Copays	PCP/Pediatric \$15 Specialist \$30	PCP \$70 Pediatric \$30 Specialist \$100
Deductible	\$0	\$4,000/\$8,000
Out-of-pocket maximum	\$2,500/\$5,000	\$5,000/\$10,000
ER copay	\$200 (waived if admitted)	
Hi-tech imaging (MRI, CT, PET)	\$50 copay	Plan pays 70% after deductible






Prescription drugs

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

Up to a 30-day supply			90-day maintenance drug supply		
\$10 copay Generic drugs	\$40 copay Preferred brand-name	\$70 copay Non-preferred brand-name	\$20 copay Generic drugs	\$80 copay Preferred brand-name	\$140 copay Non-preferred brand-name

Your prescription drug plan includes an out-of-pocket maximum that limits how much you will have to pay in prescription drug copays during the calendar year. Your prescription out-of-pocket maximum depends on your level of medical coverage (for example, employee only or family) and your salary and is reevaluated each January 1.

	Salary level	Out-of-pocket maximum levels
Annual prescription drug out-of-pocket maximum 	Under \$50,000	\$300 employee only/ \$600 for all other levels
	\$50,000 to \$100,000	\$1,000 employee only coverage/ \$2,000 for all other levels
	Above \$100,000	\$2,000 employee only coverage/ \$4,800 for all other levels

The prescription drug out-of-pocket maximum is embedded for employee only coverage. This means that no one member will pay more than the designated employee only amount out-of-pocket.

Dental plans through Delta Dental of MA

We offer one plan choice, **Delta Dental PPO Plus Premier**. Routine cleanings and diagnostic services are covered 100%. Major and minor restorative services are covered at 50% and 80%, respectively. There is a maximum of \$2,000 coverage per-person per year. Orthodontia covered at 100% of Maximum Plan Allowance charge to any age. Navigate to the Delta Dental MA website to search the [provider directory](#).

See the table below for dental benefits:

Delta Dental PPO Plus Premier	Coverage
Calendar year maximum	\$2,000 per member
Calendar year deductible	\$25/\$50*
Diagnostic: Oral exam – twice per calendar year. Panoramic or full mouth x-rays – once per 60 months Single tooth x-ray – as needed	100% coverage
Preventive: Teeth cleaning – twice per calendar year Fluoride treatments – twice per calendar year for members under the age of 19 Sealants – unrestored permanent molars, every 4 years per tooth for members through age 15.	100% coverage
Minor restorative: Oral Surgery Periodontics Endodontics Prosthetic maintenance Emergency dental care	80% coverage
Prosthodontics: Dentures Bridges Implants Major restorative: Crowns or onlays cast posts, buildups	50% coverage
Orthodontics (any age)	100% of Maximum Plan Allowance; \$1,500 per person lifetime maximum

* Deductible waived for diagnostic and preventative categories

Vision insurance through Davis Vision Care Plan

To see if your eye doctor is part of the Davis Vision network, go to the Davis Vision website to search the [provider directory](#).

See the table below for Mass General Brigham's vision benefits through Davis Vision:

Vision care services:	In-network:
Comprehensive eye exam	\$5 copay
Frames	\$30 allowance
Contacts	\$70 allowance
Lenses	
– Single vision	\$45 allowance
– Bifocal	\$50 allowance
– Trifocal	\$55 allowance
Frequency	
– Exam	
– Lenses for frames or one order of contact lenses	Once every 24 months



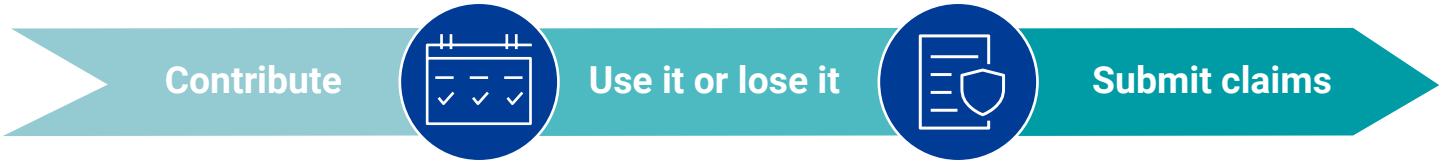
Health care and dependent care flexible spending accounts (FSA)

Mass General Brigham offers its employees both a health care FSA and a dependent care FSA through HealthEquity/WageWorks.

A **health care FSA** is an account you put pre-tax money into that you use to pay for certain out-of-pocket health care costs, such as copays, deductible, coinsurance, vision care expenses and dental expenses. You can contribute up to \$3,200 in 2025.* You will be issued a debit card from HealthEquity/WageWorks that you can use at your local pharmacy or doctor’s office. The amount that you elect to go into your FSA will be frontloaded, meaning you will have access to the full amount up front. Up to \$640* of unused funds elected for 2025 can roll over to 2026. Unspent 2025 funds above \$640* will be forfeited.

A **dependent care FSA** is an account you put pre-tax money into that you use to pay for eligible child and elder care (day care) expenses. The maximum amount you can put into the dependent care FSA for 2025 is \$5,000.* The dependent care FSA will have a grace period to incur 2025 expenses through March 15, 2026 and submit for reimbursement until March 31, 2026. Remaining unspent 2025 funds will be forfeited.

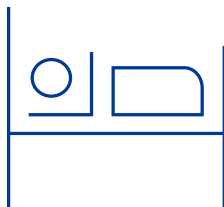
	Health care FSA	Dependent care FSA
Max contribution for 2025	\$3,200*	\$5,000*
Funds available immediately	✓	
Pre-tax	✓	✓
Use it or lose it**	✓	✓
Have until March of the following year to submit claims		✓



* Subject to change following IRS announcement of the annual FSA contribution and rollover limit.
** You can roll over any amount in your health care FSA up to the IRS annual rollover limit. Any unspent funds exceeding this limit will be forfeited.

Protecting you and your family

Disability insurance



The **salary continuation plan** provides you with income replacement when you are unable to work due to a serious illness or injury. Our salary continuation plan runs for up to 12 weeks.

Long-term disability (LTD) is an insurance policy that provides you with income replacement if you are unable to return to work after salary continuation.

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.

Family leave is a salary continuation program that provides income replacement to new parents to allow for bonding with child[ren] and to care for a family member with a serious health condition.

See the table below for coverage options.

Insurance	Coverage
Salary continuation	<ul style="list-style-type: none">• You are enrolled automatically in a salary continuation program. If you are unable to work as a result of illness or injury, this will provide you with 12 weeks of salary continuation.• There is no cost to you for this coverage.
Long-term disability	<ul style="list-style-type: none">• You automatically receive coverage equal to 60% of your base pay. There is no cost to you for this coverage.• Benefits continue while you remain disabled or until age 65; if you are 60 or older when you become disabled, benefits continue for up to five years until age 70, but not less than one year.• Your employer paid core LTD benefit is taxable income.
Individual disability insurance	<ul style="list-style-type: none">• 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.
Family leave	<ul style="list-style-type: none">• You are eligible for up to eight (8) weeks of salary continuation for the purposes of bonding with an infant or child, following the birth, adoption, or placement of the infant or child through Foster Care. In addition, you are separately eligible for up to six (6) weeks of salary continuation to care for a family member with a serious health condition.

Life/AD&D insurance – Basic and Supplemental



Life insurance protects your family from the potentially devastating financial losses that could result if something happened to you. Mass General Brigham provides its employees with basic life and AD&D insurance and also offers supplemental insurance.

See the below table for coverage:

Insurance	Coverage	Cost
Basic life and AD&D insurance	<ul style="list-style-type: none">You are enrolled automatically in coverage equal to 1x your annual salary (\$500,000 maximum in each program) or may choose to enroll in \$50,000.Amounts in excess of \$50,000 are subject to imputed income according to IRS rules.Benefit coverage reductions may apply after age 65.	No cost to you Imputed income
Supplemental life and/or AD&D insurance	<ul style="list-style-type: none">You may elect up to 8x your annual salary (maximum of \$2 million). Newly-eligible employees can elect up to 4x base salary, up to \$800,000, without providing Evidence of Insurability (EOI).	Varies based on age and coverage
Spouse life and/or AD&D insurance	<ul style="list-style-type: none">You can purchase spouse life insurance and/or AD&D coverage up to \$200,000.Election amounts over \$50,000 will require EOI.	Varies based on age and coverage
Child life and/or AD&D insurance	<ul style="list-style-type: none">You can purchase child life insurance and/or AD&D insurance up to \$20,000.EOI is not required.	\$0.189 per \$1,000 of coverage

Business travel accident insurance

You are enrolled automatically in coverage equal to 5x your annual salary (\$2 million maximum).

Planning for your future

Mass General Brigham wants to help you prepare for your future by offering a 403(b) Retirement Savings Plan and a Retiree Medical Savings Account.

403(b) Retirement Savings Plan

The **403(b) Retirement Savings Plan** (the 403(b) Plan), allows you to supplement your retirement income while enjoying tax-deferred savings.

- You are eligible to make employee contributions immediately upon hire.
- You are also eligible for a 2% employer non-elective contribution if you are age 21 or older and scheduled 20 or more standard hours per week.
- Employer non-elective contributions will be made on a per pay period basis beginning in 2025.

403(b) Plan facts

- ✓ You may change your deferral rate at any time of the year.
- ✓ You do not need to make voluntary contributions to the 403(b) Plan to receive the employer non-elective contribution.
- ✓ You may choose Traditional (pre-tax) and/or Roth (after-tax) contributions.
- ✓ You are always immediately vested in your contributions.
- ✓ You will be vested in your employer non-elective contributions after completing three years of service (years in which you are credited at least 1,000 hours).
- ✓ You elect how your account is invested by choosing from a wide range of investments available through Fidelity and TIAA. If you do not make an investment election when you enroll, your account will be invested automatically in the Vanguard Target Retirement Date Fund closest to the year in which you turn 65.



Retiree Medical Savings Account (RMSA)

With the rising cost of health care, it is more important than ever to save for medical expenses you will incur in retirement.

The **Retiree Medical Savings Account (RMSA)** allows you to set aside money to draw on for qualifying medical expenses in retirement for you, your spouse, and your dependents.

RMSA facts

- ✓ Benefits-eligible employees age 50 or older can save for retirement medical expenses by contributing up to \$4,500/year towards a RMSA.
- ✓ The Hospital provides a match of 50% of the first \$1,500, up to \$750 a year and \$11,250 over the course of employment. Vesting for the employer match contribution requires five years of service and termination after attaining age 55. The RMSA account accrues guaranteed interest credits of at least 5% per year.
- ✓ During Open Enrollment, you can enroll in a RMSA via the Mass General Brigham Benefits Center (Alight). Once you begin, you may change or suspend your contributions at any time for any reason. To make a change, please contact the Mass General Brigham Benefits Center (Alight).
- ✓ You earn interest on your account balance. Interest grows tax-free on your entire account and is credited as of the end of each calendar year based on your opening balance at the beginning of that calendar year.

Supporting you in other ways

Voluntary benefits

Mass General Brigham is proud to offer a Voluntary Benefits and Discount Program providing access to additional benefits to supplement core health coverage and the option to enroll in additional offerings. The voluntary benefits offered include accident insurance, critical illness insurance, hospital indemnity insurance, legal services, identity theft insurance, auto and home insurance, and pet health insurance. We also offer a discount shopping program with discounts on an array of goods and services, including computers, theme parks, entertainment and travel.

Tuition.io

Mass General Brigham recognizes that many employees are impacted by the financial stress of student debt. For that reason, we have partnered with Tuition.io, a comprehensive education benefits program, to provide access to no cost tools that will help you manage, and over time, eliminate your student debt. Tuition.io's no cost tools include Public Service Loan Forgiveness (PSLF) application support.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a free and confidential work and life resource that provides short-term counseling, consultation, referral to resources and seminars. The EAP has helped thousands of employees put their problems in perspective and get the help they need to be happy and productive.

Lyra Health

Mass General Brigham Health Plan offers a comprehensive mental health solution in partnership with Lyra Health to promote overall health and well-being. Mass General Brigham Fellows and their families who are enrolled in the Mass General Brigham Select or Plus employee health plans will have expanded access to high-quality mental health services. Lyra provides secure and confidential access to clinically proven mental health services.

Features of Lyra include:

- Care how and where you need it with a first-available session in three days or less with a licensed mental health clinician by video, messaging or in-person.
- Diverse, multilingual and culturally responsive mental health care providers.
- Access to 24/7 care navigators and concierge services to help find the appropriate mental health care.
- Access to self-guided online programs to securely and confidentially receive evidence-based mental health treatment.

Transportation

Brigham and Women's 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. Please contact the BWH Parking Office at 617-732-5877.

Child and dependent care

Mass General Brigham operates four onsite childcare centers in partnership with Bright Horizons. Each center offers full-day, year-round childcare for infant, toddler and preschool age children of benefits eligible employees.

Centers are:

- Mass General Hospital Children's Center
- MGH Institute of Health Professions Children's Quarters
- McLean Child Care Center
- Children's Center at Assembly Row

Cost and program information is available upon hire.

There are also a number of spaces at the Longwood Medical Area Child Care Center (LMACCC)/ Bright Horizons at Landmark Child Care Center, on a first come, first served basis. A child care tuition assistance program is available to income eligible employees.

Mass General Brigham and Bright Horizons also offer backup child care programs at Massachusetts General Hospital, Brigham and Women's Hospital, and Assembly Row. These backup care centers offer emergency backup child care for infants and children up to 12 years of age for benefits-eligible employees. Our partnership with Bright Horizons offer many options, including in-home backup child care, discounts and preferred enrollment at certain external child care centers, access to a database of sitters, and backup solutions for when your primary child care arrangements fall through.

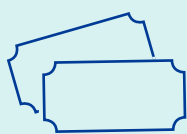
To help you navigate the childcare benefits available to you through **Bright Horizons**, you can use Family Concierge. Family Concierge provides one on one unlimited support that helps you find and secure customized childcare solutions, educational support, and much more.

Perks program – discounts and more!

The Perks program offers discounts with a variety of local vendors, ranging from cell phone companies, to movie theaters, local attractions and businesses such as:



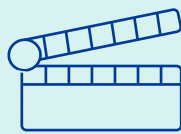
Boat tours



**Tickets to
Broadway
in Boston**



**Local gyms/
studios**



Movie tickets



**Local
museums**



**AT&T, T-Mobile
and Verizon
Wireless**



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