

SUMMARY OF BENEFITS FOR INTERNS, RESIDENTS AND CLINICAL FELLOWS JANUARY 2020 – DECEMBER 2020



ELIGIBILITY

Interns, residents, and clinical fellows who work at least 20 hours per week and are paid by Boston Children's Hospital may enroll in the Boston Children's Hospital Employee Benefits Program. Available benefits are summarized below.

Boston Children's Hospital recognizes the following as dependents eligible for benefits:

- Your legally married spouse (opposite or same-sex spouse):
- Your dependent children up to the age of 26:
- Your unmarried dependent children with mental and/or physical disabilities.

HEALTH PLANS

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 Plan

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 paid with pre-tax dollars.

Vision Plan

Boston Children's Hospital offers a choice of two optional vision plans. 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 to pay for any out-of-pocket health care expenses that are not covered by your medical, dental and vision plan. It includes a Flex Debit Card for direct payment to participating providers.

Health Care and Dependent Care Reimbursement Accounts

Reimbursement Accounts let you set aside a portion of your salary before taxes to pay for eligible health and/or dependent day care expenses. These accounts help you reduce your costs for health expenses not covered by your benefit plans, and the cost of child or elder care services for your eligible dependents

FINANCIAL BENEFITS

Disability Insurance

You automatically join the Short Term Disability 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. Short Term Disability fully paid by the Hospital. You have the option to join one of two Long-Term Disability plans 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; the cost of Long Term Disability coverage plan is paid by the employee.

Basic Group Life Insurance

Boston Children's Hospital provides each employee with life insurance coverage equal to 1 times your eligible annual pay, up to \$750,000. The cost of this benefit is fully covered 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 for your dependent children. You may be asked to provide evidence of insurability.

Other Insurance/Related Benefits

Boston Children's Hospital also provides Business Travel Accident Insurance and an HIV Supplemental Benefit Plan.

Voluntary Tax Deferred Annuity and Investment Plan {403(b)}

All benefit-eligible employees may participate in Boston Children's Hospital's voluntary savings/investment 403(b) plan. Additionally, employees may also participate in a Retiree Medical Savings Account plan.

Group Automobile Insurance

Boston Children's Hospital employees may purchase automobile insurance at group rates. This program is offered through MetLife and you will pay any premiums through regular payroll deductions.

Group Legal Services

Boston Children's Hospital offers an optional group legal assistance program that provides participants with a wide range of personal legal services. You pay the full cost of the plan.

Professional Liability Insurance

Clinical trainees are provided with professional liability coverage for the duration of their training and thereafter for any acts or omissions occurring during the training and within the scope of the training program. Clinical trainees are not covered to practice at other institutions unless they have written approval from their Program Director.

CHILD CARE

The Boston Children's Hospital Child Care Center accommodates 42 children, ages three months to five years and is located nearby on the campus. All benefit-eligible employees may use the Center. Please call them directly at (617) 355-6006 for more information.

The Bright Horizons Family Center at Landmark serves families from several area hospitals and Harvard Medical School and is located near the hospital. Slots are reserved for Boston Children's Hospital Employees. Boston Children's Hospital also has a contract with Cultural Care Au Pair that provides employees with a \$500 discount. Visit <http://info.culturalcare.com/childrens> for more information.

Boston Children's Hospital has a contract with Care.com for back-up child care service. The hospital pays the majority of the cost, thus making this service accessible and affordable. Boston Children's Hospital employees are able to use the backup child care service up to 20 days each year.

Assistance in finding other child care options is also available; please contact the Benefits Office at 617-355- 7780 for additional information.

OTHER ASSISTANCE

Work/Life Information and Assistance

The Boston Children's Hospital Work/Life Information and Assistance Program provides confidential assistance with personal problems and daily life challenges. KGA, an independent firm in the field of employee assistance and work/life services, administers the program. The program also provides consultation with work/life specialists, information and referrals to community resources, vacancy checks to ensure compatibility of child care and elder care providers and customized educational materials to meet a broad range of needs as well as short-term legal advice and counseling.

The Office of Clinician Support

The Office of Clinician Support is designed to provide a safe alternative communication channel for anyone who does clinical work with patients. The program is designed to assist clinicians with any problem they may be having, whether it be work-related or personal. The OCS provides a safe forum in which to voice concerns, evaluate situations, organize thoughts, assess feelings and decide what it is important according to a clinician's specific circumstances. Confidentiality of all parties is closely respected.

On Call Accommodations

If applicable, your on-call schedule will be determined by your training program. On-call rooms and shower facilities are provided on all inpatient units and in nearby locations. Hotel-style call rooms are available to programs who do not have in-house call but may be called in overnight. A meal will be provided to you each night you are scheduled to be overnight in the hospital; ask your residency/fellowship coordinator for details.

PARKING AND TRANSPORTATION

Public Transportation Programs

Boston Children's Hospital employees who choose to take public transportation are eligible to receive a subsidy on all MBTA passes, with a maximum subsidy of \$100 per month. Employees also receive a discount on membership in the Zipcar car sharing program and Hubway bike sharing program.

Parking

Residents and fellows may purchase parking in a garage located near the hospital. Both monthly parking and daily parking is available. Residents and fellows may also park free of charge in the Boston Children's Hospital garage after hours and on weekends.

Free bicycle and motorcycle parking for bicycles and motorcycles registered with the parking office is available in the Boston Children's Hospital garage.

Taxi Voucher Program

Boston Children's Hospital is committed to helping all residents and clinical fellows get home safely after working an extended shift. Any resident or clinical fellow at Boston Children's Hospital who drove or biked to work and worked a shift of 24 or more hours is eligible to receive a voucher for a taxi ride home to ensure their safety and the safety of others. In addition, any resident or clinical fellow who is leaving late at night when it is unsafe to walk or use public transportation is eligible to use a voucher.

OTHER BENEFITS

Fitness

Boston Children's Hospital currently offers a \$49 monthly membership to BodyScapes gym, located near the hospital. In addition, employees are eligible for a fitness reimbursement of up to \$150 through their health plan.

Boston Symphony Orchestra Concert Program

Boston Children's Hospital participates in the BSO's Medical Card Program, allowing residents and clinical fellows to access 2 free tickets to most BSO concerts over the course of a season.

Social Events

Join other residents and clinical fellows from BCH at social gatherings, treat hours and a Red Sox game!

Other Discounts

Boston Children's Hospital offers many other discount programs to its employees, including cell phone plan discounts, discount movie, amusement park and ski tickets as well as tickets to sporting events, concerts and other live performances. Information is available from the benefits office.

SALARY AND FINANCIAL SUPPORT

Please contact your training program for the current salaries for your program.

Please contact your training program for details on the educational funds available to you.

VACATION LEAVE

Leave of Absence

Beginning January 1, 2020, Benefits Eligible Boston Children's employees will be eligible for up to 12 weeks of Paid Parental Leave for the birth or adoption of a child, up to \$850 per week. The Boston Children's Hospital Paid Parental Leave benefit is modeled on the new Massachusetts Paid Family and Medical Leave law (MAPFML) which takes effect in 2021; this is a new program created by the State to provide temporary income replacement to employees who are welcoming a new child into their family, are struck by a serious illness or injury, need to take care of an ill or ailing relative, and for certain military considerations.

We are excited that Boston Children's Hospital employees will be eligible for Paid Parental Leave benefits a full year before the state begins the MAPFML program.

Please consult with your training program for information on family and sick leave policies.

There may be limitations or guidelines for length of training that are determined by your specialty board and may affect leaves of absence. Please check with the training program director or your specialty board for more information

Vacation and Other Time Off

All house staff receive at least 2 weeks of vacation time per year. Please consult your training program for details specific to your program, including conference attendance and interview days.