|  |  |
| --- | --- |
| **SUMMARY OF BENEFITS FOR INTERNS, RESIDENTS AND CLINICAL FELLOWS** **AY2025** |  |

# ELIGIBILITY

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. If you are not employed by Boston Children’s please consult with your employer about the benefits available to you.

Your dependents are also eligible to be covered by the health plans. Boston Children’s Hospital recognizes the following as dependents eligible for benefits:

* Your legally married spouse
* Your dependent children up to the age of 26:
* Your unmarried dependent children with 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 as well as 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.

### Other Insurance/Related Benefits

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



# OTHER INSURANCES/COVERAGE

## Fertility Preservation and Support

## Boston Children’s Hospital provides extensive fertility coverage, including new benefits that cover voluntary cryopreservation, embryo banking, and donor sperm and removing barriers to access to IVF.

## Short-Term Disability Insurance

You automatically join this 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. STD is fully paid by the Hospital.

## Long-Term Disability Insurance

You have a choice of two plans. You may purchase either 60% or 40% of your monthly eligible pay up to $15,000 per month. 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.

### 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.

### 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. Residents and Clinical Fellows with at least 2.5 years of employment at BCH will receive an annual contribution to their 403b.

### Leave of Absence

All BCH-employed trainees will receive their full salary for 8 weeks of family leave. The salary is supported from a combination of sources.

Benefits-Eligible Boston Children’s employees will be eligible for Massachusetts Paid Family and Medical (MAPFML). The MAPFML is a 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. More information is available [here.](https://www.mass.gov/get-to-know-pfml?auHash=M4z2-cSASmf06ms5VdRJviGotVND8NLgYk5PYxzwkRM) Employees giving birth will also receive short-term disability. The remainder will be covered by the training program.

Each training Program is required to establish its own written criteria and processes for Leave of Absences for Trainees (Program Specific Leave of Absence Form). Those criteria and procedures must be consistent with the law, ACGME requirements, and relevant specialty board requirements.

There may be limitations or guidelines for how much time can be taken during training that before your training must be extended; this time is set by your relevant specialty board and/or your training program. Please check with the training program director or your specialty board for more information.

### 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.

**REIMBURSEMENT AND SUPPORT PROGRAMS**

**Student Loan Assistance Program**

Boston Children’s Hospital employees regularly scheduled to work 20 or more hours per week and who have successfully completed 90 days of continuous employment at the Hospital are covered under this policy. Covered employees regularly scheduled to work 30 or more hours per week may receive a subsidy of up to $200 per month ($2,400/annual max); Covered employees regularly scheduled to work between 20 and

### Child Care Assistance Subsidy

### Boston Children’s Hospital will provide a childcare subsidy to eligible employee parents who incur certain childcare costs via an eligible childcare provider. This program provides a monthly subsidy (payment) to assist with the cost of regular, ongoing childcare with a licensed childcare provider. This subsidy will be paid to the employee via Payroll.

**License Reimbursement**

All Boston Children’s Hospital employees are eligible to be reimbursed for initial and renewal license fees for licenses required for their job, including residents and fellows. The license date must be effective on or after the date of hire in order to be eligible.

29.99 hours per week may receive a subsidy of up to $100 per month ($1,200/annual max).

### 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

**HOUSING SUPPORT**

### Lease Guaranty Program

All BCH-employed trainees are eligible for this program. The Lease Guaranty Program is intended to help ease the pressure of the high cost of housing in the Boston area. If a landlord requires advance payment of the last month’s rent and/or a security deposit, Boston Children’s Hospital will guarantee payment to the landlord according to the lease guaranty procedure. In return, the house staff member agrees to reimburse Boston Children’s Hospital for any payment Boston Children’s Hospital is required to make under this guaranty. Please contact the Human Resources Service Center at 617-355- 7780 or your residency/fellowship coordinator for more information.

### Housing Stipend

Residents and Clinical Fellows enrolled in ACGME-accredited programs sponsored by Boston Children’s Hospital are eligible for an annual $10,000 housing stipend.

### CHILD CARE

**Child Care Programs**

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](https://child-care-preschool.brighthorizons.com/ma/boston/landmark) 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 has a contract with Cultural Care Au Pair that provides employees with a $500 discount. Visit <https://culturalcare.com/childrens>for more information.

Boston Children’s Hospital has teamed up with NeighborSchools to help you find, tour, and enroll in licensed home daycares & preschools. As a Boston Children's Hospital employee, you are able to tour as many programs as you want and join the Early Access list at no cost. <https://lp.neighborschools.com/childrens/>

**WELLNESS**

### 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. All trainees are scheduled for an initial appointment with the OCS at the start of their training.

### Doctors Offering Coping Support (DOCS)

Doctors Offering Coping Support is a peer support program offering support *by physicians for physicians*who are experiencing distress related directly or indirectly to their work environment.

DOCS coaches are available to assist with work-related stress which can arise while caring for very ill or dying children, dealing with adverse medical events, working with parents experiencing significant stress, and/or managing the high expectations and demands of an academic health care enterprise.

### Boston Children’s Hospital Work/Life Information and Assistance Program

The Boston Children’s Hospital Work/Life Information and Assistance Program provides confidential assistance with personal problems and daily life challenges. An independent firm in the field of employee assistance and work/life services, administers the program.

Counselors are available both close to work and near your home locations. 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.

**Additional Benefits**

### Boston Children’s Hospital employees have access to other wellness and supportive programs, including wellness apps, support groups and coaching, and gym discounts.

### OTHER BENEFITS

### 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.

### 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.

### Cell Phone Plan Discounts

Boston Children’s Hospital offers employee discounts with several major cell phone plans; these discounts are applicable to already-existing accounts. Contact the Benefits office to learn more.

### Other Discounts

Boston Children’s Hospital offers many other discount programs to its employees, including discount movie, amusement park and ski tickets as well as tickets to sporting events, concerts and other live performances.

**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.

Boston Children’s Hospital employees also receive a discount on membership in the Zipcar car sharing program and BlueBike 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 or a nearby 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.

**Safe Ride Home 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 either use our Uber Program or 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 for this program as well.

### 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 on Farley 5. A meal will be provided to you each night you are expected to sleep in the hospital; ask your residency/fellowship coordinator for details.