



# Benefits at Children's Hospital Boston 2011: An Overview

for Research Fellows

**Do you enjoy working for a place that makes a difference in the lives of children?** Then you may want to join the team at Children's Hospital Boston. Children's Hospital Boston is an internationally-recognized pediatric Hospital known for the devotion of its staff, innovative patient care, leading-edge research and dedication to teaching. It's a place where kids can come to get their good health and strength back in a caring and optimistic environment.

Children's Hospital Boston is committed to its employees. As part of this commitment, the Hospital offers a highly competitive benefits program. Not only are the benefits rich, but the scope of the offerings is broad—providing flexibility and choice to meet the needs of our diverse workforce and their families, today and into the future.

The benefits program has been designed to help ensure your good health, protect your finances, help you prepare for a more secure future and balance and enhance your work and personal lives. Some of the benefit plans are provided at no cost to you; for others you pay some (or all) of the cost at attractive group rates through payroll deduction.

Here is a brief overview of the benefits available to our research fellows working at least a half-time schedule. You are eligible for Children's Hospital benefits within the first month of your employment.

## For Your Good Health

Offering comprehensive coverage, quality services, choice and flexibility beginning on your date of hire.

- **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. For example, depending on your salary, the Hospital contributes from 80% to 94% of the cost of the Value HMO. Your share is paid with pre-tax dollars.
- **Dental:** 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:** The Vision Plan offers coverage for eye exams and lenses every 12 months and for frames every 24 months. You pay the cost of this plan with pre-tax dollars.

- **Health Care Reimbursement Account:** This account lets you set aside tax-free dollars (up to \$4,000 per year) to pay for any out-of-pocket health care expenses not (or only partially) covered by your medical and dental plans. It includes a Flex Debit Card for direct payment to participating providers.

## For Your Financial Security

Offering you income when you are unable to work due to illness or injury, and your family financial protection in the event of your death.

- **Short-Term Disability Insurance (STD):** 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, fully paid by the Hospital.
- **Long Term Disability Insurance:** You have two choices: you may purchase either 60% or 40% of your monthly eligible pay, up to \$15,000 per month. Benefits are payable if you are disabled for six months, normally, up to age 65.
- **Basic Group Life Insurance:** You receive life insurance coverage equal to 1.5 times your eligible annual pay, up to \$750,000, fully paid 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 your dependent children.

## For Your Retirement

To help you prepare for a financially-secure retirement and meet other financial needs.

- **Voluntary 403(b) Savings Plan:** This plan gives you the opportunity to save for your retirement, tax-deferred. You may contribute up to the IRS savings limit each year and, if you are age 50 or older, make additional catch-up contributions. You invest your contributions among the mutual funds offered through Fidelity Investments.



## To Help Balance Your Work and Personal Life

Offering the opportunity for paid time off, professional development, family care services, health and wellness initiatives, help with commuting expenses, and more.

### Paid Time Off

- **Paid Time Off:** Available for jury duty, bereavement leave and organ donation.

### Professional Development

- **Learning and Development:** This Hospital center offers opportunities for continuing education and career growth.

### Family Care Services

- **Dependent Care Reimbursement Account:** You can set aside tax-free dollars (generally up to \$5,000 per year) to help pay for eligible dependent day care expenses.
- **Child Care:** Children's provides several options for high-quality child day care services, plus help with the expenses of adopting a child.
- **Employee Assistance Program:** You and your family members have access to confidential counseling and professional guidance to help with personal or work-related problems.
- **Veterinary Pet Insurance:** This plan covers medical care for your family pets.
- **Legal Assistance:** This program gives you access to a broad range of prepaid legal services.
- **Group Automobile Insurance:** You can purchase your auto insurance from MetLife and pay for it through regular payroll deductions.

### Health and Wellness

- **Members of a Children's Blue Cross Blue Shield Medical Plan:** You are eligible for a variety of programs and discounts including an annual reimbursement up to \$150 per family for membership in a Fitness Club that offers cardiovascular and strength training. Reimbursement of up to \$150 annually per family for Weight Watchers Programs and discounts on such programs as Healthy Baby and Living Healthy options.

### Help with Commuting

- **MBTA Monthly Pass:** You receive a 50% discount on all MBTA passes and may pay a portion of your cost with pre-tax dollars.
- **Parking:** Discounted day, evening, overnight and weekend parking is available in various local Hospital parking lots, and you may pay a portion of your parking fees with pre-tax dollars. There is also a bicycle cage.
- **Shuttle Van Service:** Free rides are provided between Hospital locations and to and from the various Hospital parking lots and the MBTA stops near the Hospital parking lots.

### Family Fun

- Discount movie tickets are available along with discounts for amusement parks and family recreation (such as ski passes).

### Other

- Children's sponsors blood donation and other community programs.

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**At Children's, we value quality, equality, diversity, compassion and optimism.  
Thank you for your interest in Children's Hospital Boston.**

*Note: This is a summary only. Plan eligibility and costs may vary based on your work status and the number of hours you are scheduled to work. If any statement conflicts with applicable plan documents, the plan documents will govern plan provisions and payment of plan benefits.*