

BMCHS BENEFITS: 2023

This information sheet contains information on the award-winning benefits package offered for Boston Medical Center Health System employees. We encourage you to read through it in detail to learn more about the benefits and resources available to support you and your family.



ADMINISTRATIVE INFORMATION

View the Online Video Presentation

Available as part of orientation in Workday

Eligible for Flex Benefits

Employees are eligible for Flex Benefits if you are regular employees scheduled for **20 or more hours per week**.

Effective Date for Flex Benefits

Flex Benefits begin **following 30 days of service**. There is no supplemental insurance available through BMCHS to cover new employees between their start date and benefits effective date.

Enrollment Deadline

Employees have **30 days from their date of hire** to make their Flex Benefits elections. All benefit elections are made online in Workday.

Dependent Eligibility Verification

Dependent eligibility is verified for all new hires who add dependents (spouse and/or children) onto their employee benefit plans. After submitted benefit elections in Workday, supporting documentation will be requested by Dependent Specialists, Inc. within 60 days with details on what to provide and how to provide it. Required documentation can also be found at hub.bmc.org/employee-center/benefits/health-and-insurance-benefits.

FLEX BENEFITS

Medical Coverage

Employees may choose between three Health Plans Inc.: a Preferred Provider Organization (PPO), a Health Maintenance Organization (HMO), or an Exclusive Provider Organization, the BMC Select.

Default Coverage

Employees **who do not make an active election or actively "opt out"** when enrolling online within 30 days from their date of hire will be automatically **defaulted** into the individual level of BMC Select. If an address is listed in Workday outside of New England, the default coverage will be the HPHC PPO.

Dental Coverage

BMCHS's dental offerings help pay for a range of dental services and are designed to encourage regular, preventive treatment. You may choose from the Delta Dental Core and Delta Dental Enhanced.

Vision Care Coverage

BMCHS offers a comprehensive vision plan through Davis Vision. You receive a higher level of coverage with in-network providers and a lower level of coverage for out of network providers. Many in network services are covered with a small co-payment. Out of network services requires you to pay upfront then file a claim form for reimbursement.

Life Insurance Coverage and Accidental Death & Dismemberment (AD&D) Insurance

BMCHS has life insurance coverage to help employees plan for their survivors' financial security. Every benefits eligible employee receives basic life insurance coverage of \$50,000 with the option to purchase additional life insurance for yourself and dependents. Employees can purchase up to 5x their salary in additional life insurance. AD&D offers additional protection in case an accident causes your death/dismemberment. You may purchase AD&D insurance coverage in any amount up to the amount of your life insurance coverage.

Disability Insurance

BMCHS offers salary replacement when employees are unable to work due to injury or illness through both a Short Term and a Long Term disability program. Employees have the option to enroll in buy-up Short and Long Term Disability.

Medical and Dependent Daycare Flexible Spending Accounts (FSA)

Employees may elect to have money deducted from their pay on a pre-tax basis to be used to reimburse themselves for eligible out-of-pocket health care and dependent daycare expenses. For the Medical FSA, you may elect up to \$3,050 per year. For the Dependent Daycare FSA, you may elect up to \$5,000 per year.

RETIREMENT BENEFITS

All employees are eligible to contribute their own money to the 403(b) plan upon hire. Employees who do not elect to contribute to the 403(b) plan will automatically be enrolled to contribute 3% of their salary into this plan after 30 days of employment. You can opt out of the automatic enrollment within 90 days of the first automatic withdrawal and all contributions will be returned to them. You may also change your contribution election or investments at any time during the year.

Once you have completed 1 year of service and 1,000 hours within that year (regular employees), BMCHS will begin to contribute to the retirement plan as well, as long as you're contributing at least 2% of your salary. BMCHS's contribution amount is based on your years of service.

<u>Years of Service</u>	<u>Match</u>
1 - 4 Yrs	3%
5 - 9 Yrs	5%
10-19 Yrs	7%
20 or more Yrs	8%

WELLBEING BENEFITS

Employee Assistance Program

This service provides employees and their families with confidential counseling and referral services by licensed clinicians who can assist with a wide range of behavioral health-related issues. Call the EAP at 888.628.4824.

Employee Resilience Program

The Employee Resilience Program provides direct care and support for employees across BMCHS.

- Short Term Individual Support for work-related stress and resiliency.
- Care Navigation to BMCHS Behavioral Health Benefits for long-term counseling & Social Support Resources such as housing, food, and family issues
- Team and Department training sessions on Stress First Aid, Conflict Resolution, Mindfulness, and more.

They can be reached by email: resilience@bmc.org, phone: 617.414.4357, or pager: 8010.

Paid Time-off Earned Time Program

Earned Time is paid time for scheduled and unscheduled absences such as vacations, holidays, incidental sick days and personal days. Accrued, unused earned time will be paid in full at termination. All Regular full time and part time employees who have completed their orientation/probationary period are eligible for participation through an accrual basis. Below is the accrual basis for earned time:

Years of Service at BMC	Earned Time Accrual Rates (earned/hours worked)	Annual Accrual for 40 hours/week employees
0-4	1 hour for 7.88 regular hours worked	33 days in a year
5-14	1 hour for 7.03 regular hours worked	37 days in a year
15-19	1 hour for 6.50 regular hours worked	40 days in a year
20 or more	1 hour for 6.05 regular hours worked	43 days in a year

MBTA Passes

Employees who work 24 or more hours per week can receive 35% off MBTA passes. Expenses up to the amount allowable by the IRS are deducted on a pre-tax basis, which offers additional tax savings. Contact Commuter Benefit Solutions (888.235.9223) to sign up. It takes until Friday of a new hires first full week of employment for their information to be in the system. The deadline to place an order is the 5th of the month, prior to the effective month.

Parking

All questions in regards to availability for parking should be directed to the Parking Office. They can be reached at 617.638.4915, Monday-Friday, 7am-5pm. Expenses up to the amount allowable by the IRS are deducted on a pre tax basis offering additional tax savings for employees who drive to work.

Personalized Commuter Assistance

The Parking and Transportation Services office can provide information on the best ways for you to commute to work through a Personalized Commuter Assistance service. Find out about carpooling, van pooling, Zip Cars, bike cages and other services. To find out more call them at 617.638.4915.

Employee Discounts

Boston Medical Center offers employees discounts and/or special services through established vendors. To access these discounts please visit www.workingadvantage.com/bmc and set up your personal account.

Asthma Care Rewards Program

This is a free program for BMCHS employees/family members enrolled in an employee medical plan with HPI to help control your asthma. Receive personalized support from a health coach and learn techniques to best manage your condition. The program consists of six virtual or phone sessions. Program participants earn eligibility for \$0 copays on generic asthma medication and inhalers when filled at BMC pharmacies or through BMC's Cornerstone home delivery. Enroll at enroll.trestletree.com or call 866.234.4635.

Burnalong – Online Fitness and Wellness Platform

Burnalong offers 13,000+ online fitness and wellness classes across 45+ wellness categories including Fit over 50, kickboxing, Zumba, core workouts, meditation, as well as condition specific classes for people with diabetes, arthritis and more. These classes are for people of all ages, interests and fitness levels and range from 1 minute to 120 minutes in length. Each employee can invite four additional friends or family members to join the platform for free. Classes are available live or on-demand. Activate your free account at join.burnalong.com/BMC.

Care.com – Back up care, free membership, & Senior Care Planning

- **Backup Care:** Last-minute care for children, adults, & elders for work related needs. Cost is \$6/hour for in-home care or \$10/day/child for in-center care. Employees may use 10 backup care days/year.
- **Free Premium Membership:** Free access to bmc.care.com to find pre-screened, high quality caregivers for ongoing child, adult, pet and household needs.

For assistance, call 855.781.1303, visit bmc.care.com, or download the "Care@Work" app.

Circles - 24/7 Personal Assistant Program

Contact Circles with any request so they can assist you with finding, planning, buying, recommending, coordinating and delivering the right solution for the task at hand. Circles' assistance is always free — you only pay for any products and services that you have them purchase on your behalf to fulfill your request. Place a request by calling 877.231.0456.

DailyPay – Access to Earned Pay

DailyPay allows you to track, save and transfer your earned straight pay on your own schedule. DailyPay can be used to help avoid late fees and payday loans, and help plan for unexpected expenses. To sign up, employees can download the free mobile app, visit my.dailypay.com or text START to 66867.

Daylight – Program to manage worry and anxiety

Daylight is a digital therapy program designed to help you build your resiliency so you can feel better when facing life's tough challenges. It teaches you ways to manage your daily stress and worries, based on your specific needs. Get started at www.trydaylight.com/bmc.

Good Health Gateway - Diabetes Support Program

Free program for BMCHS employees/families enrolled in an employee medical plan with HPI that helps people with diabetes effectively manage their condition. By meeting program requirements, diabetes medication and supplies will be free! Call 800.643.8028 for more information or enroll online at www.goodhealthgateway.com and select "Boston Medical Center."

Headspace – On-demand mindfulness and meditation

Headspace can be used as a personal guide towards less stress, more focus, and better sleep. With guided exercises and structured courses, Headspace will help you start your day motivated and end your day grounded. To sign up, visit <https://work.headspace.com/bmc/member-enroll>.

Hypertension Care Rewards Program

Free program for BMC employees/families in BMC's HPI plans who have been diagnosed with high blood pressure. By completing at least four appointments with a Health Coach, participants will receive a free blood pressure monitor and their generic high blood pressure medications for a \$0 copay when filled at BMC pharmacies or through Cornerstone Home Delivery. Enroll at <http://enroll.trestletree.com> or by calling 866.234.4635.

Laurel Road - Student Loan Refinancing

BMC employees and their families are eligible for rate reductions on student loan refinancing with Laurel Road. There are no application fees or prepayment penalties. Visit www.laurelroad.com/bmc.

Nationwide - Pet Insurance

BMCHS employees have access to discounted pet insurance through Nationwide's "My Pet Protection" plans. This coverage allows for use of any veterinarian and provides reimbursements for eligible vet bills. This includes unlimited 24/7 phone access to a veterinary professional for advice on routine care or urgent care matters. Optional wellness coverage for dental cleaning, vaccinations and other preventive services is also available. For a quote and to enroll, visit benefits.petinsurance.com/bmc. (To enroll your bird, rabbit, reptile or other exotic pets, call 877.738.7874.)

Savi – Public Service Loan Forgiveness benefit

Savi’s online platform helps people track their activity and stay in compliance with their Public Service Loan Forgiveness paperwork. The cost to participate is \$60/year. To get started, visit www.tiaa.org/bmc/student.

ScholarShare - 529 College Savings Plan

BMC employees may contribute money on a weekly basis via payroll deduction into a 529 plan to save for a loved one’s future education expenses. Withdrawals for qualified education expenses are state and federal income tax free. Visit www.scholarshare.com or call 800.544.5248 for more information.

Sleepio – Sleep Improvement Program

The sleep experts at Sleepio can help you get the best sleep possible by teaching techniques to get your sleep schedule, thoughts, and sleep environment into shape. Get started at www.sleepio.com/bmc.

Working Credit – Credit and Debt Improvement Program

Through Working Credit, BMCHS employees can work for free with a credit building financial counselor to improve their credit score and manage their debt. After attending a virtual workshop on how the credit system works, you can choose to work one-on-one with a credit building counseling. You’ll receive a thorough review of your credit report and score, a personalized Credit Action Plan, and ongoing support to execute your Plan. Get started at <http://info.workingcredit.org/join/bmc>.

EMPLOYEE RESOURCE GUIDES

These reference guides contain information on BMC sponsored programs as well as helpful external services and community programs related to the topic. The guides are available in the Human Resources department or online at hub.bmc.org/employee-center/employee-wellbeing/employee-wellbeing-resource-guides.

BI-WEEKLY EMPLOYEE CONTRIBUTIONS FOR 2023

	20 - 35 hour work week				36 - 40 hour work week			
MEDICAL	Employee	Employee + Child(ren)	Employee + Spouse	Family	Employee	Employee + Child(ren)	Employee + Spouse	Family
BMC Select	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BMC Tiered HMO	\$140.58	\$253.02	\$323.31	\$470.91	\$70.29	\$126.51	\$161.66	\$235.45
HPHC PPO	\$152.99	\$275.37	\$351.85	\$512.49	\$76.49	\$137.68	\$175.93	\$256.24
DENTAL	Employee	Employee + One	Family		Employee	Employee + One	Family	
Dental Core	\$16.33	\$34.58	\$52.78		\$14.45	\$32.69	\$50.90	
Dental Enhanced	\$21.62	\$45.12	\$62.75		\$19.74	\$43.23	\$60.85	
VISION	Employee	Employee + One	Family		Employee	Employee + One	Family	
Davis Vision	\$2.41	\$4.10	\$4.86		\$2.41	\$4.10	\$4.86	

BMCHS HUMAN RESOURCES CONTACT INFORMATION

Email: HRConnect@bmc.org
Phone: 617.638.8585, option 4

