



# 2024 Guide to Benefits

## For House Officers

Boston Medical Center  
**HEALTH SYSTEM**



Dear Colleagues,

As we enter the new year, I am reminded of what an honor it is to call all of you my colleagues. Your amazing work continues to serve and empower our patients and our communities to thrive. Together, we are truly improving the lives of those around us.

We thank you for your hard work, day in and day out, to provide high quality, innovative and equitable care and service. We want to be sure you know that we care deeply about your health and wellbeing, and that of your families. There is nothing more important to us.

In that regard, our team continues to focus on establishing comprehensive and relevant health and wellbeing benefits to support a wide range of needs and interests in the following areas:

- Behavioral Health
- Childcare and Educational Support
- Financial Health
- Disease Management
- Health Coaching
- Lifestyle and Personal Support

As examples, last year:

- We introduced Lyra Health, which provides a full spectrum of mental health care. We are delighted with the high enrollment rates and speed at which people are able to receive direct care or start to practice self-care.
- Our annual BMC Strong & Healthy Employee Wellness Fair in October was a testament to our collective commitment, hosting nearly 50 health and wellbeing stations.
- We spotlighted Savi and the SAVE program, invaluable resources that can significantly alleviate the burden of student loans.
- We were fortunate to receive 5 workplace wellness awards for various aspects of this work.

I encourage you to take a closer look and take advantage of the various offerings. As always, we welcome your feedback and input towards enhancing our plans and programs.

On behalf of our senior leadership team, I cannot thank you enough for your continued contributions and look forward to another great year of supporting you and our BMCHS community.

Lisa Kelly-Croswell  
Senior Vice President &  
Chief Human Resources Officer



## For Flex Benefits Enrollment in Workday

When you enroll in flex benefits in Workday, you'll have a chance to elect the following benefits listed here with the page numbers for more information.

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# Enrolling in Benefits



## What are Flex Benefits?

Flex benefits are a variety of health and insurance plans available for election. You can customize your benefits package to best meet your needs.

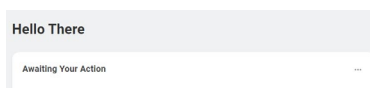
Deductions are taken pre-tax for all health plans. Insurance plans vary based on IRS rules. Please see the Summary Plan Description on the Hub or contact the HR Service Center for assistance.

## When are my Benefits Effective?

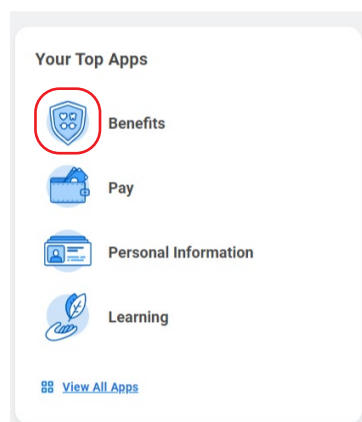
Flex Benefits are effective on your date of hire.

## How do I enroll in Workday?

Go to the "Awaiting your Action" section for New Hire and Open Enrollment.



Benefits app for mid-year changes



## WHO IS ELIGIBLE

If you are a regular employee and are scheduled to work at least 20 hours per week, you and your dependents are eligible for the Boston Medical Center Flexible Benefits Plan ("Flex Benefits") as described in this guide, unless otherwise noted.

### Your eligible dependents include:

- Your legal spouse;
- Your legal children and stepchildren up to the age of 26;
- Your legal children of any age who are physically or mentally disabled, as **confirmed by the medical plan** (recertification may be required), provided they became disabled before age 26 and qualify as financially dependent on you under the tax code; and
- Your covered child's child(ren) if your child is under the age of 19 and you claim both as qualified tax dependents.

Dependents in active military service and those who live permanently outside the United States are not eligible for BMC coverage.

## ENROLL IN WORKDAY

Whether you are enrolling in benefits as a new hire or during an enrollment period, you can access enrollment through **Workday**.

- New Hire and Open Enrollment elections will be listed in the "Awaiting Your Action" section.
- For mid-year changes and updating your 403(b) Retirement elections, go to **Workday Benefits in the "Your Top Apps" section**.

Download a Workday click-by-click guide on how to enroll from [hub.bmc.org/employee-center/hr-forms](https://hub.bmc.org/employee-center/hr-forms).

## Dependent Verification

Dependent eligibility verification is required for all dependents covered on an employee health plan. Please ensure you have documentation available for submission when requested. Required documentation can be found at [hub.bmc.org/employee-center/benefits/health-and-insurance-benefits](https://hub.bmc.org/employee-center/benefits/health-and-insurance-benefits).

## WHEN TO ENROLL

There are three opportunities to elect coverage or make changes to your flex benefits.

### 1 When you are newly hired

You have **30 days from your hire date** to elect your benefits. These benefit elections will be effective until the end of the calendar year, unless you have a life event that lets you change your coverage.

### 2 During Open Enrollment

Each November, you have an opportunity to review your current benefits and make changes, or enroll for the first time. The changes you make take effect the following January 1.

- **If you do not enroll or make changes** during Open Enrollment, your current benefits remain in effect in the new plan year, with the new payroll deductions for that year. The exceptions are the Flexible Spending Accounts (FSA): you must re-enroll in an FSA each year if you want to participate.
- **For new hires, if you are within your 30-day election window during the Open Enrollment period**, you will need to enroll in benefits for the remainder of the current year - in addition to making any changes you wish to make to your benefit elections for the next year.

### 3 If you experience a Qualifying Life Event

A change in your life or work situation may enable you to change your benefits. You have **30 days from the event date** to complete your elections in Workday. Common Qualifying Life Events include:

- Birth or adoption of a child;
- Marriage or divorce;
- Death of your spouse or child;
- Your child no longer qualifies as an eligible dependent under the plan(s);
- A change in your spouse's employment status that affects their benefits eligibility;
- A change in your employment status that affects your benefits eligibility;
- Your spouse has a conflicting Open Enrollment period.



## How to request a Qualifying Life Event

Reference the Workday Benefit Transactions guide on the Hub for detailed steps on how to enroll.

- Request a change in **Workday** and upload supporting documentation.
- Submit your request within 30 days of the event. It will be reviewed for eligibility.
- If approved, the effective date for benefits changes **will be the day you submit your request**, except in the event of the birth or adoption of a child ("Special Enrollment Rights") **which will be effective on the birth/placement date**.

**You cannot change your benefits mid-year if:**

- You missed the 30-day limit to submit your changes; or
- You do not provide the required documentation.

**In this case, you will have to wait until the next Open Enrollment period to make any changes.**



# Your Health

## Medical, Dental, and Vision Plans



### Choose a Plan

- ☐ **BMC Select Plan**  
provides free coverage for members. Most care must be provided at BMC.
- ☐ **BMC Tiered HMO**  
provides coverage throughout New England.
- ☐ **HPHC PPO**  
has the largest network and also allows for out-of-network services.
- ☐ **No Medical Plan**  
New hires must actively 'waive' coverage in Workday during your election period or you will be defaulted.

You have access to three comprehensive medical plans. Depending on the plan you choose, you will have different contributions out of your paycheck, pay different amounts when you receive care, and have access to different networks of providers.

### BMC Select Plan

#### A \$0 CONTRIBUTION PLAN FOR THOSE WHO LIVE WITHIN 100 MILES OF BMC

You can choose from a selection of providers and most services are covered in full when you and your family receive care within the BMC Select network. **There is no out-of-network coverage.**

#### Contributions

There are no payroll contributions.

#### Cost of Care

**There is no annual deductible** and, as long as you receive care in the BMC Select network, **most services are free, or have a \$7 copay.**

#### Primary Care Provider (PCP) and Referrals

You need a PCP, but you don't need referrals for specialty care covered under the plan (unless required by the specialty department). HPI will assign a BMC Select network PCP to you at the time of enrollment. You may change your PCP at any time by calling HPI's Member Services Department at **844.926.2262**.

## In-Network

You and your covered family members must receive care from the BMC Select network. This includes Boston Medical Center, Boston University Affiliated Providers (BUAP) and most providers at the Boston HealthNet Community Health Centers.

- **Eligible Services for Expanded Network**

Chiropractic services, behavioral health, acupuncture, dialysis, physical therapy, and pediatric dental within the Harvard Pilgrim network are all treated as part of the BMC Select network. On occasion, there are needed services not provided by BMC. You or your doctor may submit a request by contacting HPI member services for an "extra-contractual" payment.

## Out-of-Network

Other than services in the Expanded Network, there is no coverage for services received outside the BMC Select network except for Emergency/Urgent Care services, including urgent care centers, CVS Minute Clinics, and Doctor on Demand telemedicine.

## The BMC Select Network

All BMC providers are part of the BMC Select Network. In addition, participating Boston HealthNet Community Health Centers include:

- Attleboro: Manet Community Health Center
- Dorchester: Codman Square Health Center, DotHouse Health, Upham's Corner Health Center, Geiger-Gibson Community Health Center, Neponset Health Center
- East Boston: East Boston Neighborhood Health Center
- Hull: Manet Community Health Center
- Mattapan: Mattapan Community Health Center
- Plymouth: Harbor Health
- Quincy: Manet Community Health Center (5 locations)
- Roslindale: Greater Roslindale Medical and Dental Center
- Roxbury: Dimock Center, Whittier Street Health Center
- South Boston: South Boston Community Health Center (4 locations)
- South End: South End Community Health Center, Boston Community Pediatrics\*
- Taunton: Manet Community Health Center

Please Note: Not all providers in the HealthNet Community Health Centers are part of the BMC Select Network. Call **844.926.2262** or visit **healthplansinc.com/bmc** to confirm.

*\*standalone community health center*



## Sign up for MyChart

Employees who receive care at BMC and other network locations have access to **MyChart**, a free and secure health information portal. With **MyChart** you can communicate with your doctor, view appointments, review your medical history, receive test results, and search health education topics.

For services rendered at BMC, go to **mychart.bmc.org** and click the "Sign Up Now" button to get started.

## Parking for Patients at BMC

Parking validation is available when you or your family member has a medical appointment at BMC.

Patient parking is flat fee of \$8/day (including for overnight stays) for appointments at the 710 Albany St. or Crosstown garages. Remember to request validation at your outpatient visit.

# BMC Tiered HMO

## A PLAN FOR THOSE WHO LIVE IN ONE OF THE 6 NEW ENGLAND STATES

With the BMC Tiered Health Maintenance Organization (HMO) plan, you have access to the Harvard Pilgrim network.

### Contributions

See the Paying for Coverage section on page 9.

### Cost of Care

**There is no annual deductible.** Copays are based on the type of service you receive and where you receive it. Most Harvard Pilgrim network providers are in a lower cost Core Tier. However, at High Cost hospitals, your copay will be higher for three service areas:

- inpatient hospitalizations
- outpatient surgeries
- high-tech imaging such as MRIs and CT scans

See the Health Plan Comparison chart for details.

### Primary Care Provider (PCP) and Referrals

You need to choose a PCP and you must receive referrals for most kinds of specialty care. A PCP will automatically be assigned to your record after your first appointment with them. You may change your PCP at anytime by calling HPI Member Services at **844.926.2262** or by signing into your account at **[www.healthplansinc.com/bmc](http://www.healthplansinc.com/bmc)**.

### In-Network

You and your covered family members can receive care from any hospital or provider in the Harvard Pilgrim network, including at BMC. Please be aware that the copays for the three service areas mentioned above are more expensive at the High Cost hospitals.

### Out-of-Network

Other than emergency care or Same Day Care options, no services are covered out-of-network.



### Hospitals with the highest costs

The current "High Cost" hospitals are Brigham and Women's Hospital, Boston Children's Hospital, Cape Cod Hospital, UMass Memorial Medical Center and Mass General Hospital.



# HPHC PPO

## A PLAN THAT OFFERS NATIONWIDE IN-NETWORK AND OUT-OF-NETWORK COVERAGE

The Harvard Pilgrim Health Care Preferred Provider Organization (PPO) plan offers comprehensive coverage that ranks high when compared to other PPOs in the region. You may see any provider or use any hospital in-network or out-of-network. However, your costs will be lower when you receive care from in-network providers and facilities.

### Contributions

See the Paying for Coverage section on page 9.

### Cost of Care

While **there are annual deductibles** to meet, in-network preventive care services are provided with a \$0 copay. Other office visits with your regular provider or specialist are covered with a flat dollar copay without needing to meet the deductible. For most other services, once you meet the deductible, you pay a percentage of the cost for your visit. **There is no deductible to meet for prescription drugs.** See the Health Plan Comparison chart for details.

### Primary Care Provider (PCP) and Referrals

You do not need to choose a PCP, although it is recommended. You do not need referrals to see specialists.

### In-Network

Hospitals and providers in the Harvard Pilgrim network (in New England) and the UnitedHealthcare Options network (outside of New England), are in-network for members on the HPHC PPO.

### Out-of-Network

Members on the HPHC PPO plan can also receive care outside of the plan. For these services you will first need to meet the out-of-network deductible. Once that deductible is met, you will pay a percentage of the cost of care. Once you reach the out-of-pocket maximum for out-of-network services, the plan will cover at 100%.

If you use out-of-network services and your provider bills at a rate higher than the *usual and customary* amount, the provider could bill you for those added costs. This is called **balance billing** and it does not count towards your out-of-pocket maximum.

Emergency services and certain out-of-network provider fees received from in-network facilities are covered by the HPHC PPO as though they were in-network.



### For care outside of New England

If you are seeing a new provider, confirm that they are part of the UnitedHealthcare "Options Network". Providers may contact UnitedHealthcare at 866.569.4345 to confirm their network participation.



## For New Hires

- New hires must log in to Workday and waive coverage if you have coverage elsewhere.
- If you do NOT select a plan or DO NOT waive coverage, you will be defaulted into the BMC Select plan.
- Remote workers who live outside of New England or if you do not update your address in Workday after you move into New England, you will be defaulted into the HPHC PPO.
- All default enrollment will be at the individual coverage level for the remainder of the calendar year. Due to insurance industry rules, this will become your Primary Plan. You will need to file a Coordination of Benefits for every service not covered by your default plan.

## Included in Your Medical Coverage

### SAME DAY CARE OPTIONS

**Emergency Room Care** is covered at any location in the world. If you are hospitalized, call your PCP within 48 hours, or as soon as you can (or ask someone to do it for you).

**Same Day Care options are available for just a \$7 copay.** View the Choosing the Right Care Option directory in the "Your Plan Options" section of [www.healthplansinc.com/bmc](http://www.healthplansinc.com/bmc).

- **Doctor on Demand:** Consult with a doctor via video from your phone or computer. Visit [doctorondemand.com/health-plans-inc](http://doctorondemand.com/health-plans-inc).
- **CVS Minute Clinics:** Clinics are available throughout the United States. For hours and locations, visit [www.cvs.com/minuteclinic](http://www.cvs.com/minuteclinic).
- **Urgent Care Centers:** Most local centers are part of our medical plans. Call HPI at **844.926.2262** to confirm.

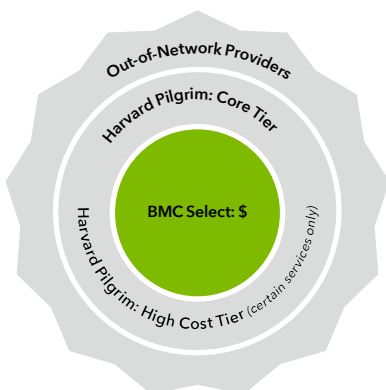
Note: BMC's Rapid Assessment Zone is part of the emergency department, and is not an urgent care center. Therefore, you will be charged the \$150 emergency room copay.

## PROVIDER NETWORKS

Our medical plans give you access to one or more provider networks. The wider the network, the more you pay for care: from very little at BMC to larger amounts out-of-network.

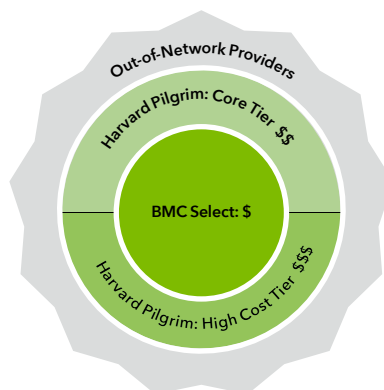
### BMC Select Plan

You have access to the BMC Select network.



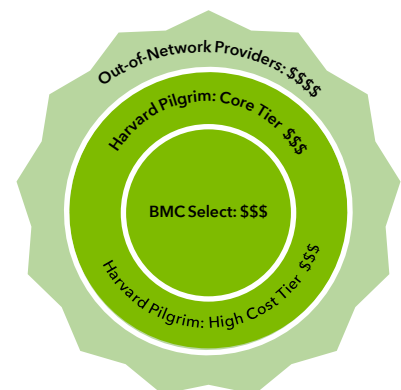
### BMC Tiered HMO

You have access to Harvard Pilgrim in-network providers.



### HPHC PPO

You have access to Harvard Pilgrim providers\* plus out-of-network providers.



\* This includes UnitedHealthcare "Options Network" providers outside New England.

# PAYING FOR COVERAGE

Most of the cost of your benefits are covered by BMCHS. The amount you pay depends on your scheduled hours, your plan, and the family members you cover.



Download these apps for ease and convenience!

- **Lyra Health:** Connect with a mental health provider or access mental health digital tools and resources.
- **Doctor on Demand:** Consult with a doctor 24/7.

## Biweekly Employee Medical Contributions for 2024

| Medical Plans | 20 - 35 Hours per Week |                       |                 |          |
|---------------|------------------------|-----------------------|-----------------|----------|
|               | Employee               | Employee + Child(ren) | Employee Spouse | Family   |
| BMC Select    | \$0.00                 | \$0.00                | \$0.00          | \$0.00   |
| BMC HMO       | \$145.48               | \$261.86              | \$334.60        | \$487.35 |
| HPHC PPO      | \$158.33               | \$284.98              | \$364.13        | \$530.37 |

| Medical Plans | 36 - 40 Hours per Week |                       |                   |          |
|---------------|------------------------|-----------------------|-------------------|----------|
|               | Employee               | Employee + Child(ren) | Employee + Spouse | Family   |
| BMC Select    | \$0.00                 | \$0.00                | \$0.00            | \$0.00   |
| BMC HMO       | \$72.74                | \$130.92              | \$167.30          | \$243.67 |
| HPHC PPO      | \$79.16                | \$142.48              | \$182.07          | \$265.19 |

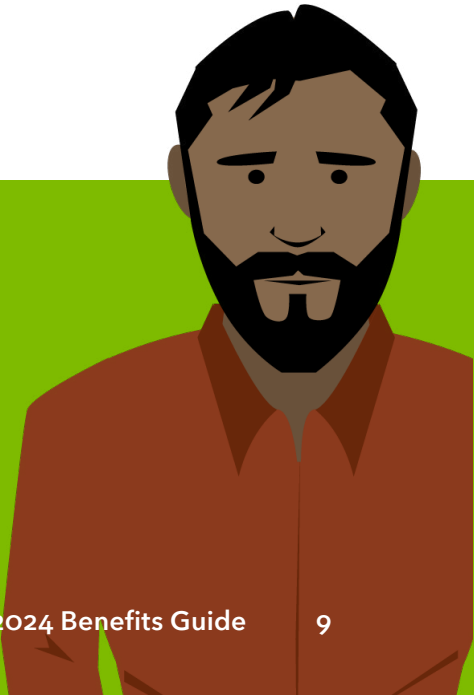
## Coverage for Dependents

- **Adult dependent children (ages 19-26)** can be covered on any plan, regardless of which state they live in or their student status. Call HPI at **844.926.2262** to register your child for out-of-area coverage and to receive a list of in-network providers.
- **Minor dependent children (under the age of 19)** must live in your plan's enrollment area, including for coverage on the BMC Select or BMC Tiered HMO. (The HPHC PPO covers minor children nationwide.)



## Get Mental Health Resources Online with Lyra Health

Lyra Health provides access to mental health coaching, therapy, and medication management via video, messaging, phone, or in-person care. Visit [bmc.lyrahealth.com](https://bmc.lyrahealth.com) and use Learning Code “#bmchs123”.



# Prescription Drug Benefits

Your prescription drug benefits are part of your medical plan.

## FILLING YOUR PRESCRIPTIONS

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You have the option of filling your prescriptions at a BMC pharmacy which includes Cornerstone Health Solutions, BMC's mail order service, or through pharmacies that belong to the Express Script's network. You save the most when you get your prescriptions filled at a BMC pharmacy. **You can save 60% or more off your copays** and have the convenience of filling your prescriptions right where you work!

### In Person Pickup

For acute medications (for short-term illness or infection), you may use on-campus pharmacies or a pharmacy close to your home (check the 'Find a Pharmacy' page at [www.express-scripts.com/bmc](http://www.express-scripts.com/bmc)).

### Home Delivery

For maintenance medications, you will save money when you order refills for 90 days instead of 30 days. You may have your prescriptions delivered to your home through Express Scripts (**877.861.0376**) or through Cornerstone Health Solutions (**781.805.8220**).

### BMC Pharmacy Employee Concierge Program

Receive personalized service from a dedicated BMC pharmacy team member to take care of your pharmacy needs. They can help you sign up for mail order, transfer prescriptions to BMC, request a renewal or refill, and help address any prior authorization requirements with Express Scripts. To learn more about this free service or to sign up, email **DG-EmployeePharmacyServices@bmc.org** or stop by a pharmacy on campus.

## PRESCRIPTION DRUG COSTS

When you fill a prescription, your copay will depend on which tier the drug is in. Visit [www.express-scripts.com/bmc](http://www.express-scripts.com/bmc) to learn more. Please note, there is no coordination of benefits with the pharmacy program.

## PRESCRIPTION DRUG COPAYS FOR 2024

| Type of Drug             | 30-Day Supply Copay       |                          | 90-Day Supply Copay           |                          |
|--------------------------|---------------------------|--------------------------|-------------------------------|--------------------------|
|                          | BMC Pharmacies            | Other Pharmacies         | BMC Pharmacies and Mail Order | Other Mail Service       |
| Tier 1 Drug              | \$7                       | \$20                     | \$14                          | \$40                     |
| Tier 2 Drug              | \$15                      | \$40                     | \$30                          | \$80                     |
| Tier 3 Drug              | \$25                      | \$80                     | \$75                          | \$240                    |
| Tier 4 Drug* (Specialty) | \$30 (cost may be waived) | 20% of cost, up to \$250 | \$90 (cost may be waived)     | 20% of cost, up to \$750 |

\*copay is currently waived by the BMC Pharmacies

### Prescription Drug Tiers

**Tier 1:** Composed mostly of generic drugs, which contain the same active ingredients as brand-name drugs but cost less. You can ask your pharmacist if there is a generic alternative to a brand-name drug.

**Tier 2:** This tier includes both high-cost generic drugs and lower-cost preferred brand-name drugs.

**Tier 3:** These are higher-cost brand-name drugs.

**Tier 4:** These are a limited number of extremely high-cost specialty drugs for certain conditions. The BMC pharmacies are currently waiving copays on Tier 4 drugs.



### Lower Your Prescription Costs

Filling your prescriptions at a BMC pharmacy or the Cornerstone mail order pharmacy will save you 60% or more off your copays.



# Health Plan Comparison

| Plan Features                      | BMC Select<br>at BMCHS               | BMC Tiered HMO                       |                | HPHC PPO                             |                                      |
|------------------------------------|--------------------------------------|--------------------------------------|----------------|--------------------------------------|--------------------------------------|
|                                    |                                      | Core Tier                            | High Cost Tier | In-Network                           | Out-of-Network*                      |
| <b>Annual Deductible</b>           | none                                 | none                                 |                | \$1,500/individual<br>\$3,000/family | \$2,000/individual<br>\$5,000/family |
| <b>Out-of-Pocket (OOP) Maximum</b> | \$2,500/individual<br>\$5,000/family | \$3,000/individual<br>\$6,000/family |                | \$3,000/individual<br>\$6,000/family | \$3,000/individual<br>\$6,000/family |

- The Annual Deductible is what you pay each year before you pay just a copay or coinsurance.
- The OOP Maximum is the most you will pay in a year for covered services (such as deductibles, copays and coinsurance).
- \* In the PPO, out-of-network providers may charge balance billing, charges beyond the usual and customary amounts allowed by insurance companies. Balance billing only arises from out-of-network services and does not count towards the OOP maximum.

## When you visit a provider or have an emergency:

| Service   | BMC Select<br>at BMCHS | BMC Tiered HMO |                | HPHC PPO                         |                                  |
|---|------------------------|----------------|----------------|----------------------------------|----------------------------------|
|   |                        | Core Tier      | High Cost Tier | In-Network                       | Out-of-Network                   |
| <b>Preventive Care</b><br>(routine physical, mammograms, immunizations) | \$0 copay              | \$0 copay      |                | \$0 copay                        | Deductible, then 30% coinsurance |
| <b>Primary Care Visits</b>  | \$7 copay              | \$25 copay     |                | \$50 copay                       | Deductible, then 30% coinsurance |
| <b>Specialist Office Visits</b>   | \$7 copay              | \$30 copay     |                | \$65 copay                       | Deductible, then 30% coinsurance |
| <b>Chiropractic Care</b><br>(limited to 16 visits per calendar year)    | \$20 copay             | \$20 copay     |                | \$20 copay                       | Deductible, then 30% coinsurance |
| <b>Acupuncture</b><br>(limited to 16 visits per calendar year)          | \$20 copay             | \$20 copay     |                | \$20 copay                       | Deductible, then 30% coinsurance |
| <b>ER Visit</b>   | \$150 copay            | \$150 copay    |                | \$150 copay                      |                                  |
| <b>Emergency Admission</b>  | \$0 copay              | \$0 copay      |                | Deductible, then 20% coinsurance |                                  |

## When you stay at a hospital or other facility:

| Service  | BMC Select<br>at BMCHS | BMC Tiered HMO |                 | HPHC PPO                         |                                  |
|--|------------------------|----------------|-----------------|----------------------------------|----------------------------------|
|  |                        | Core Tier      | High Cost Tier  | In-Network                       | Out-of-Network                   |
| <b>Inpatient Hospital Services</b><br>(per admission)              | \$0 copay              | \$250 copay    | \$1,000 copay** | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| <b>Skilled Nursing Facility</b> (up to 100 days per calendar year) | \$0 copay              | \$0 copay      |                 | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| <b>Inpatient Rehab.</b><br>(up to 60 days per calendar year)       | \$0 copay              | \$0 copay      |                 | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |

### When you have a same-day hospital or lab visit:

| Service   | BMC Select<br>at BMCHS | BMC Tiered HMO |                | HPHC PPO                         |                                  |
|---|------------------------|----------------|----------------|----------------------------------|----------------------------------|
|   |                        | Core Tier      | High Cost Tier | In-Network                       | Out-of-Network                   |
| Day Surgery   | \$0 copay              | \$100 copay    | \$650 copay**  | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| Laboratory Tests and X-rays   | \$0 copay              | \$0 copay      |                | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| Chemotherapy and Radiation Therapy (per visit)                      | \$0 copay              | \$0 copay      |                | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| High End Radiology at a Physician's Office or Non-Hospital Facility | \$0 copay              | \$50 copay     | \$400 copay**  | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| High End Radiology at a hospital                                    | \$0 copay              | \$100 copay    | \$400 copay**  | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |

### When you need maternity services:

| Service  | BMC Select<br>at BMCHS      | BMC Tiered HMO              |                | HPHC PPO                         |                                  |
|--|-----------------------------|-----------------------------|----------------|----------------------------------|----------------------------------|
|  |                             | Core Tier                   | High Cost Tier | In-Network                       | Out-of-Network                   |
| Infertility Services                             | Depends on service provided | Depends on service provided |                | Depends on service provided      | Deductible, then 30% coinsurance |
| Prenatal and Postpartum Care                     | \$0 copay                   | \$0 copay                   |                | \$0 copay                        | Deductible, then 30% coinsurance |
| All Hospital Services for Mother (per admission) | \$0 copay                   | \$100 copay                 | \$650 copay**  | Deductible, then 20% coinsurance | Deductible, then 30% coinsurance |
| Routine Nursery Charges for Newborn              | \$0 copay                   | \$0 copay                   |                | \$0 copay                        | Deductible, then 30% coinsurance |

### How to read this table

- With a **copay**, you pay this flat amount for the service each time you receive care.
- With **coinsurance**, you pay this percent of the bill.
- **"Deductible"** means that you pay the deductible first. When the deductible is met for the year, then either copay or coinsurance applies.

**\*\*Please Note:** The current High Cost Tier is comprised of Brigham and Women's Hospital, Boston Children's Hospital, Cape Cod Hospital, UMass Memorial Medical Center, and Mass General Hospital.

For more plan information go to [bmc.healthplansinc.com](https://bmc.healthplansinc.com) and view the Your Plan Options section.

# Dental Plans



## Choose a Plan

- ☐ Delta Dental Core has a lower premium but higher out of pocket costs.
- ☐ Delta Dental Enhanced has a higher premium but lower out of pocket costs.
- ☐ No dental plan.

## Download the Delta Dental App

- ☐ With the app, you can view your member ID card, find a dentist, view your coverage, claim history, and more.

Medical plan covers preventive services for children under the age of 13.

## CHOOSE FROM TWO DELTA DENTAL PLANS

- **Delta Dental Core:** offers comprehensive coverage for all dental needs with a lower premium but a higher out-of-pocket costs when service are used.
- **Delta Dental Enhanced:** offers a higher level of coverage for members who prefer to have lower out-of-pocket costs by paying a higher premium.

## Provider Networks

Whether you select the Core or Enhanced Plan, you have the flexibility to access two different Delta Dental networks. Your out-of-pocket cost will depend on the network your dentist participates in.

- **Delta Dental PPO Network:** a smaller network of dentists who offer dental care at a deeply discounted rate, allowing you to maximize the value of your plan
- **Delta Dental Premier Network:** provides a larger network of dentists, but you will have a higher out-of-pocket cost for services not covered in full
- **Out-of-Network:** You can see an out-of-network dentist, however, you will likely pay more. All out-of-network claims must be submitted within one year of the date of service.



## Compare Dental Plan Costs

| Example: Porcelain Crown Procedure                                     | PPO Network  | Premier Network | Out-of-Network*       |
|--|--------------|-----------------|-----------------------|
| Standard Rate  | \$1,288      | \$1,288         | \$1,288               |
| <b>Delta Dental Contracted Rate</b>                                    | <b>\$928</b> | <b>\$1,094</b>  | <i>not contracted</i> |
| <b>Core Plan:</b> Covered Benefit % for Major Restorative Services     | 50%          | 50%             | 50%                   |
| <b>Core Plan:</b> Member Pays  | <b>\$464</b> | <b>\$547</b>    | <b>\$741</b>          |
| <b>Enhanced Plan:</b> Covered Benefit % for Major Restorative Services | 60%          | 60%             | 60%                   |
| <b>Enhanced Plan:</b> Member Pays                                      | <b>\$371</b> | <b>\$437</b>    | <b>\$631</b>          |

\*The standard rate is for illustrative purposes only. Non-contracted providers are reimbursed at the Delta Dental Premier maximum allowable fees in Massachusetts, or at the 90th percentile outside of Massachusetts. The member pays the difference between the amount charged and the allowable fee.



## Dental Plan Comparison

| Plan Provision                 | Delta Dental Core                     | Delta Dental Enhanced                 |
|--------------------------------|---------------------------------------|---------------------------------------|
| Annual Maximum                 | \$1,700 per person                    | \$2,000 per person                    |
| Maximum Rollover               | Up to \$500/year                      | Up to \$600/year                      |
| Orthodontic Services           | 50% up to \$1,700 per person lifetime | 50% up to \$2,000 per person lifetime |
| Preventive/Diagnostic Services | 100% covered                          | 100% covered                          |
| Basic Services                 | 80% covered                           | 100% covered                          |
| Major Restorative Services     | 50% covered                           | 60% covered                           |

### Find a Provider

To find a provider visit [www.deltadentalma.com](http://www.deltadentalma.com) and click on "Find a Dentist", or call 855-343-4275.

### Teledentistry.com: Free Virtual Visits

**For urgent dental care advice.** If you need to consult with a dentist after hours or are traveling, Teledentistry.com dentists can diagnose the problem, provide treatment options, and refer you to a Delta Dental dentist for follow-up care. Visit [www.teledentistry.com/ddma](http://www.teledentistry.com/ddma).

### Discounts

Discounts are available on ZSonic toothbrushes and replacement heads, as well as with Amplifon on their hearing aids and network providers. Learn more at <https://deltadentalma.com/dental-plans/healthy-living-discounts>.

## PAYING FOR COVERAGE

### Biweekly Employee Dental Contributions for 2024

| Dental Plans:         | 20 - 35 hour work week: |                |         | 36 - 40 hour work week: |                |         |
|-----------------------|-------------------------|----------------|---------|-------------------------|----------------|---------|
|                       | Employee                | Employee + One | Family  | Employee                | Employee + One | Family  |
| Delta Dental Core     | \$16.45                 | \$34.77        | \$53.07 | \$14.61                 | \$32.93        | \$51.23 |
| Delta Dental Enhanced | \$21.77                 | \$45.36        | \$63.07 | \$19.93                 | \$43.52        | \$61.23 |

# Vision Benefits



## Coverage Options

- ☐ **Vision Care Plan**  
Provides coverage and discounts towards eyeglasses and contact lenses.
- ☐ **No Vision Plan**  
You may use the medical plan for eye exams only.

## Download the App

- MetLife Mobile App

If you wear eye glasses or contact lenses, consider enrolling in the Vision Plan. Vision coverage is offered through Metlife. For more information, view the Vision Plan Details brochure on [hub.bmc.org/employee-center/benefits-resource-center](http://hub.bmc.org/employee-center/benefits-resource-center).

## Vision Plan Comparison

When you use in-network providers and select frames and lenses in the "Davis Vision Collection", you receive a higher level of coverage.

| Plan Provision                     | In-Network   | Out-of-Network   |
|------------------------------------|--|--|
| Routine Eye Exams                  | \$5 copay at participating providers   | \$95 allowance after copay                                     |
| Eyeglass Frames                    | <b>Covered in full:</b> Frames from "Davis Vision's Collection" (up to \$160)<br><b>Frame allowance:</b> \$150 towards any frame (or \$200 when purchased at Visionworks) plus 20% off any balance | \$120 allowance  |
| Eyeglass Lenses                    | Plan covers 100% for most lenses   | Allowance dependent on type of lens. See Schedule of Benefits. |
| Contact Lenses (6-12 month supply) | Plan covers \$130 plus 15% off the balance   | Allowance dependent on type of lens. See Schedule of Benefits. |

## Find a Provider

Visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) (and enter 'Boston Medical Center' as your employer) or call **833.393.5433**.

## PAYING FOR COVERAGE

### Biweekly Employee Vision Contributions for 2024

|              | Employee | Employee + One | Family |
|--------------|----------|----------------|--------|
| Davis Vision | \$2.41   | \$4.10         | \$4.86 |



## Should I Enroll in the Vision Plan?

Consider the following:

- Annual eye exams are available through our medical plans.
- If you are not enrolled in one of our medical plans, does your medical plan cover routine eye exams or discounts on eyewear?
- Estimate your annual vision costs for you and your family compared to the cost of your contributions.
- Are you planning to enroll in a Medical Flexible Spending Account to reimburse yourself, tax-free, for unreimbursed vision care expenses?



# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) let you set aside money, tax-free, to pay for certain medical and day care expenses. You have access to two FSAs: a Medical FSA and a Dependent Daycare FSA.

**You must re-enroll each year** during Open Enrollment if you wish to participate in the next year. Changes to your FSA election(s) during the year are not allowed unless you have a qualifying event. (See the Eligibility and Enrollment section.)

## MEDICAL FSA

**Maximum election:** Up to the IRS allowable amount each year, divided evenly among the pay periods remaining in the year.

**Carryover:** The carryover limit for unused funds is limited to 20% of the current years IRS annual contribution limit.

**Reimbursement:** You receive a debit card to pay for eligible expenses at the time of service. You will be notified by email or mail if you are required to submit receipts. Or, you can pay out of pocket and submit claims for reimbursement to the FSA administrator.

**Eligible expenses:** Costs that your health plan does NOT cover, such as deductibles, coinsurance, copays, prescriptions, dental/vision expenses, as well as parking at your doctor's office.

## DEPENDENT DAYCARE FSA

**Maximum election:** Up to \$5,000 (\$2,500 if married and filing separate tax returns), divided evenly among the pay periods remaining in the year.

**Carryover:** You are not able to carry over any unused funds from one calendar year to the next.

**Reimbursement:** If your provider allows, you may use the debit card to pay for eligible expenses. Otherwise, you pay for all services and then submit your claims for reimbursement to the FSA administrator.

**Eligible expenses:** Monies can be used for preschool, summer day camp, before- or after-school care programs, and child or adult daycare. The services must be necessary for you and/or your spouse to work and earn an income. Day care is eligible for reimbursement when it is provided for children under the age of 13 or for IRS-recognized disabled dependents of any age.

*Each year, BMCHS is required by IRS regulations to perform non-discrimination testing on the Dependent Daycare FSA to balance FSA participation levels between highly compensated employees and those less highly paid. Depending on the results of this testing, the Dependent Daycare FSA elections for some program participants may need to be reduced.*



## 2024 Contribution Limits

- ☐ **Medical FSA**  
Set aside up to \$3,200\*
- ☐ **Dependent Daycare FSA**  
Set aside up to \$5,000

## For More Information

- ☐ Visit <https://hub.bmc.org/employee-center/benefits-resource-center>.

## Download the App

- ☐ **Voya Health Account Solutions**

\*Projected 2024 limit - pending final IRS approval



# Your Wealth

## Insurance, Retirement, and Financial Resources



### Age Reduction

Your optional life coverage will be reduced to 65% of your elected coverage once you reach age 65 and to 50% once you reach age 70.

### Evidence of Insurability

Evidence of Insurability (EOI) is a medical history questionnaire that must be submitted to the insurance company to determine if they will approve your election.

It's important to plan even for the unthinkable. These insurance benefits help provide financial protection to those you care about.

## BASIC LIFE INSURANCE

### BMCHS pays for:

- 1x your annual salary

You are automatically enrolled in basic life insurance at no cost.

## OPTIONAL LIFE INSURANCE

### You may purchase:

- 1x to 3x your annual salary, up to \$750,000, rounded up to nearest \$1,000

If you wish for more protection than the basic life insurance plan, you can select this additional coverage in multiples of your annual salary. Rates are based on your age and the coverage you select.

### During Open Enrollment:

- If you wish to elect an amount of coverage over \$300,000 or increase by two or more levels, you must provide Evidence of Insurability (EOI) for a determination of insurability.
- You may elect 1x your salary without submitting EOI, or you may increase your current coverage by one salary level without providing EOI - as long as the amount is \$300,000 or less.

### For new hires:

- Only amounts over \$300,000 require employees to complete an EOI form and submit it to the insurance carrier for a determination of insurability.

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

### BMCHS pays for:

- 1x your annual salary

You are automatically enrolled in basic AD&D insurance at no cost.

### You may purchase:

- 1x to 3x your annual salary, up to \$750,000, rounded up to nearest \$1,000
- You must first enroll in the Optional Life plan for an equal or greater benefit in order to elect the AD&D coverage. (Example: If you want 2x salary of AD&D coverage, you must also elect at least 2x Optional Life Insurance.)

AD&D provides additional insurance if you were to die in an accident or lose a limb or your vision due to a non-work related accident. EOI is never required.

## DEPENDENT LIFE INSURANCE

### You may purchase:

#### For Your Spouse

- Your coverage options for your spouse are: \$10,000, \$25,000 or \$50,000.
- Your spouse's election cannot exceed 50% of your total life (Basic plus Optional) election.
- EOI may be required to cover your spouse:
  - To enroll or to increase coverage for your spouse during Open Enrollment, you will need to provide EOI.
  - New hires may elect up to \$50,000 of coverage without providing an Evidence of Insurability for your spouse.

#### For Your Dependent Children

Coverage for your dependent children is automatically included when you purchase any amount of coverage for your spouse.

- Live birth to 14 days: \$1,000
- 15 days up to the age of 26: \$10,000 each, regardless of how many children you are covering.
- If you are not covering a spouse, you may purchase just the \$10,000 benefit for your child or children.
- You are not required to provide an EOI to enroll your child(ren).



#### ☒ Basic Life Insurance

You are automatically enrolled.

#### ☐ Optional Life Insurance

Elect a multiple of your salary:

☐ 1x

☐ 2x

☐ 3x

#### ☐ AD&D Insurance

You can elect up to an amount equal to your Optional Life Insurance.

#### ☐ Dependent Life Insurance

You may choose an amount below to cover your spouse; children are included automatically with any election.

☐ \$10,000

☐ \$25,000

☐ \$50,000

#### Beneficiary Designation

All employees need to make a beneficiary designation in Workday to avoid probate and ensure your intended beneficiary receives the benefit.

#### To consider:

Coverage above a certain amount will require you to submit Evidence of Insurability before you are approved.

# Disability and Leaves of Absence



Leaves are for time needed away from work lasting more than 5 days or on an intermittent basis.

You are automatically enrolled in a disability plan through the Committee of Interns and Residents. As an employee of BMC, there is no cost to you. For details or to file a claim, please contact the Department of Graduate Medical Affairs at **617.414.7409**.

You must apply for a leave of absence 30 days prior to the beginning of your requested leave date. Exceptions are made for unexpected events such as emergency surgery or illness. To apply for a leave, call Lincoln at **844.869.3474**.

## MASSACHUSETTS PAID FAMILY AND MEDICAL LEAVE

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Massachusetts Paid Family and Medical Leave (MPFML) is a state-sponsored benefit that provides paid leave for medical or family reasons. MPFML is funded by payroll taxes.

Leaves can be taken for yourself for a serious personal health condition (up to 20 weeks); to bond with a new child or manage family affairs when a family member is on active duty in the armed forces (up to 12 weeks); to care for a family member who is a covered service member (up to 26 weeks).

Leaves are also allowed for the care of a family member with a serious health condition (up to 12 weeks).

For more information, go to [www.mass.gov/paid-family-and-medical-leave-benefits](http://www.mass.gov/paid-family-and-medical-leave-benefits) or call the Massachusetts Department of Family and Medical Leave at **833.344.7365**.

# Retirement Plan

Boston Medical Center Health System offers you the opportunity to save for retirement with the Boston Medical Center 403(b) Retirement Plan.

## BMC 403(B) RETIREMENT PLAN

**Eligibility:** Everyone who receives a paycheck from BMCHS is eligible to participate.

**How it works:** After you are hired, you are auto-enrolled in the plan with a 3% pre-tax contribution. Your contribution rate will automatically increase by 1% each year, unless you make changes to your election. (New hires may 'opt-out' within 90 days of the first automatic withdrawal by calling TIAA at **800.410.6649**). The money is directed to a Life Cycle fund based on your expected year of retirement.

Changes to your investments and contribution elections can be made at any time following receipt of your first paycheck. This plan allows for both pre-tax and post-tax (Roth) contributions.

### To Make Changes

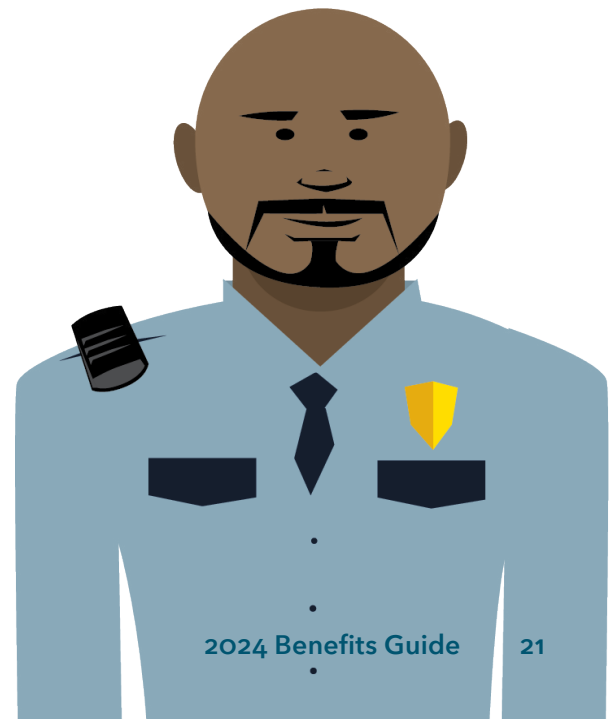
If you are not currently participating in the 403(b) Plan and would like to enroll, change the amount you're currently contributing, or update your beneficiary information, you may:

- Sign into Workday and click on the "Benefits" app, then click on "BMC 403(b) Retirement Plan" under the External Links header, or
- Call TIAA (**800.410.6649**) and make your elections/changes over the phone.



### Plan Features

- ☒ **403(b) Retirement Plan**  
You are automatically enrolled at a 3% contribution rate, which increases by 1% each year.
- ☐ **Opt-out**  
Within 90 days of the first automatic withdrawal, you may opt-out of the auto enrollment and receive back previously contributed funds by calling TIAA at **800.410.6649**.
- ☐ **Change**  
You can change your contribution amount or investments at any time.



## TIAA Retirement Savings and Investment Advice

Employees have access to three types of advice sessions to help you maximize your benefits and get you to and through retirement. These personalized sessions are available to you at no cost. The session can be done in person, online, or by phone.

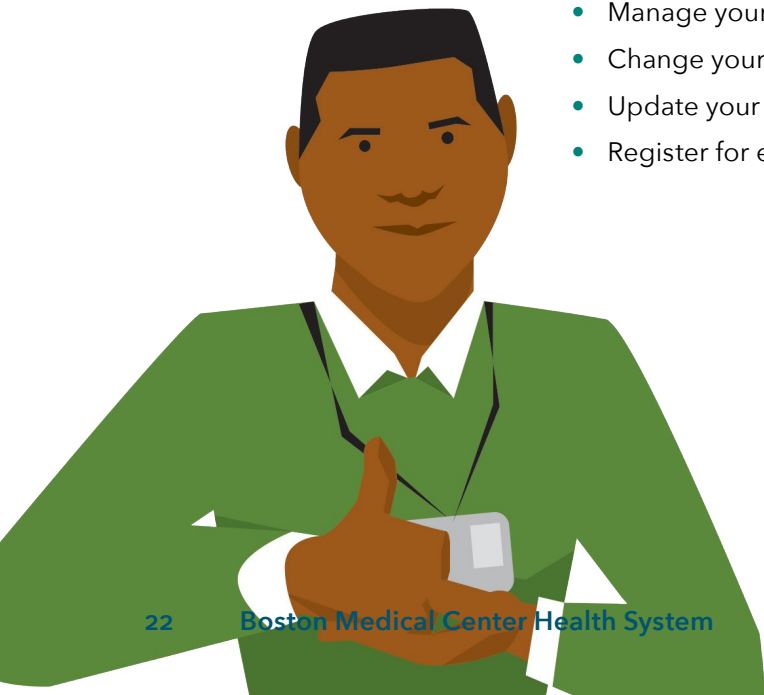
- **Introductory financial & retirement planning:** Receive an overview of the BMC Retirement Plan and other benefits available to help you pursue your financial goals such as paying down debt or saving for a home. This session is recommended for all new hires.
- **Retirement savings and investment advice:** This session will help you determine your retirement income goals, how much you need to save, and how to invest your retirement plan assets to meet those goals. This session type is recommended on an annual or biannual basis.
- **Retirement income planning:** When you're nearing retirement, this session will help you find the most tax-advantaged way to turn your retirement savings into a "retirement paycheck", including an option for guaranteed income for life.

For retirement plan and investment information, to enroll in the Plan, or to schedule a one-on-one advice session, contact TIAA at **800.410.6649**.

## Managing Your Retirement Plan Online

To access your TIAA account online, log into Workday, click on the *Benefits app*, and then select the *BMC 403(b) Retirement Plan* link. Once in your account, you can:

- View your account balance
- Manage your contributions
- Change your investment elections
- Update your beneficiary designation
- Register for eDelivery of statements and communications





# Financial Resources

## FINANCIAL PLANNING

### Working Credit

Work one-on-one for free with a credit building financial coach to improve your credit score and manage your debt. The coach will review your credit report and score, create a personalized Credit Action Plan, and provide ongoing support to execute your Plan. Visit <http://info.workingcredit.org/join/bmc> or contact Kristin at [kristin@workingcredit.org](mailto:kristin@workingcredit.org) or call 314.252.8342.

### Certified Financial Planners & Certified Public Accountants

The Employee Assistance Program has CFP's and CPA's to assist you with retirement planning, estate planning, and more. Phone consultations are free and unlimited. Call 888.628.4824, Monday-Friday, 9 a.m. - 6 p.m.

## COLLEGE FINANCING

### Savi - Public Service Loan Forgiveness benefit

Savi's online platform helps you track your activity and save money on your student loan repayments. They offer two programs:

- A free loan assessment tool called "**DIY Service**" which searches both state and federal programs and helps find the best option for you.
- The "**Savi Essentials**" program is \$60/year and helps you find the best loan type and stay in compliance with annual paperwork to pursue the Public Service Loan Forgiveness benefit.

Visit [www.tiaa.org/bmc/student](http://www.tiaa.org/bmc/student).

### Laurel Road Student Loan Refinancing

Employees and their families are eligible for rate reductions on student loan refinancing. There are no application fees or prepayment penalties. Visit [laurelroad.com/bmc](http://laurelroad.com/bmc).

## 529 SAVINGS PLANS

If you're trying to save for a loved ones future education, a 529 savings plan can be a great tool. Earnings and qualified withdrawals are state and federal income tax free. Employees may contribute via payroll direct deposit.

- **ScholarShare:** A low-fee option sponsored by TIAA. For more information visit [www.scholarshare.com](http://www.scholarshare.com) or call 800.544.5248.
- **U.Fund College Investing Plan:** MA residents can claim a MA state tax deduction (\$1,000 if single, \$2,000 if married). Visit [www.mefa.org/products/u-fund-college-investing-plan](http://www.mefa.org/products/u-fund-college-investing-plan).

Each state sponsors a plan, and most plans are available nationwide. Check your state for tax advantages.



### Working Credit is offered at no cost to employees!

Join one of the following virtual workshops to start your credit building journey!

#### Workshop in English

- Mondays at 8:00 p.m.  
<https://bit.ly/credit-evening>
- Fridays at 12:30 p.m.  
<https://bit.ly/credit-afternoon>

#### Workshop in Spanish

- Thursdays at 8:00 p.m.  
<https://bit.ly/credit-spanish>

SCAN ME



To sign-up for Working Credit, use phone camera and scan.



# Your Wellbeing

Programs and support for you and your family.



## Coverage Options

- ☐ **Legal Plan:**  
Provides comprehensive access to legal services for a bi-weekly premium.
- ☐ **No Legal Plan:**  
EAP provides limited free legal services.

## LEGAL PLAN

When you enroll in the MetLife Legal Plan, you and your eligible dependents can receive legal services such as document preparation, creating a will, immigration assistance, debt matters, and more. The only cost is a per pay period payroll deduction. To learn more, call **800.821.6400** or visit **legalplans.com**. You must enroll in Workday as a new hire, during Open Enrollment, or after a qualifying event.

## CIRCLES CONCIERGE SERVICE

Contact Circles, the personal assistant program, for free assistance in planning and coordinating projects. Circles can help with snow removal services, pet services, dining recommendations, travel arrangements, moving services, product comparison, party planning, and more. To place a request, call **877.231.0456**, email **bmcsupport@circles.com**, or visit **my.circles.com** (use code "circlesBMC").

## CARE.COM

**Backup Care:** Last-minute care for children, adults, and elders for work-related needs. The 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 find pre-screened caregivers for ongoing child, adult, pet, and household needs. Call **855.781.1303**, visit **bmc.care.com**, or download the "Care@Work" app.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP provides employees and their families with confidential counseling and referrals on behavioral health, substance use, smoking cessation, family problems, stress, and more. Visit **guidanceresources.com** (Username: LFGSupport, Password: LFGSupport1). Call **888.628.4824**.

## EMPLOYEE RESILIENCE PROGRAM

The Employee Resilience Program provides support for employees. Email: [resilience@bmc.org](mailto:resilience@bmc.org), phone: 617.414.4357, or pager: 8010.

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

## DAYLIGHT

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, worries, and anxiety, based on your individual needs. Get started at [www.trydaylight.com/bmc](http://www.trydaylight.com/bmc).

## PAUSE A MOMENT (PAM)

PAM provides free and confidential personalized tools to help with stress and stress injury symptoms. More information is available in this video at [https://youtube/vclHsWO3\\_Q](https://youtube/vclHsWO3_Q). Visit <https://pam.stanford.edu/> and register with code 719.

## ASTHMA CARE REWARDS

For members of an employee medical plan, this free program offers support to help you manage your asthma. The program consists of six virtual or phone sessions with a Health Coach. Participants can earn eligibility for \$0 copays on generic asthma medication and inhalers when filled at BMC pharmacies or through Cornerstone home delivery. Enroll at [enroll.trestletree.com](http://enroll.trestletree.com) or call 866.234.4635.

## DIABETES CARE REWARDS

For members of an employee medical plan, this free program helps those with diabetes effectively manage their condition. By meeting program requirements, diabetes medication and supplies are free at the BMC pharmacies or Cornerstone home delivery. Call 800.643.8028 or enroll at [goodhealthgateway.com](http://goodhealthgateway.com) and select "Boston Medical Center."

## HYPERTENSION CARE REWARDS

For members of an employee medical plan, a Health Coach can teach you how to make lifestyle changes to bring your numbers down to a healthy level can teach you a free blood pressure monitor and your generic high blood pressure medications for a \$0 copay when filled at BMC pharmacies or through Cornerstone home delivery. Enroll at [enroll.trestletree.com](http://enroll.trestletree.com) or call 866.234.4635.

## ACHIEVEHEALTH COACHING

Members of an employee medical plan have free and unlimited access to a Personal Health Coach. Whether you are trying to eat better, quit smoking, stick to a fitness program, manage a chronic health condition, or reduce stress, a Health Coach can help you manage your short- or long-term health related goals. Enroll at [enroll.trestletree.com](http://enroll.trestletree.com) or call 866.234.4635.

## BURNALONG

Burnalong offers free live and on-demand fitness classes for people of all ages and fitness levels. Each employee can invite four friends or family members to join for free. A Burnalong coach ([coach@burnalong.com](mailto:coach@burnalong.com)) is also available to help create a customized program and fitness routine. Activate your free account at [join.burnalong.com/BMC](http://join.burnalong.com/BMC).

## SLEEPIO

This 6-week program will teach you techniques to get your sleep schedule, thoughts, lifestyle, and sleep environment into shape. Discover your Sleep Score and how to improve it at [sleepio.com/bmc](http://sleepio.com/bmc).

## EMPLOYEE DISCOUNTS

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### BMCHS Direct Discounts

Save on gym memberships, theatre, ski resorts, mortgages and banking, cell phone providers, transportation, and travel. Examples include: T-Mobile, CrossCountry Mortgage, Canobie Lake Park, Water Country, Bruins games, the YMCA and Boston Sports Club. Visit: [hub.bmc.org/employee-center/employee-discounts](http://hub.bmc.org/employee-center/employee-discounts).

### Working Advantage

Employees have access to the Working Advantage discount network where you can save up to 60% at amusement parks, movie tickets, retailers, and more. Call Working Advantage Customer Service at **800.565.3712**, or contact a vendor directly. Register at [workingadvantage.com/bmc](http://workingadvantage.com/bmc).

### Auto and Home Insurance

Get discounted rates off auto and home insurance through payroll deduction.

- Farmers Insurance: **800.438.6381** (Discount Code: "BVO")
- Liberty Mutual: **800.730.6975** (Client Number: "300332")

### Cafeteria Discounts and Convenient Pay Option

Receive a 20% discount with a valid employee ID at the BMC hospital campus cafeterias. You may also swipe your ID badge at the cafeterias or BMC pharmacies to use Quickcharge to pay for purchases. Any purchases made using Quickcharge will be deducted from your next paycheck.

### Pet Insurance

Find discounted pet insurance through Nationwide's "My Pet Protection" plans. Visit any veterinarian and receive 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](http://benefits.petinsurance.com/bmc). (To enroll your bird, rabbit, reptile, or other exotic pets, call **877.738.7874**).



# Commuting to Work

Ease the cost and stress of commuting to work with these programs.

## DISCOUNTED MBTA PASSES THROUGH COMMUTER BENEFIT SOLUTIONS (CBS)

Employees who do not participate in the on-campus parking program and are scheduled to work at least 24 hours a week are eligible for 35% off the cost of monthly MBTA passes. Sign up at [commutercheckdirect.com](https://commutercheckdirect.com) (Company ID: 1535), or call **888.235.9223**. You must pre-pay for your MBTA pass in the month prior to the effective month. For example, for an April pass, you must elect your pass by March 5th; deductions will be taken from your last paycheck in March and your first paycheck in April.

## PARKING & TRANSPORTATION SERVICES

To sign up for the following programs, contact the Parking Office. Visit them at 710 Albany Street, Monday - Friday, 7 a.m. - 5 p.m. or call **617.638.4915**. Visit [www.bumc.bu.edu/parking/](https://www.bumc.bu.edu/parking/).

- **Car Parking:** Parking on campus is limited and permits are subject to availability. Permit price varies by location. Carpoolers are eligible for preferential parking in the 610 Albany Street Garage. For rates, visit [www.bumc.bu.edu/parking/parking/permits-rates](https://www.bumc.bu.edu/parking/parking/permits-rates).
- **Bike Registration and Parking:** Register your bike for free access to the secure bike cage behind the 710 Albany Street garage.
- **Subsidized Bluebikes Membership:** Get around campus fast with discounted memberships for Bluebikes – the Boston area’s bike share system. Visit [member.bluebikes.com/group/bmc](https://member.bluebikes.com/group/bmc) and use program code “BikeBMC” to register.
- **Zipcar Membership Discount:** Zipcar offers members hourly car rental rates that include gas and insurance. For employees, Zipcar waives the application fee and charges just \$35 for the first year of membership (normally \$70). Visit [www.zipcar.com/universities/boston-university-medical-campus](https://www.zipcar.com/universities/boston-university-medical-campus) and use your BMC email address to sign up.
- **Personalized Commuter Assistance:** Could your commute be faster or cheaper? Fill out an online form and Parking & Transportation Services will respond with personalized suggestions for other commute options.



## A Better City and GoMassCommute

BMCHS is a member of A Better City, a Transportation Management Association (TMA) which gives our employees access to their GoMassCommute platform and all its benefits, including:

- Guaranteed Ride Home
- Carpool Matching
- Bike Benefits
- Prize Drawings
- Other Commute Incentives

Sign up today by visiting [abctma.com](https://abctma.com).





# Employee Resource Guides

In addition to the programs listed in this guide, the Benefits Team has created a series of Employee Resource Guides. The guides are available in the Human Resources department or online at [hub.bmc.org/employee-center/employee-wellbeing/employee-wellbeing-resource-guides](http://hub.bmc.org/employee-center/employee-wellbeing/employee-wellbeing-resource-guides).

## Adult and Elder Care

Caring for an aging loved one can be challenging and emotional. This guide provides a listing of benefits that can assist you and your family throughout this process.

## Biking

Whether you're a bike commuter or just ride for fun, the Biking Resource Guide has information for you. Check out the guide for discounts on gear and programs, a free annual bike safety check, a map of campus bike racks, a free bike cage, and more.

## College Financing

This guide provides information on the college financing process. Learn how to save for college through a 529 plan, about programs for free or low-cost degree options, and how to receive discounts on student loan refinancing for you and your family.

## Divorce Support: Wellbeing Resources and Benefit Updates

When going through a divorce, there can be major impacts to many areas of your life including financial, family care, housing, and behavioral health issues. This guide will help you address these topics and Workday transactions.

## Financial Fitness

There are many aspects that go into creating a strong and secure financial future, such as improving your credit, saving money for retirement, and setting aside money for emergency expenses. This guide provides details on employee benefits and programs that can support you through these topics, and more!

## Homebuying

The Homebuying Guide explains the steps involved in purchasing a home, and the resources and discounts available to you for the purchase and maintenance of your new home. Find discounts on home insurance, mortgage lenders, and home painters, as well as access to a network of lawyers, among other services.

## Immigration

Find support resources for employees and their family members at BMC and in the community. It also includes information on benefits on the employee medical plan members applying for a permanent resident status.

## Improve Your Health

Managing your health means a better quality of life. This guide contains a listing of wellness experts to help you make the changes you need to optimize your health.

## Loss, Stress, & Bereavement

Losing a loved one can be an extremely difficult and life changing experience. This guide includes a listing of wellbeing resources for you and your family members, tangible steps to take to ensure your assets and documentation are in order, and a click-by-click guide of how to make the necessary updates to your benefits and personal information in Workday.

## Mental Health and Addiction Services

BMC is a recognized leader in mental health and addiction medicine. In addition to innovative programs on campus, this guide provides information on services available for employees outside of BMC and through our employee medical plan.

## Military Service Reservists and Veterans

National Guard, Reservists, families of Active Duty Members, and Veterans all face a unique set of challenges in the workplace. This guide outlines the many resources that are available to support you and your family.

## Pet Resource Guide

Resources include pet insurance, discounted pet supplies as well as assistance in finding pet services such as groomers, dog walkers, and vacation planning with your pet.

## Resource Guide for Parents

This guide provides an overview on how to take a leave of absence, your salary replacement while you're out, important information about your health insurance, and wellbeing benefits that can make your life easier during this exciting time in your life.

## Resources for Parents of Adopted or Fostered Children

The Employee Resource Guide for Parents of Adopted or Fostered Children includes a listing of benefits, discounts, services, and information to make your family life easier.

## Retirement Readiness

This guide provides an action plan to walk you through the steps you need to take prior to retirement, including how you'll replace your salary, what you'll do for medical coverage, and how you'll spend your time.

## Smoking Cessation

Learn about the health and financial benefits of quitting smoking, as well as a smoking cessation program on campus that is tailored to your individual needs.

## Together We Can Thrive

Find resources for housing, food, transportation, childcare, education and legal services from BMC programs, community services, and benefits that are exclusive to employees.

## Transgender

This guide contains medical and general information on support services at BMC and in the community for transgender and gender non-conforming employees, as well as their family members.

## Wellbeing Guide

This guide provides a comprehensive listing of the wellbeing programs and resources available to our employees.





# Benefits Notifications

## Special Enrollment Rights

If you do not enroll yourself and your dependents in a group health plan after you become eligible or during annual enrollment, you may be able to enroll under the special enrollment rules under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") that apply when an individual declines coverage and later wishes to elect it. Generally, special enrollment is available if (i) you declined coverage because you had other health care coverage that you have now lost through no fault of your own (or employer contributions to your other health care coverage terminate); or (ii) you have acquired a new dependent (through marriage or the birth or adoption of a child) and wish to cover that person. When you have previously declined coverage, you must have given (in writing) the alternative coverage as your reason for waiving coverage under the group health plan when you declined to participate. In either case, as long as you meet the necessary requirements, you can enroll both yourself and all eligible dependents in the group health plan if you provide notice to the Plan Administrator within 30 days after you lose your alternative coverage (or employer contributions to your alternative coverage cease) or the date of your marriage or the birth, adoption, or placement for adoption of your child. See the Plan Administrator for details about special enrollment.

## Women's Health Coverage and Cancer Rights

The Women's Health and Cancer Rights Act of 1998 ("WHCRA") requires group health plans, insurance issuers, and HMOs who already provide medical and surgical benefits for mastectomy procedures to provide insurance coverage for reconstructive surgery following mastectomies. This expanded coverage includes:

- (i) reconstruction of the breast on which the mastectomy has been performed;
- (ii) surgery and reconstruction of the other breast to produce a symmetrical appearance; and,
- (iii) prostheses and physical complications at all stages of mastectomy, including lymphedemas.

These benefits are subject to the plan's generally applicable deductible, copays, coinsurance, and other cost-sharing.

## Patient Protection Disclosure

You have the right to designate any participating primary care provider who is available to accept you or your family members (for children, you may designate a pediatrician as the primary care provider). For information on how to select a primary care provider and for a list of participating primary care providers, contact the Plan Administrator. You do not need prior authorization from the Plan or from any other person, including your primary care provider, in order to obtain access to obstetrical or gynecological care from a health care professional; however, you may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Health Plans Inc (844.926.2262) or view the provider directory online at [healthplansinc.com/bmc](http://healthplansinc.com/bmc).

## Gender Affirmation Surgery

Gender affirmation surgery and other related services are covered when your provider has determined that you are an appropriate candidate in accordance with the Plan's clinical guidelines. Coverage includes surgery, related physician and behavioral health visits, and outpatient prescription drugs. For more information please call HPI's Member Services Department at 844.926.2262.

## Notice of Privacy Practices

The Notice of Privacy Practices can be found in the Flex Summary Plan Description on the Hub, or you may pick up a copy in the Benefits Office on the 5th floor, 720 Harrison Ave, Boston, MA 02118.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov). If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.



If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1- 877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility.

#### **ALABAMA - Medicaid**

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

#### **FLORIDA - Medicaid**

Website: <https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

#### **GEORGIA - Medicaid**

GA HIPP: Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA: Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: (678) 564-1162, Press 2

#### **MAINE - Medicaid**

Enrollment Website:  
[https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
Phone: 1-800-442-6003, TTY: Maine relay 711  
Private Health Insurance Premium Webpage:  
<https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 1-800-977-6740,  
TTY: Maine relay 711

#### **MASSACHUSETTS - Medicaid and CHIP**

Website: <https://www.mass.gov/masshealth/pa>  
Phone: 1-800-862-4840, TTY: 711  
Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

#### **NEW HAMPSHIRE - Medicaid**

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
Phone: 603-271-5218  
Toll free number for the HIPP program:  
1-800-852-3345, ext. 5218

#### **NEW JERSEY - Medicaid and CHIP**

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 609-631-2392  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

#### **NEW YORK - Medicaid**

Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

#### **NORTH CAROLINA - Medicaid**

Website: <https://medicaid.ncdhhs.gov/>  
Phone: 919-855-4100

#### **PENNSYLVANIA - Medicaid and CHIP**

Website: <https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>  
Phone: 1-800-692-7462  
CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov)  
CHIP Phone: 1-800-986-KIDS (5437)

#### **RHODE ISLAND - Medicaid and CHIP**

Website: <http://www.eohhs.ri.gov/>  
Phone: 1-855-697-4347, or 1-401-462-0311 (Direct RlTe Share Line)

#### **TEXAS - Medicaid**

Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services  
Phone: 1-800-440-0493

#### **WEST VIRGINIA - Medicaid and CHIP**

Website: <https://dhhr.wv.gov/bms/> <http://mywvhipp.com/>  
Medicaid Phone: 304-558-1700  
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

#### **U.S. Department of Labor**

**Employee Benefits Security Administration**  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

#### **U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services**

[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

*In the event of an inconsistency between the information provided here and the official plan policies or documents, the plan policies or documents will govern.*

# Contacts

| Plan  | Vendor                                     | Group #       | Contact                      | Website  |
|---|--|---------------|------------------------------|--|
| <b>Flex Benefits</b>                          |  |               |                              |  |
| BMC Select Plan<br>BMC Tiered HMO<br>HPHC PPO | HPI  | B87           | 844.926.2262                 | healthplansinc.com/bmc*  |
| Pharmacy                                      | Express Scripts                            | B87           | 877.861.0376                 | www.express-scripts.com/bmc*   |
| Delta Dental Core                             | Delta Dental                               | 0152539901    | 855.343.4275                 | www.deltadentalma.com*   |
| Delta Dental Enhanced                         | Delta Dental                               | 0152539902    | 855.343.4275                 | www.deltadentalma.com*   |
| Vision Plan                                   | MetLife                                    | 149214        | 833.393.5433                 | www.mybenefits.metlife.com*  |
| Life and AD&D                                 | Lincoln                                    | 09-LF0114     | 844.869.3474                 | hub.bmc.org/employee-center/benefits   |
| Leave of Absences                             | Lincoln                                    | 09-LF0114     | 844.869.3474                 | www.mylincolnportal.com<br>(register with BostonMC)  |
| FSA's   | Voya                                       | BMC           | 833.262.0007                 | myhealthaccount.voya.com*  |
| Legal Plan                                    | MetLife                                    | BMC           | 800.821.6400                 | www.legalplans.com   |
| COBRA   | Voya                                       | BMC           | 833.262.0007                 | premiumbilling.benstrat.com  |
| <b>Financial Benefits</b>                     |  |               |                              |  |
| 403(b) Retirement Plan                        | TIAA                                       | 100910        | 800.410.6649                 | Workday -> Benefits worklet -><br>BMC 403(b) Retirement Plan*                                  |
| Financial Planning                            | Garrett Planning<br>Network                | BMC           | Call advisor directly        | hub.bmc.org/employee-center/benefits   |
| Credit Building Program                       | Working Credit                             | BMC           | 314.252.8342                 | http://info.workingcredit.org/join/bmc   |
| 529 College Savings Plan                      | ScholarShare                               | BMC           | 800.544.5248                 | www.scholarshare.com   |
| Student Loan<br>Assistance                    | Savi                                       | BMC           | 833.604.1226                 | www.tiaa.org/bmc/student   |
| Student Loan<br>Refinancing                   | Laurel Road                                | BMC           | 855.245.0989                 | www.laurelroad.com/bmc   |
| <b>Wellbeing Benefits</b>                     |  |               |                              |  |
| Employee Assistance<br>Program                | ComPsych                                   | BMC           | 888.628.4824                 | www.guidanceresources.com<br>UN: LFGSupport, PW: LFGSupport1                                   |
| Employee Resilience<br>Program                | BMC  | BMC           | resilience@bmc.org           | https://hub.bmc.org/employ-<br>ee-center/employee-wellbeing/<br>employee-resilience-clinicians |
| Backup Care                                   | Care.com                                   | BMC           | 855.781.1303                 | bmc.care.com*  |
| Personal Assistant<br>Program                 | Circles                                    | BMC           | 877.231.0456                 | my.circles.com*<br>Register with code: circlesBMC  |
| Health Coaching                               | AchieveHealth                              | B87           | 866.234.4635                 | enroll.trestletree.com   |
| Diabetes Management                           | Good Health Gateway                        | BMC           | 800.643.8028                 | goodhealthgateway.com<br>select "Boston Medical Center."                                       |
| Sleep Improvement                             | Sleepio                                    | BMC           | hello@sleepio.com            | www.sleepio.com/bmc*   |
| Digital Therapy App                           | Daylight                                   | BMC           | hello@trydaylight.com        | www.trydaylight.com/bmc  |
| Online Fitness                                | Burnalong                                  | BMC           | customercare@burnalong.com   | join.burnalong.com/BMC   |
| <b>Additional Benefits</b>                    |  |               |                              |  |
| BMC Transportation                            | BMC-BUMC Parking &<br>Transportation Svcs. | BMC           | 617.638.4915                 | www.bumc.bu.edu/parking/   |
| MBTA  | Commuter Benefit<br>Solutions              | BMC           | 888.235.9223                 | www.commutercheckdirect.com*<br>Company ID: 1535   |
| Employee Discounts                            | Working Advantage &<br>various vendors     | BMC           | 800.565.3712                 | workingadvantage.com/bmc &<br>hub.bmc.org/employee-center/benefits                             |
| Auto & Home Insurance                         | Farmers<br>Liberty Mutual                  | BVO<br>300332 | 800.438.6381<br>800.730.6975 | www.myautohome.farmers.com<br>www.libertymutual.com/bmchs                                      |
| Pet Insurance                                 | Nationwide                                 | BMC           | 877.738.7874                 | benefits.petinsurance.com/bmc  |

\* Website can also be accessed through the Benefits app in Workday.