

One Mass General Brigham: Employee Benefits that Provide Choice, Support and Affordability

Plans for 2024 benefits

Brigham and Women's Physicians Organization (Monthly)

As we continue our journey to become one Mass General Brigham, we are excited to adopt a unified approach to benefits that provides choice and affordable options supporting you in your health, financial well-being and life and enabling you to focus on the patients and communities we serve.

**The changes described in this document impact different populations of employees differently. For those employees represented by unions and/or covered by collective bargaining agreements, changes implemented will be governed by applicable contract language or processes.*

If you are a Resident or Fellow, the benefits in this brochure may not be applicable. Additional information on Resident and Fellow benefits will be forthcoming.



Our future as One Mass General Brigham

Our employees are our greatest resource, and this benefits package has been developed with our diverse workforce in mind. Because there are currently so many different plans across our system, the specific changes will vary among member organizations, but the overall goals are to:

- **Create more affordable choices** so that employees can select the benefits that best fit their individual or family needs.
- **Offer contemporary benefits and programs** that help employees and their family members improve their health, provide income protection and save for retirement.
- **Ensure benefits are highly competitive**, both regionally and nationally, so that we attract and retain the best and brightest in healthcare.
- **Respond to feedback** received from our employees around the design and features of our healthcare benefit plans.
- Create a more consistent benefits program for all employees across the system so that it is **easier for them to move between member organizations while pursuing their career goals**. Those seeking new opportunities within the system will be able to transfer between locations without significant changes to their benefits, helping us recruit and retain the individuals we need to support our critical work.

The new approach offers:

- Access to **highly competitive** benefits and programs
- **More meaningful choice** in the benefits offered
- **Greater selection** of health plans
- **Fair and equitable coverage** levels to match our diverse workforce
- **Benefit costs determined by your base pay** to make our employee health plans more accessible
- **Personalized, one-on-one guidance** from specialized benefits counselors
- Access to a **decision support tool** so you can make informed decisions

Change highlights

Your new benefits focus on supporting you in your health, financial well-being and life. From medical, dental and vision plans to retirement offerings and paid time off programs, Mass General Brigham wants to be there for you in the moments that matter most.

At Brigham and Women’s Physicians Organization, we are pleased to offer:

<p>My health</p>	<ul style="list-style-type: none"> • New medical plan options, including a Premium Exclusive Provider Organization (EPO), a Core Preferred Provider Organization (PPO) and a High Deductible Health Plan (HDHP) with HSA (Health Savings Account), all with access to coverage for those who live outside of greater Boston • The HSA, a new tax-advantaged way to save on healthcare costs for those who enroll in the HDHP • Expanded choice so you can select the benefits that best fit your individual or family needs • Consistent coverage levels for medical, dental and vision plans • Expanded coverage levels and more choice in dental plan options • Benefits eligibility defined as 50% of full-time equivalent • Lower cost for vision coverage in 2024 • An enhanced enrollment experience with one-on-one benefits counseling support and a decision support tool
<p>My financial well-being</p>	<ul style="list-style-type: none"> • You will continue to have access to retirement plan benefits, including the Cash Balance Plan, 403(b) Retirement Savings Plan and BWH Professional Staff Plan, as currently applicable • Employees aged 50 and older will continue to have access to a Retiree Medical Savings Account (RMSA), a tax-advantaged savings account for medical expenses during retirement. Mass General Brigham will no longer make employer contributions to the RMSA plan. • Employees aged 63 and older will have access to Via Benefits, a retiree medical marketplace for retiree benefits and a decision support tool.
<p>My life</p>	<ul style="list-style-type: none"> • Access to family concierge services through Bright Horizons, increased back-up care limits and virtual camps, activities and tutoring • Tuition assistance of up to \$5,250 • Continued access to voluntary benefits like critical illness insurance, accident insurance, hospital indemnity insurance, legal services and identity theft insurance • Consistent policy for how health insurance continuation and pension contributions are handled while on long-term disability

Benefits overview

My health

When it comes to healthcare, everyone has their own individual needs. Starting in 2024, Mass General Brigham will provide you with more options and the flexibility to choose the best benefits for you and your family. All health plans are new, and while the Premium EPO Plan and Core PPO Plan have features similar to our current plans, the HDHP with an HSA is quite different from our existing options. All the plans share similar features, but there are differences in how you will pay for the care you receive.

New medical plan options

Mass General Brigham is offering three medical plan options from which you can choose, with access to coverage for those who live outside of greater Boston available in each plan:

Premium Exclusive Provider Organization (EPO) Plan

With the Premium EPO Plan, you are only covered if you receive medical care from in-network providers. It features lower costs when you receive care, but higher costs out of your paycheck.

Core Preferred Provider Organization (PPO) Plan

The Core PPO Plan offers more flexibility by providing coverage when you receive care out-of-network. Compared to the EPO, it features higher costs when you receive care, but lower costs out of your paycheck.

High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)

The HDHP with an HSA offers the same flexibility as the Core PPO Plan but the lowest cost of all three options. However, you will pay a deductible for most services before the plan pays anything. If you cover family members, the full family deductible must be satisfied before coverage begins – this is known as an “aggregate deductible.” You and/or your covered family members must generally meet the deductible before the plan covers any bills.

The HDHP offers an HSA that Mass General Brigham will contribute to on your behalf. You may also contribute funds on a pre-tax basis, helping to reduce your taxable income. Your HSA can earn investment income and you can withdraw funds tax-free for qualified medical expenses.

Health plan contributions determined by base pay

All Mass General Brigham employees should have access to the healthcare they need, regardless of their annual income. To ensure the affordability of benefits plans, in 2024, benefits-eligible employees will be grouped into four groups based on their base pay, which will determine their level of health plan contributions.

Today, Mass General Brigham pays approximately 85 percent of the cost of healthcare benefits. We will continue this overall level of support; however, contributions will be reallocated to ensure all employees can get the care they need at a cost that is fair to them.

Base pay contribution bands allow for:

- ✓ More affordable choices in health plan options
- ✓ The health plan subsidy to be redistributed across base pay contribution bands
- ✓ Employees to pay a more consistent percentage of their take-home pay to participate in our health plans

Four levels of coverage

We are adding levels of medical plan pricing so you can pick the coverage level that works best for your family situation, providing all employees with a more fair and equitable approach.

To ensure you only pay for what you need, you can choose from:

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
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Dental plans

Your dental health is an important part of your overall well-being. Because Mass General Brigham is making access to dental care more affordable, you will benefit from:

- **Increased choice.** You will have the ability to choose from two types of plans: Core and Buy-up. The Buy-up Plan allows you to enhance your benefits to include higher annual maximums and coverage for orthodontia services compared to the Core Plan, which does not cover orthodontia services.
- **Only pay for what you need.** You will have access to four tiers of dental plan coverage: Employee Only, Employee + Spouse, Employee + Child(ren), Employee + Family.
- **Contributions from Mass General Brigham.** For those enrolled in the Core Dental Plan, we will pay 50 percent of premiums for benefits-eligible employees. Employees can buy up to receive additional coverage.

The new Core and Buy-up plans offer two enhancements:

- ✓ The coinsurance for Type 2 services will move from 50 percent to 80 percent
- ✓ Type 2 services include basic restorative care, including fillings and root canals
- ✓ Annual maximum rollover will be added, allowing for some unused dollars to be rolled over into the next calendar year

While some employees will see a slight increase in their dental contributions because of these changes, you will benefit from more choice, flexibility and value.

Vision plan

Currently, vision benefits vary between member organizations at Mass General Brigham. To ensure that we meet the eye care needs of every employee, we will offer an employee-paid vision plan through Davis Vision in 2024. This plan will provide access to:

- Annual screenings
- A large national network of providers
- Fast access to eyewear
- A wide range of discounts

Remember: This vision coverage does not apply to medical eye procedures or treatments. These services will be covered by your medical plan.

As always, it is important to check that your providers are in-network before seeking care. We are proud that Mass Eye and Ear is part of the Mass General Brigham system and, as with our medical plan, we look for opportunities to partner closely with our providers at Mass Eye and Ear.

Benefits eligibility

Benefits eligibility will be defined as 50% of full-time equivalent (FTE), including clinical, research, teaching and administration time. At this effort level, you will be considered full-time for purposes of benefits eligibility.

Good news! You have access to enhanced support.

We will introduce enhanced support options through the Mass General Brigham Benefits Center during Open Enrollment this fall. Make the best decisions for you and your family by taking advantage of:

- A decision support tool
- A customer support team
- One-on-one benefit consultations

Our decision support tool will allow you to model how much coverage will cost you, including how much comes out of your paycheck and how much you will spend when receiving care.



My financial well-being

Your financial well-being is important to us. We are updating programs that help you invest in your finances now and in the future.

Retirement

Whether you are just starting your career or nearing a major milestone, it is important to plan and save for your future. The sooner you start saving, the more time your money will have to grow. You will continue to have access to retirement plan benefits, including the Cash Balance Plan* and the 403(b) Retirement Savings Plan.

**If you are a physician and were over the age of 55 and actively employed on January 1, 2017, your retirement benefit will continue to be provided through the BWH Professional Staff Retirement Plan.*

Support to navigate your healthcare in retirement

Tax-advantaged retiree medical savings account

Employees aged 50 and older will continue to have access to a Retiree Medical Savings Account (RMSA), a tax-advantaged savings account for medical expenses during retirement. RMSA participation is offered to benefits-eligible employees aged 50 or older by December 31 of the calendar year.

If you currently receive matching contributions to your RMSA, it is important to note Mass General Brigham will no longer make employer contributions to the RMSA plan as of January 1, 2024. You will keep the employer contributions that are in your account today and can continue to contribute your dollars on a post-tax basis. You become vested in the employer matching contribution upon reaching age 55 while actively employed and having accrued five years of vesting service in the retirement program.

What you need to know about RMSAs and taxes:

- Contributions made to the RMSA are after-tax (different from the HSA which is tax-free).
- Any interest that accumulates in the RMSA is tax-free.
- Payment/reimbursement of medical expenses in retirement are tax-free

RMSA employee contribution limits:

- Must be benefits eligible and age 50 or over during the calendar year to contribute
- Annual maximum contribution: \$4,500

Via Benefits

Employees aged 63 and older and those who contribute to the RMSA beginning in 2024 will have access to Via Benefits, an online retiree medical marketplace where you can learn about and purchase Medicare Supplement and Medicare Advantage plans. To be eligible for Via Benefits, you must:

- Contribute to the RMSA (beginning in 2024) or
- Be employed at Mass General Brigham and be age 63 and older – regardless of scheduled hours (per diems, part-time included) and regardless of RMSA participation

The Via Benefits service offers a retiree medical marketplace to help you find a plan that is right for you. From online comparison tools to licensed benefit advisors, you can be confident you are getting the most appropriate coverage for your needs at the best price. You will also have access to enrollment support for prescription drug, dental and vision plans.*

Along with these support tools, Via Benefits offers several informative articles and videos about Medicare, so you can access everything you need to know about your healthcare in retirement. Mass General Brigham Health Plan coverage offerings are available through the Via Benefits marketplace for retirees who would like to continue their care with our organization in retirement.

**These programs are not sponsored by Mass General Brigham.*

Medex—supplemental coverage for post-65 retirees

With the addition of the retiree medical support and the marketplace through Via Benefits, Mass General Brigham will no longer offer the Medex plan as of January 1, 2024, for new enrollment. Current enrollees will be able to continue their coverage.

If you are an RMSA participant retiring in 2023 and you are 65 or older in 2023, with at least five years of vesting service in the retirement program, you will be able to enroll in the Blue Cross Blue Shield (BCBS) Medex3 plan for post-65 Medicare supplemental coverage until December 31, 2023.

My life

At Mass General Brigham, we want you to feel like you have time to prioritize what matters most in your life – whether that is time with family, learning and growth, getting active or something else entirely.

Tuition assistance

Employees at Mass General Brigham are the best and brightest in the world. You are intellectually curious and love to learn and find new ways to serve our patients and neighboring communities. To help you pursue your passions, we will provide tuition assistance of up to \$5,250 annually for benefits-eligible employees – so you can continue to shape the future of healthcare.

Use tuition dollars to:



Continue to invest in your own education



Support your communities



Shape the future of healthcare

Childcare benefits and support

At Mass General Brigham, we know it takes the support of our entire community to raise a family. That is why we offer a number of resources, including family concierge services through Bright Horizons, to help meet you and your family where you are. You can rest assured you will have access to increased back-up care limits, onsite care, in-home care, virtual camps and activities, as well as virtual tutoring options.

Voluntary benefits

We are introducing consistent voluntary benefits across our system. These programs supplement your core benefits and give you the opportunity to further personalize your benefits package. Employees will have access to centralized plans for:

- Legal services
- Hospital indemnity insurance
- Identity theft insurance
- Accident insurance
- Critical illness insurance

Note: Enrollment in these programs will take place in the new Mass General Brigham Benefits Center during Open Enrollment. They will no longer be on a separate platform.

Health Insurance and Pension Contribution Continuation While on Long-Term Disability

Mass General Brigham is implementing one consistent policy across our system to define how your health insurance benefits (medical, dental and vision) and pension contributions will be administered if you become disabled on or after January 1, 2024, and paid by long-term disability (LTD).

- For a 12-month period from your date of disability, you will remain in “active” employee status and continue to receive employer-subsidized health insurance coverage and employer contributions to your retirement plan, as well as all other benefits of being an active employee*. You will continue to pay your portion of the premiums.
- If you have not returned to work after 12 months from your date of disability, your employment will be terminated. As a result, pension contributions will end and you will be offered medical, dental and vision benefits via COBRA for up to 29 months, at which point you may be eligible for Medicare.

*If on approved leave, employees with a Harvard appointment and academic rank of full Professor will maintain active status up to 24 months.

Please note your LTD insurance benefit plan and provisions are not changing. You will continue to be offered an LTD plan providing a benefit of 60 percent of your monthly earnings to a maximum of \$35,000 per month.



Next steps

Over the next six months, we ask that you take the opportunity to explore your new benefits via educational sessions and decision support resources we will offer this summer before Open Enrollment. Here are some happenings you should have on your radar:

<p>July – September</p>	<p>Explore your choices. Along with this brochure, FAQs on Ask My HR are the first resource you will receive in a series of educational support.</p> <p>This summer, we are introducing an interactive learning series so you can learn about your new benefits in a way that works best for you. Join sessions throughout July and August on paid time off programs, health plans, health savings accounts, financial well-being and more.</p> <p>Following the learning series, you will gain access to additional guides, fact sheets and the lunch and learn presentations. Explore your many options and discover new benefits that best fit your needs.</p>
<p>October 16 – October 27</p>	<p>Enroll in new benefits. This October, during Open Enrollment, all benefits-eligible employees* must go online and make new elections through an enhanced benefits enrollment platform. Your new benefits will go into effect on January 1, 2024.</p>
<p>January 1</p>	<p>Access your new benefits. Beginning January 1, 2024, you can access the enhanced, modern benefits package that provides you with benefits that reflect your needs.</p>

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