



BWH Monthly Employee Benefits Orientation

Wednesday, December 30, 2020



Enrollment



When can I enroll?

- You **MUST** enroll or “Opt Out” of benefits within **30 days** of your hire date

Who is eligible?

- Employee
 - Fellow/Associate earning \$10,000 annually
 - Faculty earning \$30,000 annually
 - *Faculty earning <\$70,000 have a different rate sheet
- Spouse
- Dependents up to age 26

Coverage begins on your first day of employment as a BWH Professional Staff Employee



Making Changes to Your Benefits

When else can I make changes to my benefits?

- **Annual Open Enrollment**

- Every November : Elected coverage is effective for January 1st of the following year

or

- **If you have a Qualifying Life Event**

- i.e. marriage, birth, adoption, spouse obtains new job, losing coverage, spouse/dependent enters from another country
- Elected coverage is effective for the date of the Qualifying Life Event



Medical Insurance Policy

What if I have other medical coverage?

- You must **Opt-Out** in PeopleSoft within 30 days of your hire date

What if I don't need medical insurance?

- All Massachusetts residents **MUST** maintain health insurance coverage per state law
- **OPT OUT** of medical insurance if you have other private insurance or **WAIVE** if you have Mass. Health / Health Connector.

*



Provider Networks

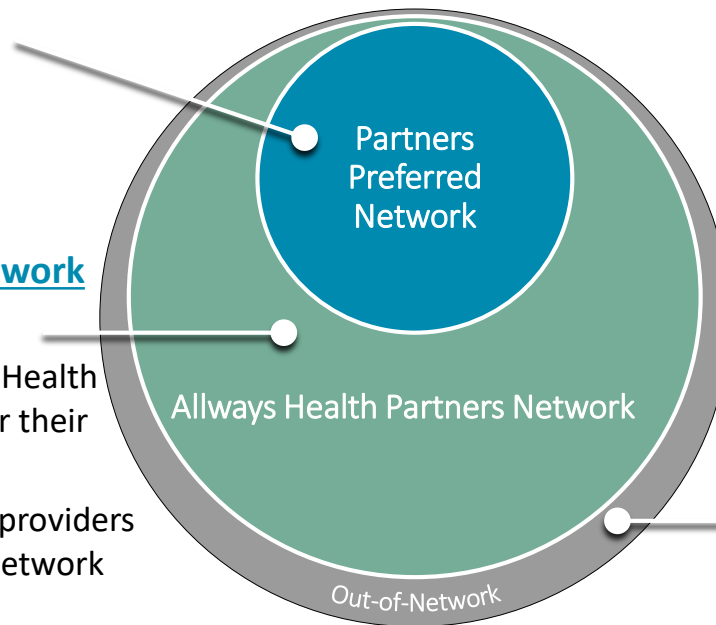
Partners Preferred Network (Tier 1)

The group of providers that are affiliated with Mass General Brigham (BWH, MGH, etc.)

Allways Health Partners Network (Tier 2)

Includes providers that Allways Health Partners has contracted with for their insurance products

All Partners Preferred Network providers are also in the Allways Health Network



Out-of-Network

Providers are not part of the Partners or Allways Health (Nationally Aetna Signature Administrators) network. Roughly 1% of claims for our employees and their families are out-of-network



The Partners Preferred Network

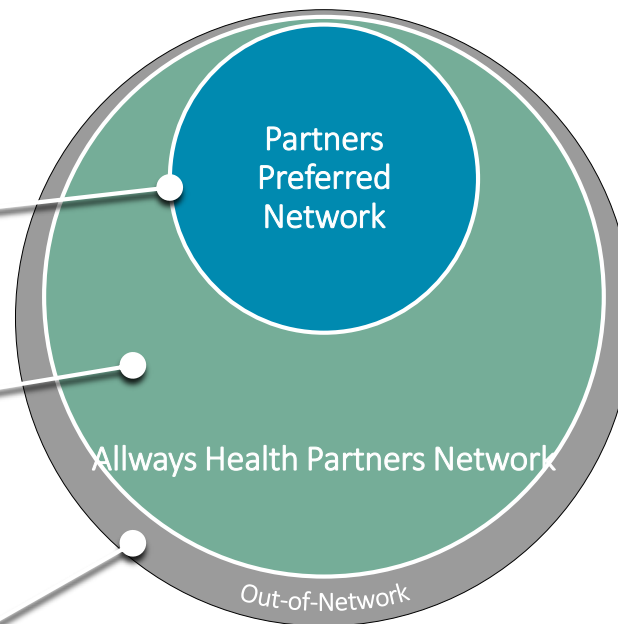
- Brigham & Women's Hospital
- Brigham & Women's Physician Organization
- Brigham & Women's/Mass General Health Care Center in Foxborough
- Brigham and Women's Ambulatory Care Center in Chestnut Hill
- Brigham and Women's at Newton Corner
- Brigham and Women's at Westwood
- Brookside Community Health Center
- Cooley Dickenson Heath Care
- *Dana-Farber Cancer Institute*
- Dana-Farber/Brigham and Women's Cancer Center
- Dana-Farber/Brigham and Women's Cancer Center in clinical affiliation with South Shore Hospital
- Dana-Farber/Brigham and Women's Cancer Center in clinical affiliation with Milford Regional Medical Center
- *Emerson Hospital*
- BWH Faulkner Hospital
- *Hallmark Hospitals (Lawrence Memorial and Melrose-Wakefield)*
- Harbor Medical Center
- Martha's Vineyard Hospital
- Mass General Hospital for Children
- Mass General Hospital for Children at North Shore Medical Center
- Mass General West
- Mass General/North Shore Center for Outpatient Care
- *Massachusetts Eye and Ear Infirmary*
- Massachusetts General Hospital
- Massachusetts General Physician's Organization
- McLean Hospital
- MGH Back Bay Health Center
- MGH Charlestown HealthCare Center
- MGH Chelsea HealthCare Center
- Mass General for Children
- MGH Everett Family Care
- MGH Imaging – Chelsea, Chelmsford, Worcester
- MGH North End Waterfront Health
- MGH Revere HealthCare Center
- Nantucket Cottage Hospital
- Newton-Wellesley Hospital
- Newton-Wellesley Hospital Waltham Urgent Care Center
- Newton-Wellesley Physician Hospital Organization
- North Shore Physicians Group
- NSMC MRI – Peabody
- NSMC Salem Hospital
- NSMC Union Hospital
- NSMC Wellness and Integrative Medicine Center
- NSMC Women's Center
- Partners Community HealthCare, Inc.
- Partners HealthCare at Home
- Southern Jamaica Plain Health Center
- Spaulding Hospital for Continuing Medical Care, Cambridge
- Spaulding Hospital for Continuing Medical Care, North Shore
- Spaulding Nursing & Therapy Center - North End & West Roxbury
- Spaulding Rehab Network Outpatient Centers
- Spaulding Rehabilitation Hospital Boston
- Spaulding Rehabilitation Hospital Cape Cod
- Windemere Nursing & Rehabilitation Center

Networks of Coverage

Your share of the cost depends on where you receive care :

While there are a few exceptions (see next page), your out-of-pocket cost is:

- Lowest when you receive care from a **Partners Preferred Network provider (tier 1)** More expensive when you receive care from a **Allways Health Partners Network (tier 2)** provider who is not in the Partners Preferred Network
- The most expensive (or not covered at all) when you receive care **Out-of-Network**



Health Plan Options

Select vs. Plus

Our plans encourage employees to receive care from MGB providers whenever possible, while offering choice and flexibility

Employees have a choice:

Select: If all your care is with MGB providers. Paycheck deductions are lower than Plus

Plus: If you receive most of your care from Allways Health Partners network providers. Paycheck deductions are higher.

***Allways Health Partners uses the Aetna Network Nationally.**



Select vs. Plus

	Select	Plus
Monthly Paycheck Deduction	Lower Cost	Higher Cost
Cost to receive care from Partners Preferred Network	Same for Both Plans	
Cost to receive care from Network providers (non-Partners Providers)	Higher Cost*	Lower Cost
Cost to receive care Out-of-Network (Allways Health Partners (or Aetna out of state) is not accepted by provider)	Not Covered	Covered



*Your out-of-pocket cost in the [Select](#) plan for primary care office visits for children age 18 or younger is at the Partners Preferred level, even when you see a provider in the Allways Health Partners Network who is not in the Partners network



Select & Plus

Some services have the same out-of-pocket cost regardless if you are in Partners *or* Allways Health Partners Networks under either plan:

Emergency room and
emergency inpatient
services

Routine physicals and
preventive care

Prescription drugs

Mental Health and
Substance Use
Disorders

Labs, X-Rays &
diagnostic imaging*

Select Other Services

- Chiropractic services
- Acupuncture
- Allergy shots
- Durable Medical Equipment

** For high-cost imaging such as MRIs, PET scans, CT scans, you pay more if you go outside of the Partners Preferred Network*



Primary Care Providers

- You do not need to designate a Primary Care Physician
- However, a PCP can serve as your “home base” for care, and can help you find specialists
- Out-of-Pocket cost per PCP visit :

Plan Choice	Partners Preferred Network	Allways Health Partners Network	
		Pediatrics* Age 18 & younger	Adult
Select	\$10	\$10	\$70
Plus	\$10	\$45	\$45



Specialists and Specialty Care

- You do not need a PCP referral to see a specialist
- If your PCP does not typically use Partners Preferred specialists, look to our websites to find one
- Even if you see an MGB specialist, some services may cost more if you are referred to a facility that is not in the Partners Preferred Network
- Out-of-Pocket cost per Specialist visit :

Plan Choice	Partners Preferred Network	Always Health Partners Network
Select	\$15	\$100
Plus	\$15	\$70



Inpatient Care

Inpatient Service: Benefit Category	Select		Plus		
	Partners Preferred Network	Allways Health Partners Network	Partners Preferred Network	Allways Health Partners Network	Out of Network
Inpatient Medical & Surgical	\$0	\$500 copay, then 30% after deductible up to Out-of-Pocket Maximum	\$0	\$500 copay, then 15% after deductible up to Out-of-Pocket Maximum	30% after deductible up to Out-of-Pocket Maximum
Inpatient Mental Health & Substance Abuse Disorders	\$0	\$0	\$0	\$0	\$0
Deductible					
• Individual	\$0	\$4,000	\$0	\$750	\$1,500
• Family	\$0	\$8,000	\$0	\$1,500	\$3,000
Maximum Out-of-Pocket Limit					
• Individual	\$2,500	\$5,750	\$2,500	\$4,000	\$5,000
• Family	\$5,000	\$10,700	\$5,000	\$8,000	\$10,000

Please refer to the plan comparison charts for more detail



Will I be covered when traveling?

There is Emergency Coverage for Select and Plus

Regardless of where you are in the world:

- You will be subject to an Emergency Room co-pay of \$150 per visit, whether the facility is in the Partners Preferred Network or not
- If you are admitted to a hospital as a result of the emergency (i.e., you transfer to inpatient), all covered services will be paid at the Partners Preferred Network level, **regardless of where you receive care**
 - The \$150 emergency room and \$500 per hospital admission co-pays are waived
 - Deductibles and co-insurance do not apply



Finding Providers

Primary Care & Specialists

- <https://physician-finder.partners.org/search>
- <https://allwayshealthpartners.org/partners-directory>

Partners Urgent Care

- <https://partnersurgentcare.org/locations>

MGH Urgent Care Center

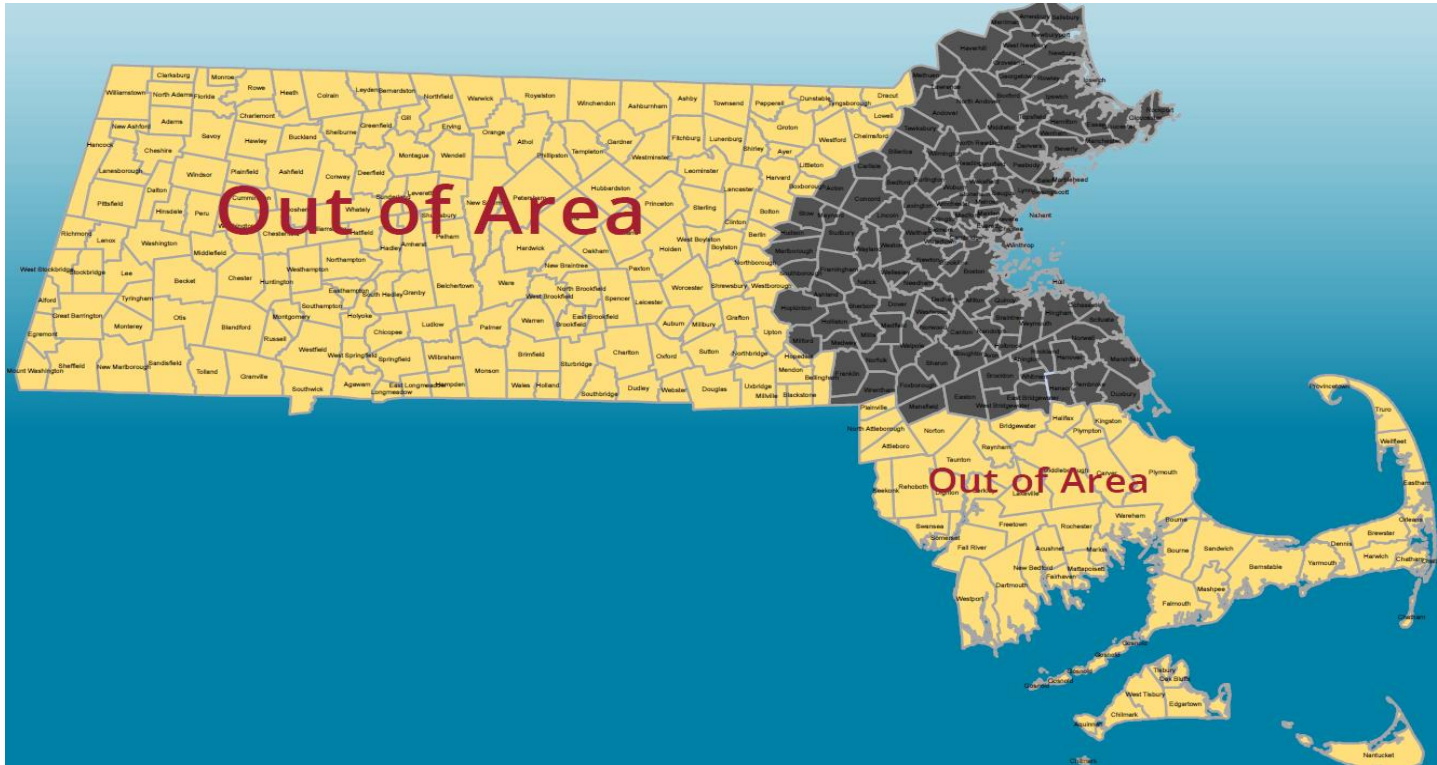
- <http://www.massgeneral.org/appointments/walkinunit>

PRIMARY CARE DOCTORS:

- www.partners.org/brighamprimarycare
- Call Patient Service Center at 1-866-489-4056
- Contact bwhpcnewpatient@bwh.harvard.edu to assist with setting up an appointment with the PCP that you have chosen, to ask any questions or to receive an updated list of PCP's accepting new patients.



Do You Live Out of Area?



BRIGHAM HEALTH
 **BRIGHAM AND WOMEN'S HOSPITAL**


PARTNERS[®]
HEALTHCARE

Out of Area Employees

Employees who live in locations with limited access to Partners providers or who live out of state are considered **Out of Area**. For this group of employees, Out of Area versions of the plans are offered.

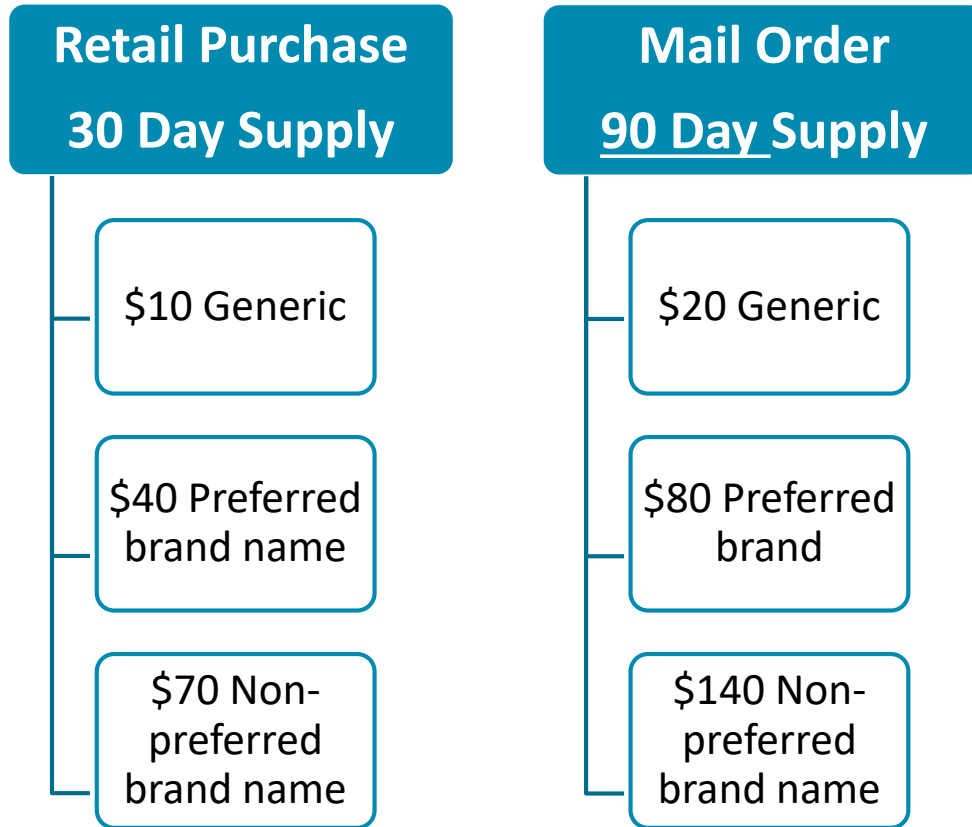
Out-of-Area Employees		
Plan Choice	Select	Plus
Paycheck deductions	Lower Cost	Higher Cost
Cost to receive care from Partners Preferred Network	Your out-of-pocket costs are at the lower Partners Preferred Network Level, whether care is from a provider in the Partners Preferred Network or the Network	
Cost to receive care from Always Health Partners Network providers (non-Partners Providers)		
Cost to receive care Out-of-Network (Always Health Partners is not accepted by provider)	Not Covered	Covered




Your zip code listed in PeopleSoft will determine whether you are out of area



Prescription Drug Program



One ID Card for Medical and Pharmacy!



Select

John A Sample
CDW0000000


PCP: 18 and under **\$10**
PCP: over 18 **\$10/\$70**
Specialist: **\$15/\$100**
Preventive Services: **\$0**
ER: **\$150**

Deductibles may apply

allways
HEALTH PARTNERS

Administered by
AllWays Health Partners Insurance Company

RXBIN: **004336**
RXPCN: **ADV**
RXGROUP: **RX1438**



MEMBERS

Customer Service: **1-800-432-9449** (TTY 711)
Behavioral Health Services: **1-844-451-3520**
Secure Member Portal: **allwaysmember.org**
for detailed plan and provider information
Out-of-network services may require
prior authorization

PROVIDERS

Claims Info and Provider Manual:
allwaysprovider.org
Behavioral Health: **1-844-451-3520**
Pharmacy: **1-800-364-6331**
Medical:
• MA, NH, or RI: **1-855-444-4647**
• In all other states: **1-800-603-9621**
Aetna HealthSCOPE
Aetna Signature
Administrators®

This card does not
guarantee coverage

allwaysmember.org

ID-68 (08/18)

New this year: You can download an electronic copy of your card online!
Look for instructions on the *AskmyHR* Open Enrollment knowledge base article!



One plan that covers either 100/80/50% of costs, depending on treatment :

1. Preventative - 100%
 - i.e. Cleanings 2x a year, preventive evaluation and treatment
2. Basic Restorative – 80% after annual deductible*
 - i.e. Fillings, extractions, root canal treatment
3. Major Restorative – 50% after annual deductible*
 - i.e. Crowns, dentures, implants
- Orthodontia - \$1,500 lifetime benefit (including adults)

- \$25 deductible for individual and \$50 deductible for family
- Calendar Year maximum \$2,000 per person



Blue Cross Blue Shield Vision Insurance

- Separate ID card from your medical insurance
- Covers a standard eye exam by a BCBS provider and some reimbursement for glasses/contacts:
 - Every 24 months rolling for adults
 - Every 12 months rolling for children through age 26



Benefit Covers :	
Comprehensive eye exam	In full after \$5 co-pay
Reimbursement for Eye Glasses (frames \$30 + lenses)	
Single	\$45
Bifocal	\$50
Trifocal	\$55
OR	
Contact Lenses	\$70



Long Term Disability

- Disability is defined as ‘unable to perform the duties of one’s sub-specialty of medicine’
- 60% income replacement after disability of 90 days
- Automatically enrolled in LTD
- Fellows/Associates: no cost/deduction from paycheck (benefit would be taxable if on LTD)
- Faculty: annual cost is .551% of base salary – option to decline in PeopleSoft



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

Program	Feature
Basic Life and AD&D (both company paid)	<ul style="list-style-type: none"> • 1x your annual salary up to \$1,000,000 • Option for a \$50k election • Portable coverage if you leave Partners
Supplemental Life and AD&D (both paid by you)	<ul style="list-style-type: none"> • Elect up to 8x salary, up to \$2M • Elect up to 4x Supplemental Life without proof of good health • Portable coverage if you leave Partners • Proof of Good Health not required for AD&D
Spouse Life and AD&D	<ul style="list-style-type: none"> • Options up to \$200k (more than \$50,000 requires proof of good health)
Child Life and AD&D	<ul style="list-style-type: none"> • Options up to \$20K

Basic Life Value-Added Service

- Travel Assistance (Emergency medical and other travel services)
- Will Preparation

Supplement Life Value-Added Services *Basic Services at No Cost*

- Estate Resolution Services
- Funeral Planning/Discounts
- Basic Retirement Planning Assistance



Flexible Spending Accounts (FSA)

Health Care

- **\$2,750** pre-tax maximum
- To use towards out-of-pocket medical, dental and vision expenses
- **Examples:** deductibles, co-insurance, co-pays, contact lenses, eyeglasses, prescription drugs, smoking cessation programs

Dependent Care

- **\$5,000** pre-tax maximum (\$2,500 if you are married and filing separately).
- Expenses to look after dependents while employee is working
- **Examples:** daycare for children through age 12 and disabled dependents, eldercare, day camps

Use it or lose it benefit. Any money not spent by March 15th of the following year will be forfeited!
Employees must reenroll every year during open enrollment.

Investment Options

Tier	Available Options	Description
1. Easy Choice	Vanguard Target Retirement Date Funds	Diversified, low-cost retirement portfolio that automatically rebalances to become more conservative as you get closer to retirement
2. Guided Choice	Several pre-screened mutual funds	Allows you to manage your own asset allocation using funds that have been preselected by plan managers
3. Open Choice	Thousands of mutual funds across 2000 investment companies	Employees can look through thousands of mutual fund choices that have not been prescreened
4. Annuity Tier	CREF stock, annuity & real estate	Provides a specific amount of lifetime income

LTH
AND
HOSPITAL

PARTNERS®
HEALTHCARE

Retirement Savings Plan

Enrollment Steps:

1. Choose your monthly contribution amount (flat \$ or % of pay), and enter in PeopleSoft
2. Your money will default to a 'Vanguard Target Date Fund' in Fidelity Investments. If you wish to allocate your money to other investment tiers:
 - Visit: www.netbenefits.com/partners and create your Fidelity user name/password
 - Using the Fidelity website, you may change where your money is being invested



Child and Dependent Care Resources

Mass General Brigham provides a variety of child and dependent care resources to assist with care and education.

Primary care, backup care (when your primary care arrangements fall through), school supports, elder care and pet care.

- **PRIMARY CHILD CARE**

- Bright Horizons and partner centers in MA and NH
- Sittercity
- Nanny Placement

- **BACK-UP CARE**

- In-home or Center based

- **SCHOOL SUPPORTS**

- Learning Pods
- Varsity Tutors
- Revolution Prep
- MarcoPolo



Child and Dependent Care Resources

- **Care.com Backup Care**

- Back-up, in-home childcare at a subsidized rate

- **Longwood Medical Area Child Care Center (LMACC)**

- Ages: 2 months– 5 yrs
- Hours: 6:45AM– 6:30PM

- **BWH Back Up Childcare @ 850 Boylston St.**

- Ages: 8 weeks to 12 yrs
- Hours: 6:30AM to 5PM
- Call: 617-732-9543 to register and for rates.

❖ **For complete information and rates on in-home, in-center care and educational support visit Corona Virus FAQ's on www.AskMyHRPortal.com**



Additional Benefits

Retirement Medical Savings Account

- Set aside money to draw on for medical expenses (age 50+ only)

MBTA

- 50% subsidy for monthly passes, sign up in PeopleSoft

Employee Assistance Program (EAP)

- Provides free confidential consultation, short term counseling, resources and referrals. 866-724-4EAP

BWH Perks

- Vendors around Boston offering discounts on a wide variety of goods and services.

BodyScapes Fitness Membership

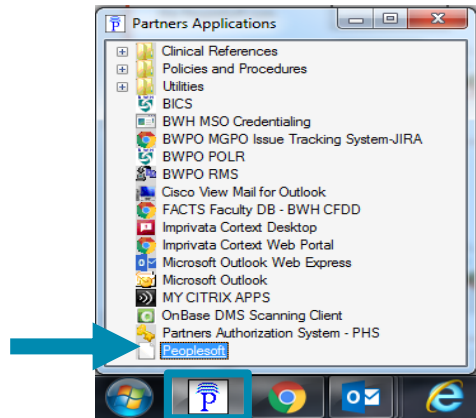
- \$49/month can be deducted out of your paycheck. Includes: Group Fitness Classes and 2 Complimentary Personal Training Sessions.



PeopleSoft Access

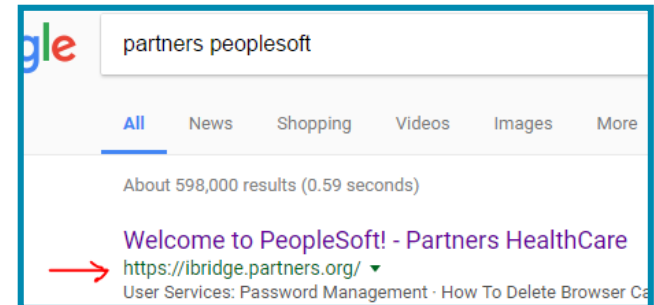
At Work

- Partners Applications



At Home

- <https://ibridge.partners.org>



PeopleSoft



- **myPay**
 - Federal W-4 and State M-4 Tax Forms, Direct Deposit, MBTA passes, view paycheck
- **myBenefits**
 - Enroll in all benefits, choose retirement contributions, set up life insurance beneficiaries
- **myDetails**
 - Update your home/mailing address



my Benefits: Benefits Enrollment

Employee Self Service

- Benefits Enrollment**
- Benefits Summary
- Life Events
- Insurance Summary
- Dependent/Beneficiary Info
- Retirement Contributions
- Request Tuition Assistance
- Tuition Assistance Status
- Paperless HR

Benefits Enrollment

Newly Eligible Change Event

i Important: Your enrollment will not be complete until you Submit your elections to the HR Support Center, by clicking the Submit button.

To elect, edit each plan!

Enrollment Summary					Edit
Medical	Cost	Credits	Before Tax	After Tax	
Current:					
New: Partners Select:Empl Only	68.74	0.00	68.74		Edit
Dental	Cost	Credits	Before Tax	After Tax	Edit
Current:					
New: Flex Dental:Empl Only	8.20	0.00	8.20		Edit
Vision	Cost	Credits	Before Tax	After Tax	Edit
Current:					
New: BCBS Vision Care:Empl Only	1.48	0.00	1.48		Edit

Please note: you will need social security numbers to enroll you and your family for the medical insurance.
 If you do not have this information you may call the Partners benefits office at 833-275-6947 to have a temporary SSN put in place *



My Benefits: Benefits Enrollment

Benefits Enrollment Submit Enrollment

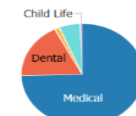
The Enrollment Overview displays which benefit options are open for edits. All of your benefit changes will be effective the date of the open enrollment event.

▼ **Enrollment Summary**

Your Pay Period Cost **\$151.41**

Status **Pending Review**

[Review Selections](#)



Benefit Plans

Medical

Current Partners Plus
New Partners Plus
Status **Changed**
2 Dependents

Pay Period Cost **\$112.97**

[Review](#)

Dental

Current Delta Dental Major
New Delta Dental Major
Status **Visited**
2 Dependents

Vision

Current Davis Vision
New Davis Vision
Status **Pending Review**
2 Dependents

Life

Current Basic Life Ins Under Age 65
New Basic Life Ins Under Age 65 \$53,000
Status **Pending Review**

Supplemental

COST SUMMARY

Total Pay Period Cost	\$ 603.29
Total Pay Period Credit	\$ 454.34
Total Pay Period Deduction from Pay	\$ 148.95

Credit Rollover to: Cash

ELECTION SUMMARY

Benefit	Coverage	Category Base	Your Cost Per Pay Period
Partners Plus	Family		\$ 112.97
Delta Dental Major	Emp+Child		\$ 27.12
Davis Vision	Emp+Child		\$ 1.93
Basic Life Ins Under Age 65		\$ 53,000.00	
Employee Supplemental Life 3X		\$ 159,000.00	\$ 8.53
Employee AD&D		\$ 53,000.00	
Spouse AD&D	Waive		
Spouse Life	Waive		
Employee Supplemental AD/D	Waive		
Child AD&D	Waive		
Child Life 20k		\$ 20,000.00	\$ 0.86
Long-Term Disability	Waive		
Flex Spending Health - U.S.	Waive		
Flex Spending Dependent Care	Waive		

Benefit	Pre-Tax	After Tax	Voluntary Amount	Voluntary Percent
Traditional TSA	\$ 0.00	\$ 0.00		
Roth TSA	\$ 0.00	\$ 0.00		



3 Enroll through PeopleSoft

Partners Applications > Utilities > HealthStream

- Or go to: <https://www.healthstream.com/HSAPP/>

All new hires must complete within 90 days of hire date

Courses include*:

BWH Bloodborne Pathogen Standard

BWH Emergency Preparedness

BWH Ethical Standards and Compliance

BWH Fire Safety

BWH HIPAA

BWH Patient Care Assessment & Patient Safety

BWH Tuberculosis

BWH Workplace Safety

**You may also have other assignments you specific to your department*



Resources

- BWH Professional Staff Benefits Office:
857-307-7077 or email at:
BWHProfStaffBene@partners.org
- Submit a request via *Ask my HR*
www.askmyhrportal.com
- Call the HR Support Center:
1-833-Ask-MyHR (1-833-275-6947)

