

# Benefits Summary 2019

## NORTH SHORE MEDICAL CENTER – SALEM CAMPUS AND NSPG NON-PHYSICIAN STAFF

Your benefits represent a significant portion of your total compensation, and are important financial resources for you and your family. At North Shore Medical Center (NSMC), we recognize this, and are pleased to offer you a comprehensive benefits package you can tailor to meet your needs. Medical/Dental/Vision Plans may be elected for employee only, or employee and family (for eligible dependents). Employees regularly scheduled to work 20 hours or more per week are eligible for the following benefits:

**PLEASE NOTE:** *This document contains a brief explanation of benefits only. For detailed information regarding NSMC benefits, please refer to the 2019 benefit materials on the [Ask myHR](http://www.AskMyHRportal.com) portal at [www.AskMyHRportal.com](http://www.AskMyHRportal.com) or contact your local Human Resources Representative. Employees covered by a Collective Bargaining Agreement should consult their contract.*

### Medical, Dental and Vision Insurance Plans

- **Partners Select**, administered by AllWays Health Partners, is a tiered plan that offers low cost, high quality care from providers within our Partners HealthCare System (PHS). Our plans also provide a choice if a member desires to seek care for in-network providers outside of PHS. In-network providers will have a higher cost share than seeing PHS providers. Partners Select offers lower per paycheck premium deductions than our Partners Plus medical plan and lower co-pays when you receive care from PHS providers and facilities.
- **Partners Plus**, also administered by AllWays Health Partners, offers comprehensive coverage for providers within the PHS tier of coverage and in-network coverage. The Partners Plus plan also provides coverage for providers outside of the AllWays Health Partners network. Your per-paycheck costs are higher with Partners Plus than with Partners Select, but your co-pays and other out-of-pocket expenses for in-network providers are lower.
- **Employees who live in zip codes outside of Greater Boston** have “Out of Area” versions of Partners Select and Partners Plus that have a slightly different tiering structure.
- **You may opt out of medical coverage** if you provide proof that you are covered through a non-government outside plan. If you opt out of medical coverage and work 36-40 regularly scheduled hours per week, you are eligible to receive an opt out credit of \$20 per paycheck.
- **Prescription Drugs** are covered by CVS/caremark, regardless of which of our medical plans you enroll in. An annual out-of-pocket maximum based on medical coverage level (individual/family) and salary as of January 1, 2019.
- **Delta Dental PPO Plus Premier:** You have the option of two plans, both are covered at 100% for preventative care. After you pay a \$75 annual deductible (\$225 per family), you will pay 80% of charges for basic restorative treatment and 50% for major restorative treatment.
- **Davis Vision:** Under the Davis Vision Plan, one eye exam is covered per calendar year at 100% with a \$10 In-Network co-pay. Also covered: one pair of basic glasses or contact lenses each year (after you pay \$25 to \$45 for standard, soft, daily-wear, disposable, or plan replacement contact lenses).

## ADDITIONAL BENEFITS

### Short-Term Disability (STD)

Non-exempt employees may elect Short-Term Disability coverage of 60% of annual base pay, to be paid following a disability of 7 days and continuing for 13 weeks (weekly maximum benefit of \$1,500). NSMC does not contribute to coverage costs. Exempt employees have a separate, no-cost Short-Term Disability Plan and are automatically enrolled.

### Long-Term Disability (LTD)

Eligible NSMC employees receive Core Long-Term Disability coverage of 60% of annual base pay at no cost, up to \$6,000 per month, after being disabled for 90 days.

### Life and AD&D Insurance

NSMC provides Basic Employee Life and Accidental Death & Dismemberment (AD&D) Insurance at 1x your base annual salary (up to \$500,000 in each program) at no cost to you. You automatically receive this coverage.

You can also choose Optional Group Life and AD&D Insurance for yourself and your dependents. You pay for this additional coverage.

### Health Care Flexible Spending Account

Put aside up to \$2,700 tax-free for out of pocket health care expenses (co-payments, deductibles, etc.)

### Dependent Care Flexible Spending Account

Put aside up to \$5,000 tax-free for child & elder care (daycare, etc.) if you are single or married, filing jointly; defer up to \$2,500 if you are married, filing separately.

### Employee Assistance Program (EAP)

The Partners EAP is a free and confidential work and life resource that provides short-term counseling, consultation, referral to resources and seminars. The Partners EAP has helped thousands of employees put their problems in perspective and get the help they need to be happy and productive.

### Earned Time

Holidays, vacations, illnesses and other personal days off are included in your Earned Time bank. Regular full-time and regular part-time employees (scheduled to work 20 hours or more per week) are eligible for this benefit. Salem Campus and NSPG non-physician employees accrue Earned Time based on their grade, years of service and on the standard hours they are scheduled to work each week.

New employees must complete 90 days of continuous employment before they may use Earned Time (holidays are advanced).

## Retirement Program

- **Cash Balance Retirement Plan:** Eligible employees over age 21 and with a year of service are automatically enrolled. Each year that you work at least 1,000 hours, the Hospital credits your account based on an age plus years of service formula ranging from 1.5 to 4.5% of base pay. Your account grows in value through interest guaranteed to be at least 5%. Contributions are vested after completing three years of vesting service.
- **Tax-Sheltered Annuities (TSA):** Benefits-eligible employees are enrolled automatically at a 2% per-pay period contribution. You may change your deferral rate (including opting out) at any time of the year. You may choose Traditional (pre-tax) and/or Roth (after-tax) contributions. There is an automatic default to the appropriate Vanguard Target Date Fund based on age or you may change to a wide range of investments available through Fidelity and TIAA. Once eligible for TSA match, the Hospital will match 50% of employee contributions per-pay period, up to 2% of total pay that you contribute to your 403(b) each pay period. The employer match does not count toward the annual voluntary contribution limit. You are vested immediately in your own contributions, and vested in the employer match after three years of vesting service (1,000 hours worked).
- **Retiree Medical Savings Account:** Benefits-eligible employees age 50 or older can save for retirement medical expenses by contributing up to \$4,500/year towards a retirement medical savings account. The Hospital provides a match of 50% of the first \$1,500, up to \$750 a year and \$11,250 over the course of employment. Vesting for the employer match contribution requires five years of service and termination after attaining age 55. The RMSA account accrues guaranteed interest credits of at least 5% per year.

## Tuition Assistance

NSMC promotes staff education and professional development by offering reimbursement to eligible employees.

To be eligible for this benefit, the employee must:

- complete six months of employment at NSMC before the course begins;
- maintain benefits eligible status; and
- submit all required documentation within the established deadlines as directed by Human Resources.

Reimbursement is intended for tuition expenses and generally is not applied to laboratory and registration fees, text books or other course materials. Courses must be related to the employee's job or professional development or part of an accredited educational program. See the [Ask myHR](#) intranet portal for full details.

## Perks

In addition to the benefits outlined here, there are many perks available to NSMC employees. Visit [Ask myHR](#) at [www.AskMyHRportal.com](http://www.AskMyHRportal.com) for the latest discounts and specials.