

2023 Benefits Summary

Your benefits represent a significant portion of your total compensation, and are resources for you and your family. At Cooley Dickinson Health Care (CDHC), we recognize this, and are pleased to offer you a comprehensive benefits package which you can tailor to meet your needs. All regularly scheduled CDHC employees are eligible for Medical, Dental, Vision and Flexible Spending Accounts. Employees scheduled for 20 hours or more are eligible for Short-Term Disability, Long-Term Disability and Life insurance. Medical/Dental/Vision Plans may be elected for employee only, employee and spouse, employee and child(ren), or employee and family (for eligible dependents). Your benefits will go into effect on your first day of employment with CDHC.

Medical, dental and vision plans

- The **Select plan**, administered by Mass General Brigham Health Plan, is a tiered plan that offers low-cost, high quality care from providers within the Mass General Brigham community. The plan also gives you the choice of seeking care from in-network providers outside of Mass General Brigham. These in-network providers will have a higher cost share than those within the Mass General Brigham community. The Select plan offers lower per-paycheck premium deductions than the Plus plan.
- The **Plus plan**, also administered by Mass General Brigham Health Plan, offers the same comprehensive coverage as the Select plan but also provides coverage for providers outside the Mass General Brigham Health Plan network. Your per-paycheck costs are higher with the Plus plan than the Select plan.
- Under **both plans**, any treatment received from an in-network provider that is not available from a Cooley Dickinson Hospital provider, will be paid at the lowest level of cost-sharing. Please contact Mass General Brigham Health Plan before you receive your service.
- **Employees who live outside of Hampshire County** have special “Out of Area” versions of the Select and Plus plans. Ask your Talent Acquisition representative for details.
- **Prescription drugs** are covered by CVS Caremark, regardless of which of our medical plans you enroll. The plan has an annual out-of-pocket maximum based on medical coverage level (individual/family) and salary as of January 1, 2023.
- **Delta Dental PPO Plus Premier:** Routine cleanings, x-rays and evaluations are covered at 100%. Major and minor restorative services are covered at 50% and 80% after deductible, respectively. There is a maximum of \$1,250 coverage per-person per year. If you qualify, you may roll over unused dental coverage to increase your maximum benefit limit within the next calendar year. Orthodontia has 50% coverage available with no deductible (\$1,000 separate lifetime maximum).
- **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 each year, from the Davis Vision collection, one pair of glasses (with frames from the fashion or designer collection) at no charge, or contact lenses (standard, soft, daily-wear, disposable, or planned replacement lenses) for a \$25 co-pay.



Please note: This document contains a **brief** explanation of benefits only. For detailed information, please contact your local Human Resources Representative. Employees covered by a Collective Bargaining Agreement should consult their contract for more information.

Additional benefits

Short-term disability (STD)

You automatically receive Core STD coverage of 60% of your pay up to \$3,000 per week at no cost to you. You have the option to increase your Core STD coverage to 75% of your pay. You pay for this additional coverage. After being disabled for 7 days you will receive a percentage of your pay through your return to work or 26 weeks (180 days).

Long-term disability (LTD)

You may purchase coverage of 60% of your base pay, up to \$6,000 a month, after 180 days of continuous absence from work due to disability.

- If you are a salaried employee, your Long-Term Disability coverage is 100% employer-paid. You will automatically receive 60% of your salary a month (subject to limitations) after 180 days of continuous absence from work due to disability.

Health care flexible spending account

Put aside up to \$3,050 tax-free for out-of-pocket health care expenses (co-payments, deductibles, etc.)

Life and AD&D insurance

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

You can also choose Group Life and AD&D coverage for yourself and your dependents. Any additional coverage is paid by the employee.

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.

Voluntary benefits

Mass General Brigham is proud to offer a Voluntary Benefits and Discount Program providing access to additional benefits to supplement core health coverage and the option to enroll in additional offerings. The voluntary benefits offered include accident insurance, critical illness insurance, hospital indemnity insurance, legal services, identity theft insurance, auto and home insurance, and pet health insurance. We also offer a discount shopping program with discounts on an array of goods and services, including computers, theme parks, entertainment and travel.

Retirement program



CDHC offers you the Cooley Dickinson 403(b) Retirement Savings Plan as an effective way to save for your retirement.

Employees are eligible to contribute to the 403(b) plan immediately upon hire. You may choose Traditional (pre-tax) and/or Roth (after-tax) contributions and you may change your deferral rate, including stopping contributions, at any time.

You become eligible for discretionary employer core and match contributions after one year of eligible service and reaching age 21. You must be employed and regularly scheduled to work at least 20 hours per week at the end of each quarter to receive employer contributions.

- Once you meet the eligibility requirements to receive employer contributions, CDHC will provide a core contribution (1% to 3%) based on your age plus service and a match contribution (50% of the first 6% you contribute) each quarter. You must make voluntary contributions to the 403(b) plan in order to receive the CDHC match.
- Voluntary and employer contributions will automatically default to the appropriate Vanguard Target Retirement Date Fund based on your age, or you may choose from a wide range of investments available through Fidelity and TIAA.
- You are immediately 100% vested in your own contributions. You become vested in the CDHC employer core and match contributions after completing three years of service.

Additional benefits (cont.)

Tuition assistance

After you complete one year of service with CDHC, you are eligible for reimbursement of tuition for pre-approved undergraduate or graduate job-related courses.

Tuition.io

Mass General Brigham recognizes that many employees are impacted by the financial stress of student debt. For that reason, we have partnered with Tuition.io, a comprehensive education benefits program, to provide access to no cost tools that will help you manage, and over time, eliminate your student debt. Tuition.io's no cost tools include Public Service Loan Forgiveness (PSLF) application support.

Paid time off

Earned time off

CDHC recognizes that time away from work provides valuable psychological and physical benefits. We provide our employees with a generous earned time off package that covers vacation days, sick days, and holidays, ranging from 6-8 weeks off, depending on position and years of service.

Full-time, non-contract employees receive:

Accrual Group	1	2
Group Definition	Grades 1 - 57	Grade 100, 200, or 300
Years of Service		
0 to 3 years	6 weeks per year	6 weeks per year
3 to 10 years	6 weeks per year	7 weeks per year
10 to 25 years	7 weeks per year	7 weeks per year
25 years or more	8 weeks per year	8 weeks per year

ETO is accrued weekly and may be used as soon as it is accrued.

Personal day

Full-time employees are provided one personal day per calendar year (prorated based on hours) to be used as needed.

Employee Assistance Program

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

Benefit extras

CDHC also offers our employees numerous extra rewards:

- Our Service Awards Program recognizes employees for every five years of completed service to CDHC.
- An onsite fitness center at Cooley Dickinson Hospital offers equipment 24/7 for employees.
- Auto and Homeowner's Insurance is available through Webber & Grinnell Insurance and Whalen Insurance.
- Legal advice is available at affordable group rates through the Hyatt Legal Plan (excluding business and employment-related matters).
- The Cafeteria Payroll Deduction Program offers convenience when purchasing food in our cafeteria.
- A Credit Union offers employee savings programs.
- Verizon Wireless and AT&T employee discount programs are available.
- The Stone Soup Farm Share Program lets you purchase a portion of the organic vegetables, eggs, and/or fruit our partner farm grows each week.
- The Working Advantage Program provides discounts on movie tickets, video rentals, Broadway shows, theme parks, online shopping, sporting events, and more. Enjoy the savings!