

2025 Benefit Plan Overview

Beth Israel Lahey Health



Lahey Hospital & Medical Center Residents and Fellows



At BILH, we do all we can to support the well-being of employees and family members with comprehensive Total Rewards programs and resources. The following is an overview of our 2025 benefits.

Our 2025 benefits program is generally available for employees regularly scheduled to work 20 or more hours per week and is designed to provide you the flexibility to choose the benefits that best meet the needs of you and your family. You have 30 days to enroll, and benefits are effective as of your first day of employment.

Health Benefits

Medical Plan Options

We understand the importance of good health as the foundation for a productive life at home and at work. You can choose from **four medical plan options** through Harvard Pilgrim Health Care (HPHC): BILH Network Premier HMO, Flex HMO, Flex Plus HMO and Access PPO.* If you enroll, you will receive prescription drug coverage. See the chart below for a high-level summary of what each medical plan offers.

Save Money!

Note that you pay less when you use BILH providers for medical care, and you can save on prescription drugs by using a BILH pharmacy if you are enrolled in an HMO.

Medical Plans**				
	Preventive Care	Office Visit with PCP or Specialist	Emergency Room Visit	Inpatient Hospital Services
BILH Network Premier HMO (two tiers)	100% coverage (no copay)	\$0 - \$100 copay (based on tier where care is received)	\$200 copay	70% - 90% coverage after deductible (based on tier where care is received)
Flex HMO (three tiers)	100% coverage (no copay)	\$0 - \$160 copay (based on tier where care is received)	\$200 copay	50% - 90% coverage after deductible (based on tier where care is received)
Flex Plus HMO (three tiers)	100% coverage (no copay)	\$0 - \$100 copay (based on tier where care is received)	\$200 copay	60% - 90% coverage after deductible (based on tier where care is received)
Access PPO (in- and out-of-network)	100% coverage in-network (no copay)	\$20 - \$40 in-network copay	\$150 copay	70% - 90% coverage after deductible (based on where care is received)

* Employees who live in a zip code which is 20 or more miles from a BILH Primary Care Provider (PCP) are also eligible for the Basic Out-of-Area PPO.

** For more details on the medical plans, including deductibles and copays, refer to the plan documents available at harvardpilgrim.org/bilh.

Health Benefits (continued)

Prescription Drug Coverage

When you elect one of the BILH health plans, you are automatically enrolled in prescription drug coverage.	BILH Network Premier, Flex & Flex Plus HMOs			Access and Basic Out-of-Area PPOs		
	BILH Pharmacy & Home Delivery		Retail Network Pharmacy	BILH Pharmacy & Home Delivery		Retail Pharmacy
	30-Day Supply	90-Day Supply	30-Day Supply Only	30-Day Supply	90-Day Supply	30-Day Supply Only
Generic	\$5	\$12.50	\$10	\$10	\$25	\$10
Preferred Brand	\$25	\$62.50	\$30	\$30	\$75	\$30
Non-Preferred Brand	\$40	\$100	\$60	\$60	\$150	\$60
Specialty	\$40	\$100	Not covered	\$100	\$250	Not covered
Out-of-Pocket Maximum	\$3,000 member/\$6,000 family			\$3,000 member/\$6,000 family		

Dental Coverage

You can choose from two dental plan options through Delta Dental.

Note that both plans include the “Right Start 4 Kids Program” that covers 100% of the cost for diagnostic, preventive, basic, and major restorative (in High Option) care for children up to age 13.

Dental Coverage		
	Low Option (In-Network Benefit)	High Option (In-Network Benefit)
Annual Deductible	\$25 individual/\$75 family	\$50 individual/\$150 family
Plan Year Maximum	\$1,000 Per Individual	\$5,000 Per Individual
Preventive	100%, no deductible	100%, no deductible
Basic Restorative Services	60% coverage after deductible	80% coverage after deductible
Major Restorative Services	Not Covered	50% coverage after deductible
Orthodontia Coverage (for dependents to age 19)	Not Covered	Covered at 50% up to a separate lifetime maximum of \$1,000

Vision Coverage

You can choose from two vision plan options through EyeMed Vision Care: the Low Option and the High Option.

Both plans cover eye exams, frames, lenses, and contact lenses as well as offer a variety of discounts on services and materials. (If you do not elect vision coverage, routine eye exams will be covered under your medical insurance.)

Health Benefits (continued)

Flexible Spending Accounts

You have two FSA options as a smart and convenient way to stretch your benefit dollars:

- 1 Health Care Spending Account:** Used to pay for eligible out-of-pocket medical, dental and vision care expenses for yourself and your eligible dependent(s). You may contribute pre-tax dollars up to \$3,300 per year.
- 2 Dependent Care Spending Account:** Used to pay for eligible expenses for the care of a dependent child **under age 13** (e.g. preschool, child day care) or a dependent adult (e.g. elder day care). You may contribute pre-tax dollars up to \$5,000 per family per year.

If you want to participate in an FSA, IRS rules require that you enroll each year (FSA elections do **NOT** carry over to the next year) and elect an annual amount. You must use the amount you set aside in your account by the annual deadline or you will lose any remaining funds.

Disability and Life Insurance

Salary Continuation

If you are unable to work due to your own illness, injury or combination of illnesses, you may be eligible for paid sick leave in the amount of your regular salary (less amounts received, if any, from Workers' Compensation, or other available disability programs) up to a maximum of eight (8) consecutive weeks once during your residency program. Continuation of salary for occasional absence will be at the discretion of your Program Director. Excessive absences for any reason may prevent you from satisfying the criteria for successful completion of your training program.

Disability Insurance

We provide you with Basic Long-Term Disability (LTD) Insurance coverage equal to 60 percent of your weekly base pay (maximum of \$10,000 monthly benefit, less other disability income benefits). For added protection, you may also purchase Buy-up Long-Term Disability for coverage equal to 66.67 percent of your monthly base pay (Combined Basic and Buy-up Long-Term Disability coverage will have a maximum of \$15,000 monthly benefit, less other disability income benefits). *If you decline coverage at your initial eligibility window and apply for coverage at a later date, you will be required to submit Evidence of Insurability, subject to carrier approval.*

Basic Life Insurance

Basic group term employee life insurance coverage is provided at no cost to you through Voya. The amount of coverage is one times your annual eligible base pay, up to a maximum (combined with Supplemental Life) of \$2,250,000. **Note:** Imputed income tax applies to basic life insurance benefits valued at over \$50,000. You may elect to reduce your basic life insurance to \$50,000 (called the "Tax Choice") so you do not have to pay imputed income tax.

Supplemental and Dependent Life Insurance

You may purchase additional life insurance for yourself through Voya from 1 times up to 8 times your annual base pay (in 1/2 increments), up to a maximum of \$2,250,000 (combined with Basic Life). You may also purchase life insurance coverage for your spouse and dependent children. For your spouse, you may purchase \$10,000 to \$300,000 of coverage in \$10,000 increments; for your children, \$10,000 or \$15,000 per child. This coverage cannot exceed 100% of the approved employee supplemental life insurance amount.

Note: Evidence of Insurability may be required for certain amounts of supplemental employee and spouse life insurance, or if you enroll for or increase coverage after you are first eligible.

Coverage Options for Married Colleagues

Married colleagues who both work at BILH cannot cover each other for Spouse Life and Spouse AD&D, and only one can cover the child(ren) for Child Life and Child AD&D.

Accidental Death & Dismemberment (AD&D)

You may purchase Accidental Death & Dismemberment Insurance from one to six times your annual base pay (in 1/2 pay increments) to a maximum of \$1,500,000. For your spouse, you may purchase \$10,000 to \$300,000 of coverage in \$10,000 increments; for your children, \$10,000 or \$15,000 per child. Spouse and child AD&D coverage cannot exceed 100% of the approved employee Accidental Death & Dismemberment benefit.

Well-Being Benefits

Employee Assistance Program (EAP)

The EAP provides free and confidential counseling, referral information, and help for many other life and family issues 24/7 to employees and their adult family members.

Care.com

This service can help you find caregivers for your whole family, including your child(ren), parents/grandparents and/or pet(s) as well as your home. In addition, you have access to subsidized backup childcare.

BenefitHub

BenefitHub is a centralized website with access to benefits and discounts specifically for employees, like auto and home insurance, pet insurance, identity theft insurance, and more.

Voluntary Benefits

You have an opportunity to purchase additional insurance options to supplement your benefits:

Accident Insurance

Accident insurance provides benefits in the event of an injury due to an accident including fractures, burns, lacerations, dislocations and more. You can elect coverage for you, your spouse and your children.

Critical Illness Insurance

Critical illness insurance can help cover the extra expenses associated with a severe, life-threatening illness, including COVID-19. You can elect coverage for you, your spouse, and your children.

Hospital Indemnity Insurance

If you are admitted or confined to a hospital due to an accident, illness or pregnancy, hospital indemnity insurance benefits can help pay for out-of-pocket costs such as health insurance deductibles and copays—or for anything that you see fit. The plan provides a higher benefit if you use a BILH facility.

Legal Insurance

Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.

Paid Time Off

- **Time Off Benefits**—You receive 15 days of vacation each calendar year, as indicated on your Residency or Fellowship agreement. Weekends and clinic holidays are not charged as vacation time. You must schedule holiday and vacation through the Residency or Fellowship program. You may accumulate vacation time and carry it over from one year to the next to cover a planned absence only with the approval of your program director. Vacation time allocated during a partial year will be allocated on a prorated basis. Vacation time must be requested on the Vacation Request for Residents and Fellows Form, available from your program director.
- **Paid Holidays and Personal Days**—We observe the following fixed holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day; you are paid for these holidays whether

you are scheduled to work or not. Each Program Director arranges for coverage for hospital and call services during these fixed holidays on a rotating basis. You also receive four (4) float holidays, two (2) of which have been designated as personal days (PD), for a total of 10 paid days off each year. A float and PD are equal to one-fifth a colleague's regularly scheduled hours. Floats and PDs must be used during the calendar year or they will be lost. Colleagues are also given the opportunity to sell one or both of their personal days at open enrollment, or when they become benefit-eligible to defray a portion of their benefit costs. Certain restrictions apply.

For any questions about Earned Time, please contact the **BILH HR Service Center** at **617-667-5000**.

Retirement Benefits

403(b) Retirement Savings Plan

Saving for a more secure financial future is a priority, and your retirement benefits are a valuable component of the comprehensive BILH Total Rewards program. Lahey Hospital & Medical Center provides you with an opportunity to save for retirement through a defined contribution plan. The Beth Israel Lahey Health 403(b) Retirement Savings Plan, administered by Fidelity Investments, allows you to defer taxes on contributions and earnings as you save for your retirement. Also available is the Roth 403(b) feature which allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement—as long as the distribution is a qualified one.

Employee Contributions: Employee deferrals into the 403(b) plan cannot exceed the annual IRS contribution limit of \$23,500, with an additional \$7,500 catch-up contribution permitted if you are age 50 or older.

(Note: The catch-up contribution limit for ages 60-63 is \$11,250 in 2025.) If you have made contributions to a retirement plan with a prior employer in the same year, you will be responsible for adjusting your deferrals based on the IRS contribution limits.

Employer Contributions: Subject to eligibility requirements, Lahey Hospital & Medical Center will make a 2% contribution (“core contribution”) to the 403(b) Plan each pay period. You don’t need to contribute to the plan to be enrolled and receive the employer core contribution. There is no matching contribution to the 403(b) Plan.

Enrollment: Assistance is available by contacting Fidelity Customer Service at 800-343-0860 or www.fidelity.com/atwork/.

Additional Benefits

- **Commuter Program**—The Sentinel commuter program allows you to put away pre-tax dollars through either a parking FSA or transit FSA if you have to pay to park and/or take public transportation to commute to and from work. This program—which does not replace local subsidized parking or commuter programs—is available to all organizations within the BILH system. (If you participate in a subsidized parking or transit plan through a BILH organization, you are not eligible to enroll in the Sentinel commuter program.)
- **Guaranteed Standard Issue Disability Insurance:** In addition to disability benefits, BILH provides residents and fellows with access to obtain an individual disability insurance policy through Guardian Life Insurance. This program gives you the opportunity to protect your income if you become disabled, even if you have pre-existing conditions that would normally prevent you from obtaining coverage. In addition, the policy is a personally owned individual disability insurance policy that is portable. Contact Andrew Altenbach at **781-292-3243** or andrew.altenbach@bulfinchgroup.com to learn more.
- **Travel Accident Insurance**—We provide a travel accident insurance policy with limits up to \$500,000. This coverage is for accidental death or dismemberment while away on any company business anywhere in the world.
- **Adoption Reimbursement**—We provide reimbursement for your eligible adoption-related expenses, up to \$6,000 per child.
- **License Fees***—Initial and renewal fees for limited Massachusetts medical registration are paid or \$100 reimbursement towards the cost of a full Massachusetts medical license.
- **Malpractice Insurance**—We provide malpractice insurance. Coverage is extended for professional services of a medical nature performed anywhere in the world, while acting within the scope of your professional responsibilities for the organization, provided the original suit is brought in the USA, its territories or possessions, Canada or Bermuda.
- **Student Loan Forgiveness**—Tuition.io provides support at no cost to help you manage student loan debt, if eligible.

*Contact Medical Education

This summary is intended to assist you in understanding the employee benefits program. If there is any difference between the information presented in this summary and the official plan documents, the plan documents will govern. This statement does not constitute an employment contract, nor does it provide a guarantee of future employment. BILH reserves the right to amend, modify or terminate any of the plans in any manner in whole or part, at any time.