

2018 BENEFITS SUMMARY



At HMFP/APHMFP, we're committed to helping you plan well and live well. That's why we offer an array of competitive benefits that are designed to help you live your best life. From medical plans and retirement programs to child care and family resources, you'll have the services and support you need to take care of yourself—and your family.

LIVE HEALTHY

Choose from two medical plans

The HMFP/APHMFP Choice Network offers two medical plans, both administered by Harvard Pilgrim Health Care (HPHC). Both medical plans offer prescription drug and vision benefits.

- 1. myAdvantage CDHP:** This Consumer-Driven Health Plan (CDHP) features lower premiums with higher out-of-pocket costs and deductibles. With this plan, you designate a primary care physician (PCP) who coordinates your care. The CDHP is offered in conjunction with an HSA.
- 2. myClassic POS Plan:** With this plan, you designate a PCP who coordinates your care. While you have the flexibility to use out-of-network providers, out-of-network care is generally more expensive than in-network care.

Get to know your dental coverage

Dental coverage is provided through the Delta Dental PPO Plus Premier program, which combines Delta Dental's Premier and PPO networks (and includes 97% of dentists in Massachusetts). You'll save when you receive dental care from a participating Premier dentist, but you'll obtain the greatest value when you receive dental care from a participating PPO dentist.

LIVE SECURELY

Maximize your spending accounts

Set aside pre-tax dollars to pay for qualified medical and dental expenses, as well as eligible day care expenses.

- HSA: For those who are enrolled in the myAdvantage CDHP, are not enrolled in Medicare, and have not participated in a Health Care FSA in the current calendar year
- FlexChoice FSA Health Care: For benefits-eligible employees who are not contributing to the HSA
- FlexChoice FSA Dependent Care: For all benefits-eligible employees

Protect your loved ones with insurance programs

Because life insurance needs vary, our program is designed to offers individuals an affordable way to provide financial protection for your loved ones.

HMFP/APHMFP provides the following benefits:

- \$50,000 Group Term Life Insurance (reduced if age 65 or older)
- Basic Group or Variable Group Universal Life (GUL / VGUL) Insurance 2x base salary, up to \$700,000 without EO
- Waive option if over age 65
- Group Business Travel Insurance up to \$500,000
- \$1 million Personal Excess Liability Insurance program

Supplemental options available for purchase include the following:

- 1-4x base salary GUL or VGUL Insurance up to a combined total of \$2 million (EOI required for amounts greater than \$700,000)
- \$10,000 Dependent Term Life Insurance for children under age 19 or full-time students up to age 25
- Spousal Life GUL coverage of \$25,000 to \$200,000 (EOI required for amounts greater than \$25,000)
- Personal Excess Liability Insurance coverage up to \$50 million is available

Replace income with disability coverage

It's important to plan for your family's financial security in case the unexpected happens. To that end, you'll be enrolled in a group short and long term disability program that is paid by HMFP/APHMFP. You have the option to purchase additional supplemental coverage if you need it.

Save for your future

HMFP/APHMFP offers a competitive retirement program that helps you pursue financial wellness. All employees are eligible to contribute to the 401(k) Savings & Investment Plan, and benefits-eligible employees will receive contributions to the 403(b) Retirement Plan. Both plans are subject to IRS limits and feature a variety of investment options from Fidelity and TIAA.

LIVE WELL

Take advantage of helpful discounts and resources

- HPHC member discounts
- Child and family resources
- Transportation savings
- Additional life insurance benefits

Questions?

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Phone: 781-528-2850

Online: hmfphysicians.org/employee-area/



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