### BENEFIT SUMMARY

#### COMPENSATION
Baystate Medical Center resident and fellow salaries for 2016-2017 are:
- PG1-$58,900
- PG3-$64,100
- PG5-$69,700
- PG7-$75,600
- PG2-$61,100
- PG4-$66,800
- PG6-$72,800
- PG8-$78,700

#### VACATION AND SICK TIME
Residents and fellows receive 4 weeks of paid vacation time and 5 days of sick time during a one-year appointment.

#### PROFESSIONAL MEETINGS
Educational leave for professional and education meetings is granted at the discretion of the Program Director and is not deducted from vacation time. Baystate Medical Center provides financial support for residents and fellows who present their research work at professional meetings.

#### HEALTH CARE PLANS
Baystate Health offers a PPO plan, an HMO plan and an HSA Eligible PPO plan. Wellness/Preventative care services are covered at 100% by BH. Providers contributions vary based on plan chosen and FTE status. Regardless of the health care plan that you elect, you will automatically receive prescription drug coverage.

#### DENTAL CARE PLANS
Baystate Health offers two dental care plans: both are offered through Delta Dental and includes National coverage.

#### VISION CARE PLAN
Baystate Health offers EyeMed Vision Care. This plan offers coverage for routine eye examinations, eye glasses, and contacts.

#### FLEXIBLE SPENDING ACCOUNTS
There are three options available to employees:
- **Health Care** – A health care FSA enables you to set aside pre-tax dollars to pay for qualified expenses including medical, dental, vision, deductibles, co-payments and coinsurance.
- **Dependent Care** – A dependent care FSA enables you to set aside pre-tax dollars to pay for qualified dependent care expenses. Funds can be used to pay for day care, preschool, elderly care or other dependent care.
- **Limited-Purpose** – Used in conjunction with a health savings account (HSA), an LPFSA allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses. Employees are issued debit cards to pay for qualified medical expenses. All plans are administered by HealthEquity.

#### HEALTH SAVINGS ACCOUNT (HSA)
An HSA is a tax-free savings account that can be used to pay for qualified medical expenses, including your deductible. These plans are similar to FSA plans but have several important differences:
- Baystate Health will make a contribution to your account.
- You can also save pre-tax money to use for qualified medical expenses.
- The account earns interest and can be invested.
- The balance can roll-over year after year.
- The account is yours, even if you no longer work for Baystate Health.

#### BAYSTATE HEALTH RETIREMENT PLAN

- **Baystate Matching Contribution**
  - $0.50 match for each $1 on first 4% of your contributions (maximum of 2% of pay)
  - For 2016, matching contributions will be made at the end of the year (end-of-year employment requirement, except for retirement, disability, death)
  - Beginning in 2017, matching contributions will be made bi-weekly
  - 3-year vesting requirement

- **Baystate Service-Based (Non-Elective) Contribution**
  - 0-10 years of service: 3% of pay
  - 11-20 years of service: 4% of pay
  - 21+ years of service: 5% of pay
  - Contribution will be made at the end of the year (end-of-year employment requirement, except for retirement, disability, death)
  - 3-year vesting requirement

- **Your Voluntary Contribution**
  - Automatically enrolled at 3% of pay, but can opt out or change (more, less, or none) at any time
  - Any % of pay up to $18,000 per year if under age 50
  - Any % of pay up to $24,000 per year if age 50+
  - Always 100% vested
| **PROFESSIONAL LIABILITY INSURANCE** | Baystate Health Insurance Company, Ltd. (BHIC) is a self insured professional liability program which extends coverage to all professional employees within Baystate Health. BHIC provides coverage, including legal representation, for claims related to your professional activities while an employee in the amounts of $3,000,000 per occurrence and $15,000,000 in the aggregate. A purchased umbrella policy provides additional coverage up to a maximum of $20,000,000. This program includes “tail coverage” for claims made after you leave employment at Baystate Medical Center. |
| **TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE** | Baystate Health provides basic term life insurance coverage to employees in the amount of 100% of the annual compensation. Employees can purchase supplemental coverage up to 500% of annual compensation. The cost of the supplemental coverage is based on the employee’s age. The benefit, including any supplemental coverage purchased, is doubled if death is accidental and tripled if on a common carrier (i.e., bus, train, or plane). The amount of payments for loss of eyes or limbs is determined by the extent of dismemberment. |
| **SHORT TERM DISABILITY** | **Basic Benefit:** • Coverage for 60% of Base Annual Earnings • 100% paid by Baystate Health • Maximum Weekly Benefit of $3,500  
**Supplemental Benefit:** • Coverage for Additional 10% of Base Annual Earnings • 100% paid by Employees (Voluntary) • Maximum Weekly Benefit of $3,500 |
| **DISABILITY INSURANCE** | Baystate Health provides disability insurance coverage for residents and fellows. If you become disabled during your training, you receive a benefit of $2,500 per month after 90 days of disability until you are no longer disabled or up to normal social security retirement age. At the completion of your training, you are eligible to purchase continued disability insurance for yourself. |
| **LICENSE FEE** | Baystate Medical Center pays the fee for a Massachusetts limited medical license. |
| **PARING** | Free parking and shuttle service is provided for residents and fellows. |
| **MEAL SUPPORT** | Food services is available 24 hours a day. The main cafeteria with Atwater’s Café, which provides made-to order meals in a casual, family friendly environment, are available during the week and weekend. Residents and fellows receive a meal allowance during required night float, extended day shifts and overnight shifts in-hospital. |
| **WHITE COATS AND LAUNDRY SERVICE** | Each resident and fellow receives their own set of white coats. Baystate Medical Center provides free laundry service for white coats. |
| **EDUCATION ASSISTANCE** | Financial support of up to $2,500 per year for tuition and registration expenses incurred as part of a course of study at an accredited university that is directly related to the residency or fellowship training and approved by the Program Director. |
| **LEGAL PLAN** | Baystate Health offers a voluntary legal plan that offers low-cost access to a wide variety of personal legal services. |
| **ADOPTION SERVICES** | Baystate Health provides reimbursement of up to $3,000 maximum per adopted child with a limit of two adoptions per calendar year ($6,000 maximum yearly benefit). |
| **BAYSTATE HEALTHY: Programs to support your health and well-being** | • WebMD Personal Health Portal • Online Health Assessment • Health Screenings • Weight Watchers • Weight Watchers for Diabetes • MyHealth Rewards • Farm Shares • Fitness Classes & Online Fitness Challenges • Flexible Work Arrangements • $130 Fitness & Stress Reduction Reimbursement • Tobacco Cessation • Stress Management • Employee Discounts • Online Resources & Phone Referral Support for Adult Care & Aging, Childcare & Parenting, Financial & Legal Consultation, Education Assistance, Daily Life Issues & More. Email: BaystateHealthy@baystatehealth.org. |

Additional information about the benefits offered to residents and fellows is available online at BaystateHealth.org/AcademicAffairs.