

Dana-Farber Cancer Institute **BENEFITING YOU!**

WELCOME TO BENEFITING YOU!

Benefiting You! has been designed to give you an opportunity to learn about benefits offered by Dana-Farber Cancer Institute. Your package includes benefits such as health and dental insurance, computer and tuition reimbursements, and retirement programs.

Benefits by their nature are constantly under review, as they are affected by changes in applicable law, regulations, economic conditions, and the way the Institute fulfills its mission. This booklet gives only a summary of benefits and services. For additional information, staff members are encouraged to read the Staff Member Handbook.

Regular staff members scheduled to work less than 20 hours/week, as well as all temporary-scheduled staff members, are not eligible for benefits. For additional information, staff members are encouraged to read the Staff Member Handbook.

If you have any benefits questions, please feel free to contact the Human Resources Department at (617) 632-3052 or stop by the office in the Mayer Lobby.

TRANSPORTATION BENEFIT

Staff members are eligible for subsidized parking through General Services. There are, however, limited spaces in the Medical Area. Contact General Services at 632-3134 for information on prices and availability.

Staff members are also eligible for subsidized T-passes from the MBTA. Information on prices and plans is available at General Services. To sign up for a T-pass, bus or commuter rail line pass, please go to the Cashier's window in the Dana Lobby.

Staff can have payment for their parking or T-Pass deducted from their paycheck on a pre-tax basis. To sign up for this, please fill out the application when applying for parking or a T-pass.

CHILDCARE

Dana-Farber has contracted a number of day-care slots through *Bright Horizons* at the Landmark Center. Slots range from infant, toddler, to pre-school. Also, staff members may be eligible for a subsidy on their childcare depending on family income and availability. For more information, please contact Human Resources at 632-3052.

An option available to staff working 20 hours or more is *Parents in a Pinch*. This program provides backup childcare if normal day care plans are disrupted. Staff members can have a *Parents in a Pinch* childcare provider come to their house, or the staff member can drop their child off at a local day-care center which participates in the program. To enroll in this program, fill out an application in Human Resources.

AUTOMOBILE & HOME INSURANCE

Dana-Farber, in association with the Massachusetts Hospital Association, has a group plan for automobile, home, renters, and boat insurance through *Metlife Auto & Home*.

The MetPay program provides participating members group-discounted rates. All benefits-eligible staff members can participate by calling *Metlife's* toll-free number (800-438-6388) to receive a free group discounted quote on insurance.

COMPUTER REIMBURSEMENT

The Institute will reimburse an eligible staff member 50 percent of the cost of computer hardware, not including sales tax. The maximum amount of reimbursement is \$500 over a 3-year period.

This benefit is offered to regular staff members who have completed one year of continuous service at the Institute. The staff member must be scheduled to work at least 30 hours per week. For staff working 20 - 29 hours, the computer reimbursement is available after three (3) years of service. This is a taxable benefit that is added to the staff member's gross earnings and reimbursed in your regular paycheck.

FITNESS VOUCHER REIMBURSEMENT

The Institute will reimburse 50 percent of the cost of annual membership at a qualified health club or fitness center, up to \$400 per every 12 months.

Regular staff members who are scheduled to work at least 30 hours per week and who have completed at least one year of service are eligible for the Institute's Fitness Voucher Program. Staff members scheduled for 20-29 hours per week are eligible after three years of service. Information and application forms are available through Human Resources.

ENGLISH AS A SECOND LANGUAGE

All staff members (including unfunded staff) are eligible for 100 percent tuition reimbursement for English as a Second Language courses. Reimbursement for courses is based on the Tuition Reimbursement Program Table. In addition, Dana-Farber offers its own ESL program at no cost to employees. Visit Human Resources for more information.

SMOKING CESSATION REIMBURSEMENT

Any staff member who wishes to participate in a program to stop smoking receives 100% reimbursement for the program. An application must be submitted to the Human Resources Department for reimbursement before starting the program. See Occupational Health Services for more information on programs available. The DFCI Pharmacy offers the Nicotine Patch at no charge to any employee who wishes to stop smoking.

TUITION REIMBURSEMENT PROGRAM

Tuition assistance is offered to staff members for educational courses that are related to job or career improvement that would benefit both the staff member and the Institute. Meetings, seminars, conferences and training programs are not covered; they should be included in the expense budgets of individual departments.

Eligibility: Full-time staff members who have completed three months of continuous service prior to the beginning of the course may apply for tuition assistance. Part-time

staff members who work 20-29 hours per week are eligible for tuition reimbursement on a pro-rated basis after three months of service.

Application Procedure: Applications are available in Human Resources and should be submitted for each semester at least three weeks before the beginning of the semester. All applications must be approved by Human Resources prior to the beginning of the course.

Reimbursement: An individual's date of hire and the start date of the course will determine the MAXIMUM allowable dollar amount for which reimbursement will be made. The reimbursement schedule is as follows:

- ◆ **3 months to one year of service:** 100% of tuition for each course, total reimbursement not to exceed \$1,500 for the academic year.
- ◆ **One to two years of service:** 100% of tuition for each course, total reimbursement not to exceed \$2,000 for the academic year.
- ◆ **Two to three years of service:** 100% of tuition for each course, total reimbursement not to exceed \$2,500 for the academic year.
- ◆ **Three to five years of service:** 100% of tuition for each course, total reimbursement not to exceed \$3,000 for the academic year.
- ◆ **More than five years of service:** 100% of tuition for each course, total reimbursement not to exceed \$3,500 for the academic year.

Tuition reimbursement covers only tuition, registration, and laboratory fee costs, and is calculated on an academic rather than a calendar year basis (September 1 - August 31). A staff member is not eligible for payment if the staff member does not complete the course with a passing grade of at least a C.

LONG-TERM DISABILITY

Staff members working 20 or more hours per week are automatically enrolled after six months of continuous service. Coverage will end if you change your working schedule to less than 20 hours.

After 90 days of continuous disability, the plan pays 65 percent of your monthly salary, up to a maximum of \$10,000 per month, less any amount paid by other income benefits. Benefits continue as long as you are disabled to age 65.

If you take an approved leave of absence or have a "life event,"* your coverage will continue. Coverage ends 31 days after leaving a job at Dana-Farber, 31 days after retirement, or sooner if you become eligible for similar benefits under a similar plan.

SHORT-TERM DISABILITY

Staff members working 20 or more hours per week may enroll within the first 30 days of employment. Coverage begins the first day of the month after your date of hire. You can select coverage up to 70 percent of your base salary, capped at \$750/week. Coverage will end if you change your working schedule to less than 20 hours or end your employment.

Because premiums are 100% employee paid, any benefit received from this program will not be taxable. Pre-existing conditions are not covered for the first 12 months you participate in the plan. Maternity leaves are covered for either five or seven weeks, depending on the type of delivery, provided it is not a pre-existing condition at the time of enrollment.

LIFE INSURANCE

Regular staff members who are scheduled to work 20 hours or more per week are entitled to 1 1/2 times your annual salary rounded up to the nearest thousand. Staff members are automatically enrolled after 3 continuous months of service.

Should you become disabled or take an approved leave of absence, or have a "life event,"* coverage will continue. Coverage ends 31 days after reducing scheduled hours to below 20 hours a week, ending a job, or retiring. During this period, you may convert to an individual insurance policy without having to provide evidence of good health.

Staff members may also purchase supplemental life insurance for themselves in values of 1 1/2, 2, or 3 times the employee's salary. Dependent life insurance for the employee's spouse and/or children is also available.

If your death is caused by accident, your beneficiary receives 1 1/2 times your annual salary in addition to the benefit provided by the basic life insurance policy.

RETIREMENT PLAN

The Institute maintains a retirement plan for eligible staff at no cost to the employee. Staff members who are at least 21 years of age, do not work in a "training" position, and have completed one year of service in which they worked 1,000 hours or more will have contributions made on their behalf each month. Dana-Farber contributes what is equal to 7.5% of the employee's salary into the DFCl retirement plan. Staff will own these funds after 5 years of employment.

TAX-SHELTERED ANNUITY PROGRAM

Any staff member receiving a paycheck from DFCl is eligible to enroll in the Tax-Sheltered Annuity Program at any time. Members may choose from a variety of investment options. Employee contributions are deducted from their paycheck on a pre-tax basis. Enrollment forms and information are available in Human Resources.

Should you become disabled, take an approved leave of absence, or end employment, contributions made through payroll deduction prior to this event continue to earn interest on a tax-deferred basis. Withdrawals are subject to federal tax laws and the terms of your annuity contract but must begin no later than age 70 1/2.

Should you die while employed at the Institute, death benefits will be paid to your designated beneficiary. When you retire, contributions made before your termination continue to earn interest on a tax-deferred basis. You may begin making withdrawals or receiving benefits based on the terms of your annuity contract.

FLEXIBLE BENEFITS

The Flexible Benefits Program allows you to increase your take-home pay by paying for certain medical and dependent care expenses on a pre-tax basis. The Plan includes two components: Part A, which allows you to pay for health and/or dental insurance premiums on a pre-tax basis, and Part B, under which you may establish reimbursement accounts for medical and dependent care expenses, such as prescription drugs, eyeglasses or contacts, office visit co-payments, day-care, etc.

Enrollment in Part A (pre-tax premium payment) occurs automatically.

Staff members may enroll in the Flexible Benefits Program within 30 days of the date of hire, immediately following a "life event,"* or during the annual open enrollment period. These are the only times when enrollment or a change in coverage is permitted.

If you reduce your scheduled hours to below 20 hours a week, take an unpaid leave of absence, become disabled, leave your job, or retire, your participation in the Flexible Benefits Program will end. Claims incurred before your participation finishes may be submitted up to 60 days following the event. After 60 days you would give up any balance remaining in your Part B spending account.

Additional information about the Flexible Benefits Program is available in Human Resources.

DENTAL INSURANCE

Staff members working 20 or more hours per week may enroll in the Institute's Dental Plan that offers a choice between traditional dental coverage and a Dental Maintenance Organization (DMO).

Staff members may switch between the traditional and DMO options only during the annual open enrollment period. Dental expenses are covered based on the option chosen.

Staff members may enroll within 30 days after the date of hire, immediately following a "life event,"* or during annual open enrollment. These are the only times when enrollment or a change in coverage is permitted.

HEALTH INSURANCE

Staff members working 20 or more hours per week may choose to enroll in one of the Institutes' health insurance offerings. Detailed brochures about these plans are available in Human Resources.

Expenses are covered based on the plan and the coverage category chosen.

Staff members must enroll within 30 days of the date of hire, immediately following a "life event,"* or during annual open enrollment. These are the only times when enrollment or a change in coverage is permitted.

***Qualifying life event:** You can add/drop dependents or add/drop coverage if you experience a marriage, divorce, birth or adoption of a child, death of an immediate family member, or loss of a spouse's employment. You must make these changes within 30 days of the date of the event.

SUMMARY OF ENROLLMENT PERIODS FOR BENEFITS

Program	Initial Enrollment	Open Enrollment	Qualifying Life Event
Health Insurance	First 30 days after DOH; Effective on hire date/eligibility date	Month of December; effective January 1	30 days after event; effective date event occurs
Dental Insurance	First 30 days after DOH; Effective on hire date/eligibility date	Month of December; effective January 1	30 days after event; effective date event occurs
Supplemental Life Insurance	30 days after DOH; effective on day 90 of employment	Month of December; effective January 1	30 days after event; effective date event occurs
Short term Disability Insurance	30 days after DOH; effective 1 st day of month after hire date	Month of December, effective January 1	Not available
Dependent Life Insurance	30 days after DOH; effective on day 90 of employment	Month of December; effective January 1	30 days after event; effective date event occurs
Flexible Benefits	30 days after DOH; effective immediately	Re-enroll each December for following calendar year	30 days after event; effective date event occurs

DOH: date of hire

Effective: date coverage starts

***Qualifying life event:** You can add/drop dependents or add/drop coverage if you experience a marriage, divorce, birth or adoption of a child, death of an immediate family member, or loss of a spouse's employment. You must make these changes within 30 days of the date of the event.

LEAVE OF ABSENCE AND COBRA COVERAGE INFORMATION

Should you take an approved leave of absence from the Institute, health and dental insurance will be provided at the Institute's subsidized rate for the first month of the unpaid absence. You may then continue your coverage for the duration of your leave by paying the COBRA premium. During an approved Family/Medical leave of absence, dental insurance will be provided at the Institute's subsidized rate for up to 12 weeks.

If you reduce your scheduled hours below 20 hours a week, leave your job, or retire, your coverage will end. You may elect to continue your coverage for up to 18 months by paying the COBRA premium. Should you die while employed at the Institute, your spouse and/or eligible dependent children may continue their coverage for up to 36 months by paying the COBRA premium. Coverage will end if your spouse remarries or becomes eligible for other group insurance. Additional information on the dental insurance plan is available from Human Resources.

