

Dana-Farber Cancer Institute  
450 Brookline Avenue  
Boston, MA 02215



## Benefiting You!



Updated December 2011

[www.dana-farber.org](http://www.dana-farber.org)



## 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 November; 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 November; effective January 1	30 days after event; effective date event occurs
Vision Insurance	First 30 days after DOH; Effective on hire date/eligibility date	Month of November; effective January 1	30 days after event; effective date event occurs
Supplemental and Dependent Life Insurance	30 days after DOH; Effective on day 90 of employment	Month of November; effective January 1	30 days after event; effective date event occurs
Short-Term Disability Insurance	30 days after DOH; Effective 1st day of month after hire date	Month of November; effective January 1	Not available
Flexible Spending Accounts (Part B)	30 days after DOH; effective immediately	<b>Re-enroll</b> each November for following calendar year	30 days after event; effective date event occurs
Pet Insurance	Effective on hire date/eligibility date	Anytime	Drop or add coverage anytime
RMSA	See Human Resources	Month of November; effective January 1	Not available
Legal Plan	30 days after DOH; effective immediately	Month of November; effective January 1	Not available

**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.



### Fitness Reimbursement

The Institute will reimburse 50% of the cost of annual membership at a qualified health club or fitness center, up to \$400 every 12 months. Regular staff members working at least 30 hours per week and having completed at least one year of service are eligible. Staff members working 20-29 hours per week are eligible after three years of service. This is a taxable benefit that is added to the staff member's gross earnings and reimbursed in your regular paycheck on a quarterly basis.

### Hyatt Legal Plan

This benefit provides employees access to over 9,000 attorneys nationwide. A wide range of legal services are covered for a small monthly fee. There are unlimited phone and/or office consultations for virtually any personal legal matter.

### Tuition Reimbursement Program

Tuition assistance is offered to staff members for educational courses at accredited colleges and universities that are related to job or career improvement that would benefit both the staff member and the Institute. The reimbursement schedule amounts range from \$1,500 to \$3,500.



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**Benefiting You!** highlights the wide selection of benefits designed to help you achieve the important balance between your work and personal life. We know that each day staff members make an important commitment to Dana-Farber Cancer Institute – the commitment to work to the best of their ability in support of our mission.

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. The Benefits Department can be reached at 6-3053 or at [AskHR@dfci.harvard.edu](mailto:AskHR@dfci.harvard.edu).**

Staff members scheduled to work less than 20 hours/week, as well as all temporary staff members, are not eligible for benefits. Other categories of employees, including stipends, sponsored, and fellows, may also be eligible for most benefits, but should contact HR to enroll.

The Human Resources Department is located at 10 Brookline Place West in Brookline. The main number is 617-632-3052.



### Tobacco Cessation Reimbursement

Provides for 100% reimbursement (up to \$500 annually) of the cost of tobacco cessation programs, courses and prescription drugs. Apply for reimbursement before starting a program or incurring prescription drug costs. Contact HR or go to DFCI on-line for a detailed overview or a reimbursement application. All Dana-Farber employees are eligible.

### Transportation Benefits

Because parking is limited, staff members are encouraged to apply for DFCI subsidized MBTA passes. Pay for your DFCI subsidized MBTA passes on a pre-tax basis through payroll deductions. DFCI pays 50% of the cost of the MBTA passes, up to \$125 per month. Please call General Services at 617-632-3134.

### English as a Second Language

All staff members are eligible for 100% tuition reimbursement for English as a Second Language courses through our in-house program. Reimbursement for courses outside of DFCI is based on the Tuition Reimbursement Program Table.





## Childcare

### Daycare

Dana-Farber has partnered with several daycare providers and made a limited number of priority slots available to eligible employees. Slots range from infant, toddler, to preschool (availability may vary). Staff members may be eligible for a childcare subsidy depending on family income, status, and availability. Contact Human Resources for details and availability.

### Emergency Daycare

Parents-in-a-Pinch is an option available to staff working 20 hours or more a week. This program provides backup childcare if normal day care plans are disrupted. Staff members can have a prescreened Parents-in-a-Pinch childcare provider come to their home. A one-time application must be completed to enroll.

## Adoption Assistance

Dana-Farber will assist eligible employees with the significant cost of paying for qualified adoption-related expenses for an adopted child. The child must be under age 18 at the time a qualified adoption expense is paid or incurred. You can be reimbursed for up to \$5,000 of qualified expenses per child per year, with a \$10,000 per family lifetime maximum. Examples of qualified adoption assistance expenses include: adoption agency fees; legal fees and court costs; and adoption-related expenses for travel and lodging.

## Pet Insurance

Your pet is an important part of your family. Help pay for the cost of ensuring your pet's continued good health with Dana-Farber's Pet Insurance Plan, provided through Veterinary Pet Insurance (VPI) – one of the oldest and largest health insurance plans for pets. VPI helps you pay for your pet's major surgeries, minor incidents and routine care such as vaccinations, annual physical exams, heartworm protection, spaying or neutering and much more. There are multiple plans to choose from and no lifetime maximums apply.

## Automobile & Home Insurance

Dana-Farber has a group plan for automobile, home, renters, and boat insurance through Metlife Auto & Home. The Metlife program provides participating members with 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.

## Medical and Dental Benefits

### Health Insurance

Each employee's needs are different — that's why DFCI offers three different health care plans through Harvard Pilgrim and four different tiers (individual, individual + spouse/domestic partner, individual + child(ren), and family) to meet the needs of employees and their family members. We also offer domestic partner insurance. Staff members working 20 or more hours per week are eligible to enroll in one of these institute subsidized plans.

### Dental Insurance

The Institute offers two dental plans, a traditional dental plan called DeltaPremier which allows greater choice with over 96% of Massachusetts dentists participating. The second option is the Dental Maintenance Organization (DMO). It works like an HMO except you select a Primary Care Dentist instead of a Primary Care Physician. As long as you visit the dentist you selected at the time of enrollment, you will be covered.

### Vision Care Plan

The Dana-Farber Vision Plan is administered by EyeMed Vision Care. EyeMed's nationwide vision network of thousands of independent and retail providers puts the power of choice in your hands. Eligible employees have access to the nation's largest diverse vision network, more than 70% of their provider locations offer eye exams in the evening or on the weekend. You can use your exam and eyewear benefits at the country's leading optical retail chains, which are located where you work and shop for optimal convenience.

### Flexible Spending Program

This program allows you to increase your take-home pay by paying for certain medical and dependent daycare expenses on a pre-tax basis. The Plan includes two components: Part A, which allows you to pay your employee contributions for health, dental and/or vision insurance premiums on a pre-tax basis. And Part B (the Flexible Spending Account or FSA), under which you may establish reimbursement accounts for out-of-pocket dependent and medical care expenses, such as prescription drugs, office visit co-payments, day-care, etc. Medical expenses can be paid by using the FSA debit card or submitting paperwork manually.

Your contributions for the year can be used to pay eligible expenses you have between January 1 of the plan year and March 15 of the following year – a 14-1/2 month period.

Enrollment in Part A (pre-tax premium payment) occurs automatically if you choose to participate in a health or dental program, while FSA Part B is a voluntary enrollment.

## Disability and Life Insurance

### Short-Term Disability

DFCI offers a voluntary short-term disability plan that replaces a portion of your income if you cannot work due to an accident or illness. Staff members 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 \$1,250/week. Because premiums are 100% employee paid, any benefit received from this program will not be taxable. The maximum benefit payment period is 13 weeks. Monthly paid employees are not covered under this policy. In the event of an accident or illness, they will be paid for up to 13 weeks of disability.

### Long-Term Disability

Eligible Staff members are automatically enrolled after six months of continuous service. After 90 days of continuous disability, the plan pays 65 percent of your monthly salary, up to a maximum of \$15,000 per month, less taxes and any amount paid by other income benefits if approved. This benefit is paid 100% by the Institute.

### Life Insurance and Accidental AD&D

Regular staff members who are scheduled to work 20 hours or more per week are entitled to 1.5 times your annual salary to a maximum of one million dollars. Staff members are automatically enrolled after 3 continuous months of service and the Institute pays 100% of the premium.

Staff members may also purchase supplemental life insurance for themselves in values of 1.5, 2, or 3 times the employee's salary to a maximum of one million dollars. Dependent life insurance for the employee's spouse and/or children is also available.

If your death is caused by accident, your beneficiary receives 1.5 times your annual salary in addition to the benefit provided by the basic life insurance policy.

## Retirement and Financial Planning

### Tax-Sheltered Annuity Program (403b)

The Institute offers eligible staff members a voluntary retirement savings program that allows an employee to save additional money for retirement. The TSA is paid for entirely by the staff member and deducted from their paycheck on a pre-tax basis, and the staff member is fully vested in their account at all times.

### DFCI Retirement Plan (401a)

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, work in an eligible employment status, and have completed one calendar 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% up to the social security wage base, then 12.5% of the employee's salary into the DFCI retirement plan.

### Retiree Medical Savings Account (RMSA)

This program is designed to help employees save and pay for the cost of medical expenses during retirement. Compounding interest paid on an annual basis, savings on a tax-free basis, and a generous Institute matching contribution are key benefits of the program. Participants must be 50 years of age and participating in the DFCI Retirement Plan during the enrollment plan year to be eligible to participate.

## Other Benefits

### 529 College Savings Plan

This plan allows staff to deduct and save a portion of their paycheck for secondary education costs for their child or children or specific family members. The benefits of this plan include tax-deferred earnings and all withdrawals for qualified education expenses are federal tax-free. DFCI offers two investment options: John Hancock and Alliance Capital.