

EMPLOYEE BENEFITS

Since 1781, the Massachusetts Medical Society (MMS) has advanced medical science and practice, both as a professional membership organization and, for the last century, one of the world's leading medical publishers. We believe our success is due in part to an organizational culture that reflects our core values: Integrity, Respect, Quality, Commitment, and Teamwork.

The MMS offers our employees an impressive group of benefits and services. This summary of benefits provides a brief overview of the programs we offer.

BeneFlex Program

BeneFlex, our flexible benefits program, allows employees to choose from a range of benefits that best suit their particular needs. The MMS pays the majority of the cost of these benefits. Regular full-time and regular part-time employees (who work at least 25 hours per week) are generally eligible to participate in BeneFlex programs on their first day of employment. Coverage in these programs is extended to domestic partners of employees and their dependents.

HEALTH INSURANCE: BLUE CHOICE NEW ENGLAND(POS). Blue Choice New England is a Blue Cross Blue Shield of Massachusetts point-of-service (POS) plan. It provides coverage for medical care both in and out of the provider network. In-network benefits are provided by participating physicians, with a co-payment for office visits and prescriptions. If you elect to receive services from a non-participating physician, out-of-network benefits are covered at 80% after you satisfy a deductible.

HEALTH INSURANCE: HARVARD PILGRIM HEALTH CARE (HMO). Harvard Pilgrim Health Care (HPHC) features comprehensive coverage for a wide range of preventive and medical services. To be covered under the plan, medical care must be authorized by a participating HPHC physician.

HEALTH INSURANCE: BLUE CARE ELECT (*PPO for employees residing outside the six New England states*). Blue Care Elect provides coverage for employees who reside outside of New England through a preferred provider network.

DENTAL PLAN: DENTAL BLUE. The MMS dental plan provides coverage for diagnostic and preventive services at 100%, restorative and other basic services at 80% after deductible, and major restorative services at 50% after deductible. Orthodontic coverage is provided for dependent children up to 19 years of age.

LIFE INSURANCE.* A base benefit equivalent to your annual salary is provided by the MMS. Accidental death and dismemberment coverage equivalent to your annual salary is also provided.

OPTIONAL INSURANCE. If you choose, you may purchase additional life insurance coverage of two times or four times your annual salary. Dependent life insurance is also available at \$10,000 coverage for a spouse or partner and \$5,000 per child/partner's child.

FLEXSAVER ACCOUNTS. FlexSaver Accounts provide employees with the opportunity to set aside before-tax money to pay for health care and/or dependent care expenses. An annual maximum of \$5,000 for each account can be set aside.

Benefits offered at no cost to employees are denoted by an asterisk. ()*

PAID TIME OFF*

Vacation Time	Positions Eligible for Overtime (Non-Exempt)	Positions Not Eligible for Overtime (Exempt)
	2 weeks per year 3 weeks after 2 years 4 weeks after 10 years 5 weeks after 20 years	3 weeks per year 4 weeks after 2 years 5 weeks after 20 years
Personal Days	6 days per year	
Sick Days	12 days per year	
Holidays	12 days per year	
Note: Vacation accrues upon completion of 6 months of service. Regular part-time employees receive the above paid time off on a pro-rated basis. Part time employees who work 20 to 24 hours per week accrue vacation time on a pro-rated basis, and receive holiday pay for normally scheduled work days.		

Additional Benefits

SAVINGS AND INVESTMENT PLAN. The MMS Savings and Investment Plan is designed to provide part of an employee's retirement income. The plan offers two ways to save for retirement.

401(K) /AFTER TAX SAVINGS. Employees are eligible to contribute to the MMS Savings and Investment Plan on the first of the month following their hire date. The plan allows employees to contribute up to 100% of their income on a before-tax and/or after-tax basis. Upon completion of one year of employment, the company matches 50% of an employee's contribution up to the first 6% per pay period, whether saving before or after tax. Full vesting in the company match portion occurs after five years of service, with partial vesting before five years. The plan offers a number of investment options from which to choose.

CORE CONTRIBUTION.* Employees are also eligible for a core contribution upon completion of one year of service. Eligible employees automatically receive a company-paid core contribution of 3 to 7%, based on a combination of age and years of service at the beginning of each calendar year. Employees do not need to participate in the 401(k)/After-Tax Savings (noted above) to receive the core contribution. Vesting in the core contribution occurs upon completion of five years of service, with partial vesting before five years.

TUITION ASSISTANCE. Reimbursement for courses is provided on a sliding scale based upon grade received, up to an annual maximum of \$5,000. Regular full-time employees are eligible after completion of six months of service.

DISABILITY PROGRAMS.* The MMS short-term disability program provides full pay for up to 26 weeks for employees who have an injury or illness that prevents them from working. According to plan provisions, long-term disability coverage, which provides 66 ²/₃% of monthly salary to a specified maximum amount per month, takes effect after an employee has been disabled for 26 weeks.

BACK-UP CHILD CARE CENTER. The MMS offers an on-site, back-up child care center that provides a fun, safe, and educational environment for children while their parents are at work and regular child care arrangements are unavailable. Employees may use the child care center for back up care up to 20 days each calendar year.

EMPLOYEE ASSISTANCE PROGRAM (EAP).* The EAP is a strictly confidential program designed to aid employees, spouses/partners, and their family members who are experiencing personal, psychological, marital, substance abuse, financial, legal, or other problems.

CHILD CARE AND ELDER CARE RESOURCE AND REFERRAL SERVICE.* Employees can receive child care and elder care resource and referral services at no charge.

BUSINESS TRAVEL ACCIDENT INSURANCE.* This life insurance plan covers employees while they're traveling on company business.

MATCHING GIFTS.* The MMS matches employee charitable contributions to health care and educational organizations up to \$100 per fiscal year.

HEALTH AND WELLNESS.* Our ongoing health and wellness program, HealthQuest, sponsors a variety of wellness seminars, programs, and screenings throughout the year.

Miscellaneous

- Employee Referral Bonus Program
- Automobile and Homeowner's Insurance Discounts
- Credit Union
- Commuter Benefits
- On-Site Dry Cleaning
- On-Site Cafeteria at Corporate Headquarters
- Fitness Room at Corporate Headquarters
- Smoke-Free Work Environment

Every effort has been made to ensure the accuracy of this document. However, in the event of a discrepancy, the benefit plans binder or plan documents/contracts will prevail, and plans/programs may be amended or terminated at any time. Please contact the Human Resources Department if you have questions about any of the benefits offered.

The Massachusetts Medical Society is an equal opportunity employer and values diversity in the workplace.