



Benefits are an important part of your overall wellbeing, and our priority is to offer affordable, high-quality plans for you and your family. MSK's benefits program is designed to let you customize the coverage that is best for you, and the cost of the plans is shared between you and MSK. For more information, visit [MSKbenefits.mskcc.org](https://mskbenefits.mskcc.org) or contact the HR Resource Center at (646) 677-7411 or HRRC@mskcc.org.

ELIGIBLE DEPENDENTS

Generally, eligible dependents include your spouse or domestic partner, and children up to age 26 (including your domestic partner's children).

MEDICAL COVERAGE

MSK offers five medical plans: one point of service (POS) plan, one preferred provider organization (PPO) plan, two exclusive provider organization (EPO) plans, and one consumer driven health plan (CDHP). If you have other medical coverage, you can waive MSK medical coverage. All plans include a family-building benefit and fertility support program through WINFertility.

Once you make your benefit elections, your elected/waived Medical coverage will go into effect retroactive to the first of the month coinciding with or following your first day of training. (Example: If your first day of training is July 1, your benefits will be effective on July 1. If your first day of training is July 15, coverage will be effective August 1.)

If your first day of training is after the first of the month, you will be assigned temporary medical coverage for the duration of that month until your benefit choices take effect at the start of the next month. If you are reporting for orientation prior to your first day of training and wish to arrange interim medical coverage, you may contact the HR Resource Center at (646) 677-7411 or HRRC@mskcc.org.

PRESCRIPTION DRUG COVERAGE

If you elect coverage under any MSK medical plan, you automatically receive prescription drug benefits through Express Scripts.

SWORD HEALTH

If you elect coverage under any MSK medical plan, you and your eligible dependents have access to a virtual physical therapy benefit and digital health solution through SWORD.

DENTAL COVERAGE

There are two dental plan options that provide coverage for preventive, diagnostic, and restorative services. Dental Plan A provides a maximum annual benefit of \$1,000 per covered person. Dental Plan B provides a maximum annual benefit of \$2,500 per covered person. Both plans offer the opportunity to increase the maximum annual benefit over time by getting a cleaning and exam each year.

VISION COVERAGE

Employees can enroll in comprehensive eye coverage through VSP, a leading provider of vision benefit plans. The VSP Vision Care plan provides an annual benefit for eye exams and prescription glasses or contact lenses, as well as discounts on sunglasses and laser vision correction.

HEALTH SAVINGS ACCOUNT (HSA)

If you elect the UnitedHealthcare CDHP medical option, you can open an HSA provided you meet certain eligibility requirements. MSK makes an annual contribution to your account – up to \$1,700 based on your salary and coverage level. You can contribute up to the 2025 IRS limits: \$4,300 for individual or \$8,550 for family coverage (inclusive of the MSK contribution). If you are age 55 or older, you can contribute an additional \$1,000. You can use the HSA to pay for eligible healthcare expenses now, or in the future.



FLEXIBLE SPENDING ACCOUNTS (FSA)

MSK offers two types of FSAs that allow you to pay for eligible Health Care or Dependent Care expenses with before-tax dollars.

LIFE INSURANCE

Basic Life Insurance is paid for by MSK, and you can elect either \$50,000 or 1.5 times salary (not to exceed \$2,000,000). You can also purchase additional Voluntary life insurance in multiples of one (1) times salary to ten (10) times salary (not to exceed \$1,500,000). Keep in mind that our life insurance carrier may require Evidence of Insurability, depending on the amount of Voluntary life insurance you choose.

SPOUSE/DOMESTIC PARTNER LIFE INSURANCE

Employees can enroll their spouse or domestic partner in the following life insurance coverage tiers: \$50,000, \$100,000, \$200,000, or \$250,000. Keep in mind that our life insurance carrier may require Evidence of Insurability, depending on the amount elected.

ADD-ON INSURANCE OPTIONS

MSK employees can elect add-on insurance options that allow you to personalize your level of financial protection based on what fits best for you and your family. Options include supplemental health policies such as Hospital Indemnity, Accident Insurance, and Specified Disease, as well as other coverages such as Pet Insurance, Identity Protection, and Legal Support.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERAGE

Accidental Death and Dismemberment (AD&D) coverage provides a benefit if you or a family member dies or suffers dismemberment in an accident. You can elect coverage from \$10,000 up to \$1,000,000; however, benefit amounts in excess of \$250,000 may not exceed ten (10) times your annual salary.

SHORT TERM DISABILITY (STD) INSURANCE

This policy provides pay protection in the event you are unable to work for more than seven calendar days due to a documented and approved occupational or non-occupational illness or injury. The benefit will continue for up to 25 weeks. If your disability continues beyond this period, you may be approved for coverage under MSK's Long-Term Disability (LTD) Insurance. If absences will impact your ability to meet program completion standards established by your Program Director, please refer to the Graduate Staff Handbook or call the GME Office at (212) 639-6788.

- You are covered from the first day you report for orientation and/or training. For more specific information, please contact the HR Resource Center at (646) 677-7411 or HRRC@mskcc.org.

LONG-TERM DISABILITY (LTD) INSURANCE

MSK provides Core LTD coverage that replaces 60% of the first \$80,000 of your eligible income if you become disabled and are unable to work for more than 182 days. Employees earning more than \$80,000 may elect additional coverage under a supplemental plan which replaces 60% of your eligible income between \$80,000 and \$240,000.

OTHER BENEFIT PROGRAMS

RETIREMENT SAVINGS PLAN (RSP)

MSK's Retirement Savings Plan is designed to help you save for the future. You can set aside a portion of your earnings on a tax-deferred basis or on a Roth after-tax basis to supplement your retirement income. The RSP offers a variety of funds managed by TIAA and Vanguard. You choose how to invest your contributions in any of the funds offered through the Plan. **Note: MSK does not contribute to the RSP.**



COMMUTER SPENDING ACCOUNT PROGRAM

This program provides a tax-advantaged way for you to pay for your eligible transportation and parking expenses related to your commute to and from work.

MSK DIRECT

MSK Direct offers all employees and their families simplified access to the extraordinary cancer care at MSK.

MSK CANCER TREATMENT PROGRAM

Special provisions apply when you and your eligible dependents are treated for cancer at MSK. In these cases, MSK will accept your (or your eligible dependent's) medical coverage. Any out-of-pocket expenses for charges related to cancer care, including co-payments and deductibles, will be waived by MSK. The one exception is for the UnitedHealthCare Consumer Driven Health Plan (CDHP). IRS rules prohibit MSK from waiving the deductible for individuals enrolled in the CDHP. However, after the CDHP deductible is met, MSK will waive any additional out-of-pocket expenses.

HSS PERFORM

HSS Perform offers guided access to experts at the Hospital for Special Surgery (HSS). Through this program, you can connect with a dedicated Care Concierge for access to full-spectrum musculoskeletal care, including curated resources and appointment scheduling.

LEARNING AND DEVELOPMENT

HR provides consulting services to enhance and improve organizational, departmental, and individual performance, as well as a variety of activities, workshops, lectures, seminars, coaching, etc. designed to enhance the professional development of employees at all levels.

MALPRACTICE INSURANCE INFORMATION

MSK provides professional liability insurance for its employed house staff while acting within the scope of their employment for duties as assigned by their department. This coverage applies to covered loss events that occurred during employment at MSK. More detailed information may be obtained from the Office of General Counsel at (646) 888-4040.

BUSINESS TRAVEL ACCIDENT INSURANCE

If you die as a result of an accident while traveling on authorized MSK business, this plan will provide a benefit of five (5) times your salary with a minimum of \$200,000 and a maximum of \$1,000,000. A benefit is also provided in the event of dismemberment. This coverage is paid for by MSK. Commuting to and from work is not covered under this benefit.

MSK WELLNESS AND WORK/LIFE INITIATIVES

GUIDED WELLBEING

The Guided Wellbeing portal provides a gateway to custom resources and on-demand content. Gain access to evidence-based tools and tips aimed at supporting your overall wellbeing.

MAGELLAN

Magellan offers free, confidential short-term counseling and supportive services 24/7/365 to you or the members of your household. Licensed counselors are available in person, by phone, or via a wide array of virtual therapy options to support you through emotional wellbeing concerns such as: depression, trauma, substance abuse, stress management, conflict resolution, caregiving questions, and other wellbeing needs.



NO-COST CONCIERGE SERVICE FOR CAREGIVERS

This concierge service can help with caregiving needs — like researching, vetting and recommending child and elder care options, completing home safety evaluations, scheduling appointments and arranging transportation, and more — taking administrative tasks off your hands. No enrollment is required, and this benefit is free for all MSK employees.

INFORMATION AND REFERRALS THROUGH CARE.COM

MSK contracts with Care.com to provide comprehensive resource and referral services to you and your dependents. Care.com's specialists are available 24/7 to provide personalized information and referrals on: child care, adoption, parenting, special needs, education, college planning, eldercare, pet care, moving, legal/financial services, great discounts, health and wellness, and much more for all stages of life. There is no charge to you for the consultation, information, and referrals. However, any fees associated with providers you select are your responsibility.

ADOPTION AND SURROGACY ASSISTANCE PROGRAM

MSK's Adoption and Surrogacy Assistance Program recognizes that there are many rewarding ways to create a family. MSK reimburses benefit-eligible employees for qualifying adoption and surrogacy expenses, up to \$7,500 per child after the child arrives in the home.

BACKUP CHILD AND ELDER CARE THROUGH BRIGHT HORIZONS

When you need to be at work and regularly scheduled care falls through (a babysitter quits, school is closed, or an elder's caregiver is sick, etc.), emergency backup care is available through Bright Horizons. For children, care can be provided either in a child care center or in the child's home, including when the child is mildly ill. For elders, care is provided in their home and may include dispensing of simple medications. These services are available nationally and each child or elder may use the program up to 20 times a year. A sliding scale co-payment is charged and collected by Bright Horizons on a daily basis for center-based care and on an hourly basis for in-home care.

MSK CHILDREN'S CENTER ON ROOSEVELT ISLAND

Staff who live in MSK housing on Roosevelt Island are eligible to register their children in the full-service child care center (space permitting) that is managed by Bright Horizons, a leading provider of employer-sponsored child care. The MSK Children's Center provides exceptional care and education for children from infancy through five years of age. For more information, contact the center director at mskcc@brighthorizons.com.

EMPLOYEE DISCOUNT PROGRAM

Employee discounts are available for staff on a variety of products and services. These discounts help you save in many areas such as health and wellness, family fun and entertainment, shopping and dining, travel, car rentals, and IT-related goods, such as cell phones and computers.