

Wellness Employee Benefits

FINANCIAL

RTN FEDERAL CREDIT UNION:

RTN Federal Credit Union: Earn Double Points and the Chance to Win a Shopping Spree with Your RTN VISA. Now through August 31, you'll earn double CUREwards points each time you use your RTN VISA Platinum or Gold credit card for purchases at gas stations, restaurants, hotels and airlines,* redeemable for airfare, cruises or quality brand-name merchandise. You also could win a one-minute shopping spree at the CUREwards warehouse plus an all-expenses paid trip for two to

Chicago by using your RTN VISA Platinum or Gold card. Use your card at least three times each week for any purchase through September 9, and you automatically will be entered into the contest. [Click here for details.](#) All [RTN VISA credit cards](#) have low rates on purchases and cash advances, no hidden fees and many other benefits including roadside assistance and auto rental insurance. Apply for your RTN VISA credit card [online](#) or call us at 781-736-9900.

**VISA International is responsible for assigning the category type to each merchant*

RTN to Go Mobile Branch includes morning and afternoon hours. All RTN to Go tables are at the 75 Francis St. mezzanine, second floor, next to the escalator.

Monday -- 10 am to 12:30 pm and 2 to 3:30 pm

Tuesday -- 8:30 to 11:30 am

Wednesday -- 10 am to 12:30 pm and 2 to 3:30 pm

Thursday -- 9 am to 12:30 pm

RTN to Go Mobile Branch allows you to bank at work and conduct many of the same non-cash transactions as you would at a branch. Go to <http://www.rtn.org/join-us/rtn-to-go/> for more information. About **RTN**: It's easy to join RTN and enjoy the benefits of Credit Union membership, including surcharge-free ATMs through the Allpoint network. RTN is committed to helping you achieve financial well-being through quality products and services with personalized service. Established in 1945, RTN has nearly \$900 million in assets, 50,000 members and 20 branches. For information on how RTN can help you or how to become a member, contact Patty Orsogna at 781-736-9961 or porsogna@rtn.org or Elizabeth Centofanti at 617.278.5612 or ecentofanti@rtn.org.

LEADER BANK:

Leader Bank is proud to offer **MGH/PHS/BWH** and all affiliate staff and employees aggressive closing cost discounts, as well as 10% off lenders title insurance through participating attorney's, on all residential purchase and refinance transactions, upon closing. Leader Bank is a leading residential lender in Massachusetts offering fixed rate, adjustable rate, low down payment options, as well many other types of lending solutions. Lending in all six New England states as well as AZ, CA, CO, FL, GA, IL, MI, MD, NC, NJ, NV, NY, OH, OK, OR, PA, SC, TN, UT, VA, WA, and Washington D.C. For more information please contact Leader Bank Loan Officer Todd Hughey at 617-669-3322, thughey@leaderbank.com or visit his website www.leaderbank.com/agent/thughey. Employees must mention this offer to Todd prior to locking the loan to receive benefits.

RESIDENTIAL MORTGAGE SERVICES:

is a large New England based mortgage banking firm specializing in home mortgages for primary, vacation and investment properties. Matt Attaya is a Branch Manager located out of the branch at 91 Franklin St Boston MA and can be reached directly at 617-680-4249 or via email at matthew.attaya@rmsmortgage.com. All **BWH employees** are eligible to receive a discount of **\$1500** off closing costs when they obtain a home mortgage through Residential Mortgage Services. The discount cannot be combined with other offers.

ANNIE MAC HOME MORTGAGE:

A full-service mortgage lender. Licensed with over 300 banks nationwide, we offer a no cost or obligation proposal and no "out of pocket" expenses. 37% discount offered to **BWH employees**, free financial evaluation, 3/8% lower rate for purchases and refinances, \$500 off closing costs. Contact Christopher Triantos at 617-785-7506 or by email - ctriantos@annie-mac.com. Annie Mac Home Mortgage is located at 292 Cambridge Street, Cambridge, MA.

SANTANDER:

As an **Employee of Brigham and Women's Hospital**, you can now take advantage of our **NEW** product called *Simply Right*. We at Santander listened to all feedbacks and you guys stated that you wanted your banking needs to be very easy and simply. In which we did! This banking package is very easy for you to use with no worries of a monthly maintenance fee. We are still offering our *first-time home buyers seminar* in which we would provide a delectable lunch venue from one of our exclusive Boston gourmet caters and have a live discussion panel with Q&A about first time home buying, raffles, prizes, and give-a-ways which most individuals find this to be extremely informative and beneficial. Please contact either Patricia Rahim or Jessica Cruz at 617.277.5826 or via email at prahim@santander.us or Jessica.cruz@santander.us

AMERIPRISE FINANCIAL:

With 14 years of experience, Adrienne Snapp, CFP[®], CDFA[™], CLTC is **offering a 15% discount to all BWH employees and a free financial planning consultation of a new financial planning agreement**. Specialties include investment management, retirement planning strategies, cash flow analysis, college planning, benefit analysis, insurance needs and analysis, as well as rebalancing and reallocating company plans. For more information: feel free to call at 508-276-1263, email: adrienne.d.snapp@ampf.com, or check out her website: <http://www.ameripriseadvisors.com/adrienne.d.snapp>

MORTGAGES

RTN REALTY ADVISORS, LLC:

Looking to buy, sell, rent or invest in Real Estate? Call on one of our Top Real Estate Consultants at RTN Realty Advisors. We provide complimentary, no obligation consultations regarding all your real estate needs. RTN members realize *substantial discounts* when buying or selling through RTN Realty Advisors. Serving our members is our number one job. We are here to help guide you through every step of the way. Customized marketing and individualized service that will give you the competitive edge when buying, selling or investing in real estate. Call on us today: 617-835-0845 and enjoy the **RTN Realty Advisors difference and savings!** For more information please visit our website: [RTN Realty Advisors, LLC](http://RTNRealtyAdvisors.LLC) We also have nine locations: Brookline, Waltham, Marlborough, Worcester, Hudson, Amesbury, Danvers, Tewksbury, Dorchester ... and our consultants will also travel to you at your home or workplace. * RTN Realty Advisors, LLC*, a wholly owned subsidiary of RTN Federal Credit Union, can help members and non-members alike with real estate needs. *This is to give you notice that RTN Federal Credit Union has a business relationship with RTN Realty Advisors LLC. RTN Realty Advisors LLC is wholly owned by RTN Federal Credit Union and this referral may provide RTN Federal Credit Union a financial or other benefit. For further information, please see the [Affiliated Business Arrangement Disclosure](#).*

MORTGAGE NETWORK:

Mortgage Network offers specialized mortgage services for **employees of Partners Healthcare**. They are a local lender with local operations to provide you with a smooth and stress-free mortgage process. For more information call Brian Cavanaugh at 617-771-5021 or email him at Bcavanaugh@MortgageNetwork.com

MORTGAGE MASTER, Inc.:

102 Elm Street, Walpole, MA 02081. Please mention your Partners affiliation when contacting my office. For more information about rates, rate tracking service or general information please contact Mario Vivado at 781-964-5152 or e-mail mvivado@mortgagemaster.com For employee references please click on <http://www.linkedin.com/in/mariovivado>. **All employees and all affiliate employees** will receive the best possible service, rates and discounts. In addition, no cost attorney buyer consultation and review of P&S is an option when you use our services when purchasing a property. Second largest non-bank lender in the country. NMLS # 21572 / MA LIC # ML021572 / MA LENDER # MC4488

REAL ESTATE

COBBLESTONE REALTY LLC:

Cobblestone Realty is offering real estate listings for sellers at 4% vs. 5% commission. We are also offering other deals and if you would like to find out more, please contact Brian Whalen or Anthony King at 508-889-9785 or Brian@recobblestone.com. You can also visit their website at cobblestonecares.com. Cobblestone is limited to Massachusetts at this time.

KELLER WILLIAMS REALTY:

When buying, or selling your home, closing costs can add up quickly, so as a preferred Real Estate Agent of the Partners Perks Program, he gives back 25% of his GROSS commission to ALL Partners Healthcare employees when they BUY and/or SELL their home with him. By state regulation, they cannot give back cash or check at the closing so they have designed it so that clients receive this credit which gets applied towards the closing costs and prepaid items and is disclosed right on the HUD. This credit on average keeps roughly \$2,500 in your bank account, rather than having to use your own money to pay this amount towards closing costs. Keller Williams Realty, Mobile: (617) 590-6079, kevindoyle@kw.com

REMAX TRINITY: Team Zambrano, Realtors®

Team Zambrano is an award winning real estate team with over a decade of professional experience. Team Zambrano, a team of three full-time Realtors®, is offering a 20% (sometimes higher) rebate/discount of their commission to ALL Partners Healthcare Employees who choose to work with them.

For **Partners employees** looking to SELL, Team Zambrano is offering a commission reduction which is higher than a 20% discount. These discounts will apply to single side of the sale/transaction, up to \$5,000 depending on purchase price!

For BUYERS, Team Zambrano is offering a 20% credit of their side of the commission which can be used towards BUYERS' closing costs.

Team Zambrano will guide you through the whole process and along the way will strive to exceed your expectations! Please call Ricardo Zambrano (781) 521-3491. Hablamos Español!

CHESTNUT HILL REALTY:

Start Living with Chestnut Hill Realty. With over 5,000 apartments in our portfolio that is located throughout Boston neighborhoods including, but not limited to, Longwood, Coolidge Corner, Harvard Square, Fenway, and Newton, Chestnut Hill Realty has made every effort to ensure that apartment rentals are not only well-positioned within their neighborhoods - close to public transportation, schools and shopping, but that the neighborhoods they are a part of are desirable and well-placed.

Preferred Employer Program:

BWH, MGH, and Partners employees will receive up to \$1,000 off the first month when they move into a Chestnut Hill Realty community.

Contact Information:

www.CHR-Apartments.com

Josh Chisholm

Business Development Manager

jchisholm@chestnuthillrealty.com

(617) 469-6532