

# Summary of Benefits

## **HEALTH CARE PLANS**

UMMC offers three health plan choices and the flexibility to waive coverage if you have insurance elsewhere.

All of the plans are contributory for all levels of coverage. All three plans — Gold, Silver and Bronze will pay higher benefits, and cost you less money out of pocket if you go to a physician or hospital in the UMMS Choice Network.

- The Gold Plan cost more out of your paycheck, and has the highest level of coverage with fewer out-of-pocket expenses at the time of service.
- The Silver Plan has a lower cost out of your paycheck but higher costs at the time of service.
- The Bronze Plan is a high-deductible option, meaning you will pay out of pocket for all of your expenses until your deductible is met. However, the premiums are lower. (Deductible does not apply to preventative care services.)
- Employees enrolled in the Bronze Plan also have the option of utilizing a Health Savings Account (HSA). HSAs are like personal savings accounts used specifically for health care expenses.

Prescription Drug Benefits - All of the health care plans offer prescription benefits.

## **DENTAL CARE PLAN**

There are two dental plans to choose from, a standard plan and an enhanced plan. Both plans are through Delta Dental and provide a variety of services up to a maximum of \$1,250 for the basic plan and \$2,000 for the enhanced plan per member each plan year. For some services there is a plan year deductible of \$50 for individuals and \$150 per family. The employee contributes toward the cost of the plan.

## **VISION PLAN**

Vision plan benefits are provided through EyeMed. You may receive services and materials from any licensed optometrist, ophthalmologist, or dispensing optician, including those in retail locations. If you see a provider in the EyeMed network, you pay only copays (fixed-dollar amounts) for a vision exam and standard eyeglass lenses and get discounted pricing for other services and materials.

Coverage Ends on the last day of the month in which the termination or status change to a non-benefits eligible position is effective. If you have been on a leave for a continuous 12 months, benefits will end on the last day of the month in which the 12-month period is reached.

## **PAY DUE TO ABSENCES OR ILLNESSES**

Residents and Fellows accrue 15 days of sick time per year. If you are sick or injured and cannot work you must apply for short-term disability. See Policy GMS-E Leave of Absence Benefits

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## **DISABILITY INSURANCE**

UMMC provides you with Short- and Long-Term disability income protection. Benefits are available if you are determined to be disabled as defined by the Plan.

The Short-Term Disability plan covers benefit-eligible residents and fellows scheduled to work 40 or more hours per pay period. You are eligible to receive 100% of your weekly base salary for up to six weeks once during your GME recognized training program. If your leave continues beyond six weeks or you have more than one absence during your program, you are eligible to receive 60% of your weekly base salary, up to a maximum of \$2,500 per week. Benefits may continue for a maximum of 180 days. Beyond 180 days, you may be eligible for long term disability.

The Long-Term Disability plan covers residents and fellows who work at least 40 hours per pay period. The benefit pays 60% of monthly base salary after short term disability benefits and all paid leave has been exhausted.

## **LIFE INSURANCE**

UMMC provides a basic life insurance benefit that is equal to 100% of your base salary, up to \$50,000. The carrier is VOYA Insurance Company and the cost of the insurance is paid by UMMC.

UMMC offers the opportunity to purchase supplemental term life insurance to benefit-eligible employees. You may purchase additional insurance for yourself, your spouse, and dependent children at competitive, age-rated premiums. Payments are made through the convenience of payroll deductions. The maximum benefit allowed is \$750,000.

## **UMMC 403(b) PLAN**

All employees who receive regular paychecks from UMMC may participate in the Retirement Savings Program - 403(b) Plan. This voluntary program allows you to contribute money for long-term savings on a tax deferred basis.

## **FLEXIBLE SPENDING ACCOUNTS (FSAs)**

UMMC offers a Health Care and Dependent Care Flexible Spending Account Program. The program runs from 7/1 through 6/30. FSAs allow you to set aside pretax dollars through payroll deduction to pay for eligible health and/or childcare expenses. You must enroll within 31 days of your employment start date. If you fail to enroll, your next opportunity will be during the annual open enrollment period, held in May, unless you have a qualifying life event that affects your eligibility for these benefits. Qualifying life event changes must be submitted online through HRConnections within 31 days of the qualifying life event or the change won't be allowed.

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## **PAID LEAVE BENEFITS**

Residents and Fellows scheduled to work 64 or more hours per bi-weekly pay period are entitled to 120 hours of vacation leave per contract year. Balances do not carry forward into the next contract year, and there is no pay-out for unused vacation leave. See Policy GMS-N Paid and other Leave Benefits.

Residents and Fellows are eligible for a one-time paid leave for approved medical, parental, or caregiver leave(s) of absence. This benefit allows you to be paid 100% of your weekly base salary for up to six weeks. You must apply for a leave of absence through Lincoln Financial Group in order to receive this benefit.

## **HIV BENEFIT**

This benefit provides additional compensation to employees who contract HIV as a result of an on-the-job HIV exposure at UMMC. It pays a lump sum equal to twice an employee's annual base salary up to a maximum benefit of \$250,000. The benefit will be paid after the employee has been diagnosed as being HIV positive within six months of an on-the-job HIV exposure at UMMC. The benefit is paid by UMMC.

## **MILITARY TRAINING LEAVE**

If you are a member of the National Guard or the Federal Military Reserve, you are permitted up to two weeks of leave per year for military training. If your military pay is less than your normal wages, UMMC will pay the difference. Other military leave will be approved in accordance with applicable federal law.

## **CONTINUING EDUCATION BENEFIT**

The Medical Center provides the Employee Continuing Education benefit for registration fees for current job-related conferences and seminars, advanced certification exam fees, certification review course fees, tuition costs for non-credit courses that offer continuing education units (CEUs), professional dues, etc. Additional details regarding eligibility, benefit amounts, eligible expenses, and application, see UMMC HR Policy 4.1.0 Education Assistance Policy.

## **EMPLOYEE TUITION REIMBURSEMENT/EDUCATIONAL ASSISTANCE PROGRAM**

The Medical Center reimburses up to \$3,000 for undergraduate studies per calendar year and up to \$5,000 for graduate studies per calendar year. Employees will be reimbursed for 100% of tuition costs if attending an accredited college or university up to the maximum benefit for full-time and part-time employees (a parttime employee will receive pro-rated benefits). Employees who matriculate from undergraduate to graduate courses within the same calendar year will be capped at \$5,000 for reimbursement. Employee Tuition Reimbursement will cover tuition fees, registration fees (excluding late registration charges), applicable lab fees (labs that are associated with science or clinical courses) and challenge exams.

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See UMMC HR Policy 4.0.0 Educational Assistance Program for additional details regarding eligibility, reimbursement process and eligible schools.

## **DIRECT DEPOSIT**

UMMC offers you the convenience of having your bi-weekly pay directly deposited into up to three accounts of your choice at any financial institution.

## **WORKER'S COMPENSATION**

You are covered for medical expenses and lost work time due to injury or illness that is job-related. Also, your survivors are protected in case of your death due to a job-related injury or illness.

## **EMPLOYEE ASSISTANCE PROGRAM**

The Employee Assistance Program (EAP) is a free, confidential counseling and referral service available to all employees and their family members. The EAP is staffed by trained mental health professionals, and all EAP services are provided free of charge to employees. This program is separate from the health plans provided by UMMC.

## **PHYSICIAN IMPAIRMENT AND COUNSELING PROGRAM**

Information about physician impairment, including substance abuse, counseling and other support services is contained in the UMMC Physician Impairment and Counseling policy (Policy # GMS-M). UMMC will provide Resident/Fellow with access to appropriate and confidential counseling, medical and psychological support services.

## **MTA COMMUTER BENEFIT PROGRAM**

The MTA Commuter Benefit Program allows employees to order and save money on their monthly MTA pass through the convenience of pre-tax, payroll deductions. MTA passes can be used for unlimited travel on local buses, the Light Rail or the Metro Subway.

## **CAREBRIDGE WORK-LIFE SERVICES PLAN**

Carebridge is an innovative work-life services program that provides professional consultation, referral and information to help with a variety of personal and family needs. Carebridge counselors can assist in the following areas:

- Childcare
- College planning
- Financial planning

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- Stress management
- Eldercare
- Adoption information
- Relocation concerns
- Continuing education

Call toll free, 1-800-437-0911 for assistance from a Carebridge counselor.

## **PRE-TAX PARKING**

UMMC offers an extensive array of parking locations for a variety of prices. Parking fees are deducted on a pre-tax basis from the employee's paycheck unless provided by the Service or Division. All employees who elect a parking deduction through the parking office are automatically enrolled in the pre-tax parking benefit.

## **CAFETERIA DISCOUNT**

As an UMMC employee, you are eligible for a discount in the hospital cafeteria when you display your employee badge.

## **SOCIAL SECURITY**

UMMC contributes to this government plan in accordance with applicable law. Social Security is designed to provide individuals with retirement income, benefits in case of disability or death and Medicare benefits.

## **COBRA**

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you have the right to continue your medical and dental coverage in the event you leave UMMC or your benefit eligible status changes. Under COBRA, you pay the full cost of these plans plus an additional 2% administrative fee.

**Please note:** This is a summary of the benefits currently available. The terms of the plans described herein are governed by the formal Plan Document. In the event of a conflict between this summary and the Plan Document, the Plan Document shall control. UMMC reserves the right to modify, amend, suspend or terminate any plan at any time, and for any reason. For details on any of the programs described, please contact the HR Connections Service Center at 1-855-486-6747.

Residents/Fellows who are not on the UMMC payroll must contact their Human Resources and/or Payroll Office to determine the benefits available to them under the terms of their employment.