

## FULL TIME MEDICAL RESIDENTS 2011

### HEALTH PLAN

*Upon Employment*

#### ***Why should Team Members enroll in the Health Plan?***

- If you/dependents frequently visit the doctor, and like knowing your out-of-pocket costs, the Copay Plan might be the best plan for you.
- If you/dependents are in good health, like making your own medical decisions, and only see a doctor for your annual checkups, you may want to take advantage of the Co-insurance plan.
- Affordable Premiums paid through payroll deductions on a pre-tax basis.
- Additional benefit of prescription coverage.
- Preventive care is covered at 100% on both health plans.
- The **Copay Plan** and the **Co-insurance Plan** provide access to the Memorial Health Partners network.
- The MHP Network is designed so you can receive care from Memorial Health's contracted physicians and many other physicians that may not necessarily practice at Memorial University Medical Center.
- A major advantage of this network is to help save the Team Member/families costs on their copays and coinsurance.
- PHCS network (Private Health Care System) for Team Members living outside of the MHP network area.

### FLEXIBLE SPENDING ACCOUNTS (FLEX ACCOUNTS) *Employment*

*Upon*

#### ***What are the advantages of the Flex Accounts?***

- Increased take home pay by 2-5%.
- Healthcare Flex Account reimburses you for medical expenses:
  - Copays/Deductibles
  - Prescriptions/Over-the-counter medications with doctor's prescription
  - Vision
  - Dental
- Maximum Healthcare Flex Account contribution is \$3,900 per year.
- Day Care Flex Account reimburses you for expenses related to care for a dependent while you and your spouse are at work.
- Maximum Day Care Flex contribution is \$5,000 per Year.
- Please keep in mind that these are "use it or lose it" options.
- Any monies pledged for contribution to these accounts are forfeited if not used by March 15th following the plan year.

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**DENTAL INSURANCE**  
***Administered by Metlife/Dental***

***Upon Employment***

***What type of Dental Plan does Memorial Offer?***

- Low option and a high option offered through Met Life.
- Premiums paid fully by the participating Team Member with pre-tax dollars through payroll deductions.
- 2 cleanings per year.
- Network of providers but no penalty to visit any dentist you prefer.
- No deductible applies to preventive care.
- Preventive care paid at \$100%.
- Basic & Major Care have to pay \$50 deductible first before the plan pays its portion; family is \$150 deductible:
  - Basic Care is paid at 80%
  - Major Care is paid at 50%
  - Orthodontia Care is paid at 50%
- Annual maximum benefit – Low Option is \$1,250.
- Annual maximum benefit – High Option is \$1,500.
- Lifetime dependent orthodontia maximum is \$1500.
- Benefits for care under the “Low Option Plan” are covered according to Usual, Customary, and Reasonable (UCR) charges as determined by the 80th percentile of the provider’s zip code area.
- Benefits for care under the “High Option Plan” are covered according to Usual, Customary, and Reasonable (UCR) charges as determined by the 90th percentile of the provider’s zip code area.

**VISION INSURANCE**  
***Upon Employment***  
***Administered by Humana/Vision***

You may enroll yourself and your eligible family members in the Plan, which covers eye exams, prescription lenses, frames or contact lenses, and LASIK surgery.

When you seek vision services from a provider who participates in the Humana Vision network, you receive the higher, in-network level of benefits; your provider also files your claims.

**Please see your 2011 Benefits Guide for more detail on copays and allowance for In-Network and Out-of-Network Providers**

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## **LIFE INSURANCE (TERM)**

*Upon Employment*

### ***How does Memorial provide life insurance for Team Members and family members?***

- Receive Basic Life and Accidental Death & Dismemberment at no cost.
- Team Members receive 1x base annual earnings rounded to the next \$1,000 but not to exceed \$100,000.
- Additional coverage – in increments of 1, 2, 3, or 4 times your base salary up to a maximum of \$650,000 – is available at your expense.
- Additional coverage above \$350,000 must be approved by the insurance company.
- Family Life Insurance for your spouse and dependents is also available.

## **LONG TERM DISABILITY INSURANCE**

*Upon Employment*

### ***How does Long Term Disability work?***

- Unable to work for an extended period of time because of sickness/injury.
- Helps replace part of your pay, so you can provide a steady source of income until you are able to return to work.
- Begins upon employment.
- Benefits are payable after 90 days of disability.
- Pays up to \$5,000 per month for total and permanent disability.
- HIV and AIDS covered.
- Loan pay-off provisions of up to \$150,000.
- Survivors benefit of 4x disability also provided.
- May convert to a portable plan upon termination.
- Benefits continue as long as you remain disabled and you require the regular attendance of a physician.
- If you are unable to return to your own occupation, you may be covered for a maximum of two years.
- If you are unable to return to any occupation, you may be covered to age 65.
- Premiums are paid by the organization.

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## **401(K) PLAN (Traditional Pre-Tax & Roth)**

***1st of month after 25 days  
of Employment***

### ***How can you prepare financially for retirement?***

- 401(k) Plan is a retirement savings plan.
- Three percent of pay will automatically be deducted from the Team Member's pay and contributed to their 401(k) account.
- Team Members may contact VALIC to increase or decrease their contribution.
- Memorial Health matches Team Member's contributions the first of the month after the Team Member has completed one year of plan eligibility:
  - You must be at least 21 years of age
  - Complete 1,000 or more hours of service
  - 100% of Team Member's contributions up to 3% of salary
  - 50% of the next 2% of salary
- Starting with the 2007 plan year, there is no vesting schedule.
- Quarterly statements will be provided.
- You may contact your VALIC representative at extension 20999.

## **AUTO AND HOMEOWNERS (VOLUNTARY PLAN)**

***Upon Employment***

- Individual coverage at group rates.
- Convenient payroll deductions.

## **WHOLE LIFE INSURANCE (VOLUNTARY PLAN)**

***Available only during open enrollment***

- Provided by UNUM.
- Provide death benefits to your beneficiaries if you pass away.
- You may purchase at group rates based on your age.
- Family coverage options available.
- Premiums post-tax and are paid through payroll deductions.

## **SHORT TERM DISABILITY (VOLUNTARY PLAN)**

***Available only during open enrollment***

- Provided by UNUM.
- Customize your short-term disability coverage.
- Offer several plans with various benefit durations and elimination periods.
- Affordable coverage.
- Individually owned policy that you can take with you.
- Premiums are post tax and are paid through payroll deductions.

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## **OTHER VOLUNTARY BENEFITS**

***Available only during open enrollment***

Memorial Health partners with Palmer & Cay to provide Team Members with access to the following benefit plans at group rates and providing the convenience of payroll deductions:

- UNUM Critical Illness
- Hyatt Prepaid Legal
- Accident insurance

Contact a representative during open enrollment for more information.

## **BUSINESS TRAVEL ACCIDENT INSURANCE**

***Upon Employment***

The organization pays the premium for \$25,000 of coverage that is payable if death results from an accident while traveling on organizational business. Travel to and from work is not covered.

## **VACATION AND MEDICAL LEAVE**

***Upon Employment***

- Receive 3 weeks of vacation annually approved by Program Director.
- Graduating senior residents awarded the last 5 working days of June as additional vacation time.
- Authorized up to 4 weeks of paid, FMLA qualified medical leave each year.
- Documentation from a licensed healthcare provider will be required.
- May use any unused vacation time (up to 2 weeks) toward an FMLA qualified medical leave.

## **ALLOWANCES/BENEFITS**

***Upon Employment***

- ***Relocation Allowance***
  - Up to \$1000 with receipts
- ***Education Allowance***
  - Resident physicians may be eligible for an Educational Allowance during the term of their contractual agreement as deemed appropriate and at the sole discretion of MUMC
- ***Uniforms***
  - Furnished and laundered at no charge
- ***Residents' Lounge***
  - Provided in the hospital.
  - Exclusive use of residents.
  - Refreshments furnished 24 hours a day.

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- ***On-Call Sleep Room***
  - Room for sleeping provided in the Medical Center.

## **MILITARY LEAVE**

***Upon Employment***

- Military training or reserve duty shall be granted without pay in accordance with applicable federal and state laws.
- During a period of engagement, Team Members on active duty will be paid the difference in their regular base wages and military pay.
- Employer matching contributions to the 401(k) plan will also be continued as long as Team Member contributions continue during active duty leave.

## **JURY DUTY LEAVE**

***Upon Employment***

If you are called for jury duty and serve on regularly scheduled work days, you will be paid your regular base wages. You may retain any earnings received from your jury duty service.

## **CREDIT UNION**

***Upon Employment***

A number of financial services are available:

- savings
- payroll savings
- loans
- IRAs
- Christmas Club

## **PARKING**

***Upon Employment***

Free, designated parking is available.

## **SERVICE AWARDS**

***After five years of employment***

Team Members who complete five years of service and, subsequently complete milestones of five additional years of service are honored.

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## **SOCIAL SECURITY**

*Upon Employment*

An amount equal to your share of Social Security taxes is paid by the organization to provide federal retirement and disability benefits.

## **EMPLOYEE HEALTH SERVICES**

*Upon Employment*

These services are free and include a pre-employment health screen, first aid, vaccinations and annual health screen.

## **HEALTHY FOR LIFE INCENTIVE PROGRAM**

*Upon Employment*

- Memorial's continued efforts to promote a healthy workforce
- Health benefits begin with the Health Premium Discount
- Maintain Health Premium Discount, follow these steps:
  - Complete annual screen at Employee Health during birth month
  - Based on lab results and health information collected, Employee Health will determine if you are Category 1, 2, or 3
- Category 1: Team Members have no further requirements to keep the discounted benefit
- Categories 2 & 3: Requirements to keep the discounted benefit
  - Meet with Healthy for Life coach/case manager
  - Sign Commitment Card
  - Meet your health goal – sign up for Healthy for Life the very first time, you will establish a health goal. 12 months from your birthday to meet that goal
- Incentives/Rewards
- Earn Points (Examples: Exercise, Flu Shot, Pap Test, Prostate Cancer Screening, Colonoscopy)

## **EMERGENCY TRAVEL ASSISTANCE PROGRAM**

*Upon Employment*

- Access 24 hours a day, 365 days a year
- Traveling internationally or domestically more than 100 miles away from home
- Access to doctors, hospitals, pharmacies, etc.

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***Enjoy all of the many other benefits that Memorial has to offer!***

- Professional and educational meetings
- Team Member assistance
- Recreational and Sporting activities
- Blood Donor Program
- Hospital gift shop discounts
- Discount program with local vendors:
  - Local Restaurants
  - Local Shopping
  - Cell Phone Providers
  - Mortgages
  - Banks
- Cafeteria and food vending services
- Unemployment insurance
- Workers' compensation
- Team Members eligible for Memorial Health's Health Plan Options are provided with membership to Fitness One at no additional cost. Discounted rates for family members.
- And other employee services and events.

**This summary covers the highlights of benefits. Although it is the intent of Memorial Health, Inc. to provide the best possible benefits to the extent it can prudently afford to do so, the organization reserves the right at any time to discontinue, to modify, or to amend any or all of the plan provisions and cost-sharing arrangements.**

**In all cases the legal plan document will apply.**

*REVISED 11/04/10*

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