

Section II: Benefits Summary

Adoption Assistance Program

All regular employees who are scheduled to work 24 hours or more per week are eligible for the Adoption Assistance Program. Related expenses will be reimbursed up to \$2,000 maximum benefit per child. Reimbursable expenses include legal, court and agency fees, foreign adoption charges, maternity expenses not covered for the birth mother, transportation expenses for bringing the child from a foreign country to the United States as well as transportation expenses for visiting the child.

Family/Medical Leave of Absence

It is the policy of Yale-New Haven Hospital to grant a leave of absence to employees who are absent from work due to physical or mental disability, parental needs for newborn or child adoption or the serious illness of a family member. The hospital is interested in ensuring that parental and family leaves of absence are granted in order to allow an employee personal time to meet family and parental needs. Under this policy, a family/medical leave of absence (FMLA) may be granted for a period up to 16 weeks during a 24-month period for all eligible house staff. Under some circumstances, additional time may be available if more than 12 months have elapsed since the beginning of the last FMLA. The leave may be paid, unpaid or a combination and is reserved for purposes of either child adoption, care of a newborn infant, the serious illness of a child, spouse, parent, parent-in-law or medical leave of absence for an employee who is absent from work due to a physical or mental illness or disability. It is the intention of the hospital to comply with the Federal Family and Medical Leave Act of 1993, as well as applicable federal or state statutes. For more information see FMLA policy.

Fertility Assistance

All regular employees who are scheduled to work 24 hours or more per week are eligible for the Fertility Assistance Benefit. Any procedure (such as artificial insemination, in-vitro fertilization and embryo transfer procedure) or medications not covered by your health care plan will be reimbursed up to a \$2,000 lifetime maximum benefit.

Reimbursement Accounts

Each year employees eligible for flexible benefits may elect to have a portion of their salary deducted on a before tax basis, to pay for medical expenses, and dependent care expenses. Use of these salary conversion dollars reduces the amount of gross income subject to income taxes and social security. Yale-New Haven Hospital matches 5% of the amount which an employee deposits in the Health Care and Dependent Care Flexible Spending Accounts.

Long-Term Disability

The hospital's house staff disability insurance program provides individual disability insurance coverage to a resident while in GME training at Yale-New Haven Hospital. This insurance provides salary continuation up to age 65 for eligible house staff once extended sick leave benefits cease. The residents (policy owners) may continue this policy after leaving Yale-New Haven Hospital. The plan provides: total disability, partial disability, future purchase option, indexing, portability and billing discounts.

Other Insurance Benefits

These benefits are provided to house staff at no cost to the resident.

- *Group Life Insurance:* Regular full-time resident staff members are covered for \$100,000 as of the first day of employment. This term life insurance has no cash value and if you die pays a benefit to your chosen beneficiaries.

- *Accidental Death & Dismemberment*: The life insurance policy provides \$100,000 coverage for accidental death and dismemberment while traveling on hospital business.
- *Insurance Benefit for Terminally Ill*: The group life insurance program allows the house staff family to obtain financial relief during an extremely stressful period. Terminally ill house staff may request to have a portion of the life insurance amount paid prior to death. Certain circumstances may qualify a resident to receive a lump sum payment of up to 50 percent of the life insurance amount.

Professional Liability

Yale-New Haven Hospital provides its residents with professional liability insurance coverage for professional activities performed within the scope of hospital-assigned duties. The insurance coverage is provided by Yale-New Haven Hospital while the resident is functioning within the medical center; however, insurance may be provided by an affiliate hospital if the resident is on rotation at that hospital. Insurance coverage generally is not provided for personal activities, such as moonlighting. Insurance coverage is provided for the duration of graduate medical training, but may exclude periods during which the resident is assigned exclusively to non-clinical duties, such as bench research. The insurance pays for the costs of legal defense, settlements and awards, and will protect the resident against awards from claims reported or filed after the completion of the residency as long as the case involves acts or omissions undertaken within the scope of the residency program.

Professional Leave

Professional leaves are determined at the discretion of the department on an individual basis due to need.

Same Gender Domestic Partner Coverage

Health care coverage will be available for documented same gender spousal equivalents. An affidavit of spousal equivalency form must be filed as part of the medical plan enrollment process. If you cover your spousal equivalent, the total cost of the medical, vision and/or dental coverage will be considered under IRIS rules as “imputed income” to you, and will be included in your W-2 earnings and will be subject to Federal, State, and local taxes.

Tax Sheltered Annuity

Through the tax shelter annuity program, you can save for the future while reducing your federal income taxes. Its advantages include:

- You may contribute up to \$14,000 on a before-tax basis
- Hospital match 1% to 3%; 100% vested after five years of service; partial vesting two years (25%), three years (50%), four years (75%)
- Your contribution and investment earnings are tax-sheltered until a distribution is made
- Over 100 Fidelity investment funds to choose from
- Personalized quarterly statements mailed to your home, plus online statements are available

Vacation

2-4 weeks, at the discretion of the department and its needs.

FLEXPLAN BENEFITS

Yale-New Haven Hospital offers the Yale New Haven Health Advantage Plus Plan at no cost to housestaff and their family members (spouse/children), separate dental and vision plans are offered at an additional charge and a prescription plan at minimum co-payment. Coverage is effective the first day of employment or orientation, whichever comes first.

Prescription Drug Plan

Employees and dependents are covered by the Prescription Drug Program administered by CaremarkPCS. The program offers two cost effective ways to fill prescriptions for covered drugs and medications: at participating retail pharmacies and, when you need maintenance drugs, by ordering through the mail.

Vision Care Coverage (In-Network)

- Provided through Vision Service Plan (VSP)
- Eye Exam (every 12 months) - \$15 co-pay
- Prescription glasses; Lenses (every 12 months) - \$24 co-pay, Frames (every 24 months), Contact Lens (every 12 months) - \$105 allowance; Extra discounts for VSP doctors

Delta Dental Plan

- *Delta Dental Plus Plan* covers 100% of preventative and 80% of restorative services, 50% of major services, 50% orthodontic services after a \$25 (single)/ \$50 (family) deductible.
- *Delta Dental Basic Plan* covers 100% of preventative and 80% of restorative services after a \$50 (single)/\$100 (family) deductible.

Medical Opt-Out

Employees who have coverage through another group plan and are electing to waive medical coverage are eligible to receive annual FLEXPLAN credits of \$800 for full-time employees and \$300 for part-time employees. If your spouse is covered by our organization's medical plan you may not receive the opt-out program.