

## YALE-NEW HAVEN HOSPITAL

### SUMMARY OF HOUSE STAFF BENEFITS

Yale-New Haven offers its residents and fellows a comprehensive benefits package. The following is a summary of the various house staff benefits offered at Yale-New Haven Hospital.

#### **Salary from 7/1/08 to 6/30/09**

PG1	\$50,200
PG2	\$52,500
PG3	\$55,200
PG4	\$58,000
PG5	\$60,300
PG6	\$63,300
PG7	\$65,800

Administrative Chief Residents receive an additional \$5,000, or a portion of it if shared with other Administrative Chief Residents.

#### **Vacation**

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

#### **Professional Leave**

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

#### **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, or 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.

#### **Long Term Disability**

The hospital has a disability insurance program that provides individual coverage to a resident/fellow while employed 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/fellows (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.

#### **Professional Liability**

Yale-New Haven Hospital provides its residents and fellows 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/fellow is functioning within the medical center; however, insurance may be provided by an affiliate hospital if the resident/fellow is on rotation at that hospital. Insurance coverage generally is not provided for personal activities, like 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, like 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.

#### **Employee Assistance Program**

Yale-New Haven Hospital offers free, prompt, professional problem assessment, brief counseling and/or referral to other resources for ongoing help for employees and their immediate family. These services are provided through the YNHHS Employee Assistance Program.

## **Parking**

Secure on-site parking in the Air Rights Garage is provided to house staff at a subsidized rate through payroll deductions.

## **Financial Benefits Program**

1. Yale-New Haven Federal Credit Union Savings, IRAs, Checking and other services
2. Bank of America – Free checking with Direct Deposit, Automatic Teller Machines and Preferred Credit, in addition to all other banking needs
3. Direct deposit into participating banks
4. U.S. Savings Bonds
5. Personal Lines of Insurance (auto, homeowners)
6. Voluntary Life Insurance (self, spouse, children)
7. Long Term Care Insurance

## **FLEXPLAN BENEFITS**

Medical insurance is provided to house staff and dependents at no cost to the resident/fellow.

### **Medical Plan**

*Yale-New Haven Hospital Advantage Plus Plan* offers in and out-of-network options. In-network expenses are paid at 100% with \$20 co-pay for office visits. Out-of-network expenses are paid at 70% with a \$350 (single)/\$700(family) deductible. This is a “Preferred Provider Organization” (PPO) type of plan and uses the Anthem Blue Cross/Blue Shield of CT “Century Preferred” network of providers.

*Prescription Drug Program* Employees and dependents are covered by the Prescription Drug Program administered by CVS Caremark. The employee’s charge for a 30 day supply of a covered prescription is a 10% coinsurance (\$8min/\$23 max) for a generic drug, a 20% coinsurance (\$20 min/\$45 max) for a brand name drug on the formulary list and a 40% coinsurance (\$30 min/\$60 max) for brand name drug not on the formulary list. Maintenance drugs taken on a regular basis for chronic conditions must be purchased via mail order.

### **Vision Care Coverage (In-Network)**

- Vision Care coverage is provided through Vision Service Plan (VSP) and their participating providers. It is selected separately from medical and dental coverage at an additional charge.
- Exam: covered in full every 12 months after \$15 copay.
- Corrective Lens: standard lenses are covered in full every 12 months after a \$15 co-pay for lenses and frames.
- Frames: large selection of frames is covered in full (up to \$155) every 24 months. Plus, 20% discount off any out-of-pocket costs.
- Contact Lenses: \$155 allowance every 12 months when you choose contacts instead of glasses. Plus, the VSP doctor provides a 15% discount off his/her professional services.

### **Delta Dental Plans**

You will be able to choose dental coverage at an additional charge under one of the following plans.

- *Delta Dental Plus Plan* covers 100% of preventative and 80% of restorative services, 50% of major services, 50% orthodontic services after a \$50 (single)/\$100 (family) deductible.
- *Delta Dental Basic Plan* covers 100% of preventative and 80% of restorative services after a \$50 (single)/\$100 (family) deductible.
- Dental Coverage elections can be changed only for **even** plan years (e.g. 2008, 2010..)

### **Medical Opt-Out**

Employees who have medical 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 payment.

### **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 designated beneficiaries.

- *Accidental Death & Dismemberment*: The insurance coverage provides up to \$100,000 coverage for any accidental death or dismemberment injury.
- *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.

### **Flexible Spending 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 out of pocket 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. This is a calendar election.

### **Matching Tax Sheltered Annuity (TSA) Plan**

A matching Tax Sheltered Annuity (TSA) 403(b) Plan is available to you. Employees have the opportunity to set aside their own money on a before tax basis in the TSA for retirement. This has the advantage of a YNH match of 3% on the first 5% of salary, plus the participating employee does not pay taxes on the deferred amount of earnings until paid out. You become 25% vested in YNH match after 2 years of service – 3 years/50%, 4 years/75% and 5 years/100%.

### **Same Gender Civil Union Partner**

Employees who have entered into a Civil Union in either CT or VT will be eligible to add their partner to our medical, dental, vision care, and dependent life insurance plans. Proof of Civil Union must be provided.

### **Adoption Assistance**

Adoption – Reimbursable expenses include legal, court and agency fees plus foreign adoption charges; expenses reimbursed up to \$2,000 maximum benefit per child.

### **Personal Insurance Options**

House staff may have the opportunity to purchase homeowner, automobile, boat, condominium and/or personal liability insurance at a discount through payroll deductions. This program is an individual policy and subject to the guidelines of the insurance carrier.

### **House Staff Loans**

Loans of \$500. are available to house staff in need through the House Staff Office, Tompkins 209. The maximum loan during residency cannot exceed \$1,000. These loans are interest-free during training, start accumulating interest upon completion of appointment, and are due and payable three years after appointment completion.

### **Additionally, house staff is provided**

- oncall rooms for every service
- white lab coats (laundry services not provided)
- a lounge for house staff with TV, VCR, 24-hour brewed coffee, food provided every night, refrigerator, SCM terminal

### **Housing**

Yale-New Haven Hospital does not provide Housing or subsidy for housing.

### **Moving Expenses**

Yale-New Haven Hospital does not provide moving expenses or subsidy for moving.

**Yale-New Haven Hospital requires mandatory drug testing for new employees. Failure to submit to such testing will disqualify a person from employment.**

For additional information about employee benefits, contact the Benefits Office at 688-2401

### **Equal Employment Opportunity, Male/Female/Disabled/Veteran**

2008-09 Benefits Summary  
October 14, 2008