

**UNIVERSITY OF ROCHESTER SUMMARY OF BENEFITS FOR RESIDENTS AND FELLOWS (TRAINEES)  
2009 - 2010**

6/17/2009

<b>Category</b>	<b>Benefit</b>
<b>Professional Liability Insurance (Malpractice)</b>	Professional liability insurance is provided by the University's insurance program for activities that are required to complete an ACGME-approved program of medical education. The same policy also covers Strong Health moonlighting activities. During rotations to other hospitals, coverage is provided by the affiliated hospital. The coverage form is claims-made and is modified to include "Tail" Coverage.
<b>Health Care Plans</b>	Effective the date of appointment. Choice of 4 plans that provide hospital, surgical and medical coverage. All of the plans are Preferred Provider Organizations (PPO) meaning that no referral is required.
<b>Wellness Program</b>	Trainees enrolled in the University Health Care Plans can receive a free biometric screening and complete an annual Health Assessment for a \$100 incentive.
<b>Dental Assistance Plan</b>	Traditional Dental Assistance Plan is available upon appointment. Assists with preventive, as well as basic and major restorative dental expenses. Medallion Dental Plan is offered during Open Enrollment period for coverage effective January 1 <sup>st</sup> . This plan provides a higher schedule of benefits; trainees contribute a share of the premium.
<b>Group Auto &amp; Home Insurance</b>	Group rates for auto and home insurance policies. Paid for by the resident or fellow by convenient payment options of, payroll or bank account deductions.
<b>University Home Ownership Incentive Program</b>	New homeowners in Sectors 4 or 6 of the City of Rochester are eligible for \$3,000 from the University, \$3,000 from the City and up to \$3,000 from either Advantage Federal Credit Union or Canandaigua National Bank & Trust.
<b>Flexible Spending Accounts (FSA)</b>	Allows trainees to put aside money tax-free to cover eligible out-of-pocket medical/dental or dependent care expenses. All FSA's run on a <u>calendar</u> year basis and FSA elections must be made again during the fall open enrollment for the next calendar year.
<b>University-paid Basic Term Life Insurance</b>	Coverage equal to 150% of annual salary, with minimum of \$15,000 (\$7,500 if part-time) and maximum of \$50,000 (\$25,000 if part-time). Paid for by the University.
<b>Employee-paid Optional Group Life Insurance</b>	May elect Group Universal Life (GUL) or Group Optional Term Life (GOTL) coverage of 1 to 6 times annual salary, up to a maximum of \$1,500,000 immediately upon appointment. Paid for by the trainee. If optional GUL or GOTL is elected, you are also eligible to purchase Group Term coverage for your spouse/domestic partner and dependent children.
<b>Sick Leave Plan for Short-Term Disability</b>	Full salary is continued during sick leave for up to the full period of the one-year appointment or according to the University's schedule under the Sick Leave Plan for Short-Term Disability, whichever provides the greater benefit.
<b>Long-Term Disability (LTD) Plan</b>	Must choose full LTD coverage and meet service criterion, then when totally disabled for more than six months, guarantees 60% of up to \$60,000 per year of covered salary. Paid for by the University for trainees. Benefits are provided until normal social security retirement age. Graduating house staff officers are able to convert to an individual policy, up to \$3,000/month, without any medical underwriting.
<b>Supplemental Disability Insurance</b>	URMC house staff officers can apply for a supplemental policy during their program. Coverage can raise coverage beyond 100% of income and defer as much as \$9,000/month of guaranteed coverage to protect future earnings. Medical and financial underwriting is required during the initial application process. Coverage can provide lifetime benefits and a selection of options.
<b>Vacation</b>	Trainees receive at least three weeks of vacation per year. Additional vacation time and/or time for attendance at scientific or medical meetings may be allowed at the discretion of the Department.
<b>Retirement Program</b>	Trainees are immediately eligible to make voluntary contributions to TIAA-CREF and/or Mutual Funds (Fidelity, T. Rowe Price and Vanguard), but are not eligible to receive a University Direct Contribution.
<b>Tuition Benefits for Self</b>	Full-time residents and fellows are eligible upon appointment for tuition waiver at the U of R for up to 2 credit courses in each relevant period (e.g. semester or quarter).
<b>Tuition Benefits for Spouse / Domestic Partner</b>	Spouses/domestic partners of full-time residents and fellows are eligible upon appointment for tuition waiver at the U of R for 1 course in each relevant period at 50%.
<b>Leave of Absence</b>	Trainees may be eligible for Family Medical Leave Act or the University's Leave of Absence program. Detailed information is available in the Resident Manual which is available on the GME web site.
<b>Effect of Leave on Training</b>	Any Leave of Absence, Short-Term Disability or other time off which results in the trainee's failure to meet the minimum requirements for training time set forth by the appropriate board will result in an extension of the trainee's training program.
<b>Lab Coats/Scrubs /Laundry</b>	Three lab coats are provided to new trainee at orientation. Three lab coats are provided each year to continuing trainees in January/February and in selected programs for continuing trainees a combination of lab coats and scrubs. No laundry services are provided.

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<b>Services</b>	
<b>Meals</b>	The GME Office provides \$7/meal for scheduled in-house, overnight call.
<b>Call Rooms</b>	Call rooms are provided for those programs who require their trainees to have in-house, overnight call.
<b>Athletic Facilities</b>	All employees of Strong Memorial Hospital are eligible to join the Medical Center's Fitness & Wellness Center, or the Robert B. Goergen Athletic Center on River Campus.
<b>Credit Union</b>	Employment by the University entitles you to become a member of the Advantage Federal Credit Union.
<b>Short Term Loans</b>	The Office for Graduate Medical Education can assist you in securing a short term, interest-free loan of up to \$500, as available.
<b>Life Support Training</b>	Strong Memorial Hospital will pay for trainee training in BLS, ACLS, ATLS, NRP, or PALS as deemed necessary by the program.