

**UNIVERSITY OF ROCHESTER SUMMARY OF BENEFITS FOR RESIDENTS AND FELLOWS (TRAINEES)
2012-13**

03/22/2011

Category	Benefit
Professional Liability Insurance (Malpractice)	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.
Health Care Plans	Effective the date of appointment. Choice of 4 plans that provide hospital, surgical and medical coverage; all of the plans are No Referral Required options. (Please see pgs 20-23 of the 2011 Health Program Decision Guide for plan comparisons.)
Dental Assistance Plans	Choice of two dental plans upon appointment (Effective 01/01/2011): Traditional Dental Assistance Plan provides 100% in-network preventive, basic and limited major restorative dental assistance coverage. Medallion Dental Plan provides a 100% in-network preventive, basic, higher major restorative dental coverage, as well as orthodontia for children under the age of 19. Trainees contribute a share of the premium for both plans. (Please see pgs 38-41 of the 2011 Health Program Decision Guide.)
Flexible Spending Accounts (FSA)	Allows trainees to put aside money into a tax-free Health Care FSA to cover eligible out-of-pocket medical, dental, and vision expenses and/or into a Dependent Care FSA to cover eligible dependent/child/daycare expenses. Offered at time of initial appointment or during the University's annual Open Enrollment period for coverage effective the following January 1 st . Federal regulations require an annual election for FSA accounts.
Wellness Program	Trainees and spouses/domestic partners are eligible to receive a free biometric screening and eligible to take a Personal Health Assessment. Trainees and spouses/domestic partners enrolled in a University Health Care Plan may be eligible to receive a \$100 incentive for completing the PHA. Trainees and spouse/domestic partners who are enrolled in a University Health Care Plan may be eligible to participate in and be eligible for a \$100 cash incentive if successfully completing a Personal Health and/or Wellness Program. (Please see pgs. 8-13 of the 2011 Health Program Decision Guide.)
University-paid Basic Term Life Insurance	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.
Group Universal Life (GUL)/ Group Optional Term Life(GOTL) Insurance	May enroll for GUL or Optional Term 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 Term Life is elected, you are also eligible to purchase Optional Term coverage for your spouse/domestic partner and dependent children.
Sick Leave Plan for Short-Term Disability	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.
Long-Term Disability (LTD) Plan	URMC provides disability coverage that will pay a monthly benefit in the event of a disability due to a sickness or an injury that starts while you are insured and you are disabled for more than six months. Plan pays 60% of covered income up to \$3,000 per month.. Benefits are provided until normal social security retirement age. Plan is paid for by the University for trainees. Graduating house staff officers are able to covert to an individual policy, up to \$3,000/month, without any medical underwriting.
Supplemental Disability Insurance	URMC provides disability coverage that will pay a monthly benefit in the event of disability due to a sickness or injury. The plan also provides options upon completion of a residency or fellowship. The Guardian Life Insurance Company of America underwrites this policy.
Vacation	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.
Retirement Program	Trainees are immediately eligible to make voluntary tax-deferred contributions to TIAA-CREF and/or Mutual Funds (T. Rowe Price, Vanguard and Fidelity), but are not eligible to receive a University Direct Contribution.
Tuition Benefits for Self	Eligible upon appointment for tuition waiver at the U of R for up to two (2) credit courses in each relevant period (e.g. semester or summer).
Tuition Benefits for Spouse / Domestic Partner	Eligible upon appointment for tuition waiver at the U of R for one (1) course in each relevant period at 50%.
Leave of Absence	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.
Effect of Leave on Training	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.

Lab Coats/Scrubs /Laundry Services	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.
Meals	The GME Office provides \$7/meal for scheduled in-house, overnight call.
Call Rooms	Call rooms are provided for those programs that require their trainees to have in-house, overnight call.
Athletic Facilities	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
Credit Union	Employment by the University entitles you to become a member of the Advantage Federal Credit Union.
Short Term Loans	The Office for Graduate Medical Education can assist you in securing a short term, interest-free loan of up to \$500, as available.
Life Support Training	Strong Memorial Hospital will pay for trainee training in BLS, ACLS, ATLS, NRP, or PALS as deemed necessary by the program. See Resident & Fellow policy manual for details.
Group Auto & Home Insurance	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.
University Home Ownership Incentive Program	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. Must be a University employee to be eligible.