

University of Rochester Benefits Overview for Residents and Fellows (Trainees)

Category	Benefits
<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 two (2) plans that provide hospital, surgical and medical coverage; all of the plans are No Referral Required options. Please see the <a href="#">2018 Health Program Guide</a> as well as the <a href="#">2018 Plan Comparison Chart</a> for plan details.
<b>Dental Assistance Plans</b>	Effective the date of appointment: Choice of two (2) plans that provide 100% in-network preventive coverage as well as dental assistance coverage for basic and major restorative services. Trainees contribute a share of the premium for both plans. Please see the <a href="#">Dental Plans website</a> for details.
<b>Flexible Spending Accounts (FSA) Health Care, Dependent Care, Limited Purpose Health Care</b>	<p>Allows trainees to put aside money into a tax-free:</p> <ul style="list-style-type: none"> <li>• Health Care FSA (\$100 Min/\$2,550 Max) to cover qualified medical, dental, and vision expenses</li> <li>• Dependent Care FSA (\$100 Min/ \$5,000 Max) to cover qualified dependent/child/daycare expenses</li> <li>• Limited Purpose FSA: (\$100 Min/\$2,550 Max) to cover pre-deductible vision and dental expenses</li> </ul>
<b>Health Savings Account (HSA)</b>	If you are enrolled in the YOUR HSA-Eligible Plan, you have the option to enroll in a Health Savings Account. Contribution limits: \$3,350 single/\$6,750 family, pro-rated per year. The University will provide a prorated contribution of \$200/individual or \$400/trainee with one or more covered dependents who enrolls in the YOUR HSA-Eligible Plan and certifies their eligibility to have an HSA.
<b>Wellness Program</b>	Trainees and spouses/domestic partners enrolled in a University Health Care Plan are eligible to receive a \$125 incentive for completing their biometric screening and Personal Health Assessment. <a href="#">Eligible individuals</a> may receive a \$100 incentive for completing a lifestyle management program, and an additional \$100 for completing a condition management program. Please visit the <a href="#">Well-U website</a> and view the program catalogue for a complete overview of the YOURhealth employee wellness program.
<b>Employee Assistance Program (EAP)</b>	All Trainees and household members are eligible to receive EAP services up to 5 times each per calendar year. Visit the <a href="#">Strong EAP website</a> for details.
<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) immediately upon appointment. Paid for by the University.
<b>Group Universal Life (GUL)/ Group</b>	May enroll for GUL or GOTL insurance of 1 to 6 times annual salary, up to a maximum of \$1,500,000 immediately upon appointment. Paid for by the trainee. If GUL or GOTL is elected, you are also eligible to purchase

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<b>Optional Term Life (GOTL) Insurance</b>	Group Term Life insurance for your spouse/domestic partner and dependent children.
<b>Sick Leave Plan for Short-Term Disability</b>	Effective January 1, 2013, full salary is continued during sick leave for up to six (6) months. Disabilities beginning prior to January 1, 2013 will be grandfathered under current disability benefit up to the full period of the one-year appointment.
<b>Workers' Compensation</b>	Effective January 1 2013, benefits for new and existing workers' compensation claims will be paid based on NYS Workers' Compensation regulations rather than coordinated with the sick leave plan for short-term disability.
<b>Long-Term Disability (LTD) Plan</b>	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 convert to an individual policy, up to \$3,000/month, without any medical underwriting.
<b>Medicare Primary Health Care while on LTD</b>	Effective January 1, 2013, for trainees on LTD, Medicare will become the primary payer for health care expenses for individuals covered under a University Health Care Plan who are eligible for Medicare; the University Health Care Plan will become the secondary payer. Individuals will need to enroll in Medicare Part A & Part B as of their Medicare-eligibility effective date.
<b>Supplemental Disability Insurance</b>	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.
<b>Travel-Accident Insurance</b>	Provides insurance in case of accidental death or dismemberment while traveling on University business away from the principal place of employment. The Travel Assistance Service Identification Card is available online at <a href="http://www.rochester.edu/benefits/health/healthcare_traveling">www.rochester.edu/benefits/health/healthcare_traveling</a> and should be printed and carried with participants.
<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, up to the IRS limits, but are not eligible to receive a University Direct Contribution. Investment options and accounts are maintained by the record keeper TIAA-CREF.
<b>Tuition Benefits for Self</b>	Full-time Strong Memorial Hospital Residents and Fellows are eligible upon appointment for 95% tuition waiver at the U of R for up to two (2) credit-bearing courses in each relevant period (e.g. semester or quarter).
<b>Grandfathering of Resident and Fellow's Tuition Waiver Benefit</b>	Regular full-time Strong Memorial Hospital Residents and Fellows who were receiving tuition benefits for and matriculated into a program no later than Summer 2013 semester/quarter will be eligible to continue to receive their previous benefit level of 100% tuition waiver for up to two

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	credit-bearing courses per semester/quarter through completion of their degree or the end of the Spring 2017 semester, whichever comes first (matriculation must be maintained throughout the grandfathering period). <sup>^</sup>
<b>Grandfathering of Spouse/Domestic Partner Tuition Waiver Benefit</b>	Spouses/Domestic Partners of regular full-time Strong Memorial Hospital Residents and Fellows who were receiving tuition benefits for and matriculated into a program no later than Summer 2013 semester/quarter will be eligible to continue to receive their previous benefit level of 50% tuition waiver for one (1) course in each relevant period through completion of their degree or the end of the Spring 2017 semester, whichever comes first (matriculation must be maintained throughout the grandfathering period).*
<b>Leave of Absence</b>	Trainees may be eligible for Family Medical Leave Act or the University's Leave of Absence program.
<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 Services</b>	Three lab coats are provided to new trainee at orientation.
<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 that require their trainees to have in-house, overnight call.
<b>Athletic Facilities</b>	All University of Rochester employees are eligible to join the Medical Center's Fitness & Wellness Center, or the Robert B. Goergen Athletic Center on River Campus. Employees are also eligible for <a href="#">corporate membership rates</a> at the YMCA of Greater Rochester.
<b>Credit Union</b>	Employment by the University entitles you to become a member of the Advantage Federal Credit Union.
<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.
<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 \$3,000 from Advantage Federal Credit Union, Canandaigua National Bank & Trust, Chase, Genesee Regional Bank or M&T Bank. Must be a University employee/Resident/Fellow to be eligible.

*The University reserves the right to modify, amend or terminate any of the plans at any time. This document provides only a summary of the main features of each plan. The plan documents will govern in the event of any discrepancies. Detailed information on the benefit plans is available on the Benefits website [www.rochester.edu/benefits](http://www.rochester.edu/benefits).*

Any forms not available online can be obtained by contacting the Benefits Office (44 Celebration Drive, Suite 2300, Rochester NY 14627) at (585) 275-2084 or [benefitoffice@hr.rochester.edu](mailto:benefitoffice@hr.rochester.edu).

*\*The spouse/domestic partner tuition benefit is available only while the employee is actively employed in an eligible status. Should employment cease (or eligibility otherwise cease) during a semester/quarter, the benefit will be prorated for that semester/quarter. Active employment in an eligible status must be maintained through the completion of the course and the faculty or staff member must successfully complete the course. If these criteria are not met, the faculty or staff member will be responsible for the payment of the course and any related late fees.*