Overview of Benefits – Residents & Fellows - 2012

Note: Benefit options are paid on a pre-tax basis except where noted.

Flexible Benefits Program	*Options Available*
Full-Time Eligibility	Full-time: 35.0 to 40.0 standard hours per week.
Dependent Eligibility	• Spouse (verification required) • Child under age 19 (verification required) • Child 19-23 if full-time student (can be enrolled in medical, dental, legal and life insurance) (verification required) • Child 19-26 not a full-time student (can be enrolled in **medical** only); • Common law spouse (verification required) • Same sex domestic partner *(verification required) *Imputed income will be assessed.
Medical	Lifespan Health No Coverage (cash in-lieu-of benefits: $38.46 per pay period) Coverage level includes Individual, Dual and Family.
Dental	Delta Dental Premier Plan A Delta Dental Premier Plan B No Coverage (cash in-lieu-of benefits: $3.85 per pay period) Coverage level includes Individual, Dual and Family.
Basic Employee Life Insurance	2 times annual salary (automatic enrollment; paid by Lifespan).
Supplemental Employee Life Insurance	May elect maximum of three (3) times annual salary.
Spouse Life Insurance	$10,000, $25,000, $50,000 or No Coverage (after-tax) Evidence of Insurability required for $50,000 election.
Child Life Insurance	$ 5,000, $10,000 or No Coverage (after-tax)
Long Term Disability Insurance	60% of salary/$5,000 monthly max./30 day waiting period (automatic enrollment; paid by Lifespan). 70% of salary/$5,000 monthly max./30 day waiting period. Employee may elect this option and pay difference in premium between 60% and 70% option.
HIV Insurance	$25,000, $50,000, $100,000, $150,000, $250,000, or No Coverage (after-tax). Negative blood test required.
Legal Insurance	Individual, Dual, and Family coverage (after-tax)
Employee Long Term Care	$80, $120, $160, $200 Daily Benefit (after-tax)
Spouse Long Term Care	$80, $120, $160, $200 Daily Benefit (after-tax)
Flexible Spending Account	Health Care: $3,000/annual maximum; $52/annual minimum Dependent Care: $5,000/annual maximum; $52/annual minimum
Other Benefits	***Options Available***
MetPay Program	Convenient payroll deduction for auto and homeowners insurance available to employees with 20 or more standard hours per week.
Supplemental/Whole-Life Insurance	Farmington Life Insurance Company offers employee, spouse and child whole life insurance at discounted rates through payroll deduction.
CollegeBound*fund*	College savings program available through payroll deduction.
Savings Bonds	Available through payroll deduction
Direct Deposit	Deposit made to your checking or savings account.
Retirement Plan	Choice of pre-tax contributions to Fidelity and/or TIAA-CREF.
Employee Assistance Services	Available to all employees. Services provided through RIEAP.
Fitness Center Memberships	Discounted membership to the YMCA and payroll deduction available.