

## Overview of Benefits – Residents & Fellows - 2008

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

<i>Flexible Benefits Program</i>	<i>Options Available</i>
<b>Full-Time/Part-Time Eligibility</b>	Full-time: 35.0 to 40.0 standard hours per week. Part-time: 20.0 to 34.9 standard hours per week.
<b>Dependent Eligibility</b>	Spouse – verification required. Child under age 19 – verification required. Child between age 19 and 23 providing the child is a full-time student - verification required. Common Law Spouse and Same Sex Domestic Partner – eligible for medical, dental, legal and spouse life insurance coverage - verification required.
<b>Medical</b>	Lifespan Blue No Coverage (cash in-lieu-of benefits: FT - \$1000/yr PT - \$500/yr) Coverage level includes Individual, Dual and Family.
<b>Dental</b>	Delta Dental Premier Plan A Delta Dental Premier Plan B No Coverage (cash in-lieu-of benefits: FT - \$100/yr PT - \$50/yr) Coverage level includes Individual, Dual and Family.
<b>Basic Employee Life Insurance</b>	2 times annual salary (automatic enrollment; paid by Lifespan).
<b>Supplemental Employee Life Insurance</b>	May elect maximum of three (3) times annual salary.
<b>Spouse Life Insurance</b>	\$10,000, \$25,000, \$50,000 or No Coverage (after-tax) Evidence of Insurability required.
<b>Child Life Insurance</b>	\$ 5,000, \$10,000 or No Coverage (after-tax)
<b>Long Term Disability Insurance</b>	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.
<b>HIV Insurance</b>	\$25,000, \$50,000, \$100,000, \$150,000, \$250,000, or No Coverage (after-tax). Negative blood test required.
<b>Legal Insurance</b>	Individual, Dual, and Family coverage (after-tax)
<b>Employee Long Term Care</b>	\$80, \$120, \$160, \$200 Daily Benefit (after-tax)
<b>Spouse Long Term Care</b>	\$80, \$120, \$160, \$200 Daily Benefit (after-tax)
<b>Flexible Spending Account</b>	Health Care: \$3,000/annual maximum Dependent Care: \$5,000/annual maximum
<i>Other Benefits</i>	<i>Options Available</i>
<b>MetPay Program</b>	Convenient payroll deduction for auto and homeowners insurance available to employees with 20 or more standard hours per week.
<b>Supplemental/Whole-Life Insurance</b>	Farmington Life Insurance Company offers employee, spouse and child whole life insurance at discounted rates through payroll deduction.
<b>CollegeBoundfund</b>	College savings program available through payroll deduction.
<b>Savings Bonds</b>	Available through payroll deduction
<b>Direct Deposit</b>	Deposit made to your checking or savings account.
<b>Retirement Plan</b>	Choice of pre-tax contributions to Fidelity and/or TIAA-CREF.
<b>Employee Assistance Services</b>	Available to all employees. Services provided through RIEAP.
<b>Fitness Center Memberships</b>	Discounted membership to the YMCA and payroll deduction available.