

Overview of Benefits – Residents & Fellows - 2009

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

<i>Flexible Benefits Program</i>	<i>Options Available</i>
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 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.
Medical	Lifespan Blue 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 Dependent Care: \$5,000/annual maximum
<i>Other Benefits</i>	<i>Options Available</i>
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.
CollegeBoundfund	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.