



**WATERBURY  
HOSPITAL**  
HEALTH • CENTER  
64 Robbins Street, Waterbury, CT 06721

**THE WATERBURY HOSPITAL**

**PRIMARY CARE RESIDENTS**

**2007 EMPLOYEE BENEFIT PACKAGE**

**THE WATERBURY HOSPITAL HEALTH CENTER  
PRIMARY CARE RESIDENTS EMPLOYEE BENEFIT SUMMARY**

| <b>BENEFIT</b>  | <b>COVERAGE</b>   | <b>ELIGIBILITY STARTS</b>  | <b>WHO IS COVERED</b>         | <b>YOUR COST</b>                           |
|---|---|--|-------------------------------|--|
| <b>CONNECTICARE (HMO) Or POINT OF SERVICE (POS) *</b> | See attached benefit summary  | Immediately with completed enrollment form within 31 days after you start work | You and your immediate family | Co-Pay                                     |
| <b>OPT-OUT *</b>                                      | Employees who waive group medical plan (only) receive opt-out payments (\$900/year)   | 31 days after you start work   | You                           | You receive \$17.30/week.                  |
| <b>METLIFE DENTAL INSURANCE (PDP) *</b>               | 100% of R&C charges for preventative and diagnostic care, no deductible. Basic services - 75%, Major services - 50%, after deductible. Orthodontia for children. Preferred Dentist Program savings available. \$75 / 150 / 225 deductible; \$1200 / person annual maximum | 31 days after you start work   | You and your immediate family | Co-Pay                                     |
| <b>FLEXIBLE SPENDING ACCOUNT – HEALTHCARE *</b>       | Pretax savings for all out-of-pocket medical expenses including deductibles, coinsurance, visit copays, medically necessary items.  | January 1 after you start work   | You and your dependents       | Your annual election up to \$5,000 maximum |

\* subject to annual re-enrollment

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|--|---|--------------------------------|---|--|
| <b>FLEXIBLE SPENDING ACCOUNT – DEPENDENT CARE *</b>                  | Pretax savings for dependent care expenses including infant, child and adult day care, before- and after-school care, and day camp. Expense must be incurred to allow you and your spouse to work or attend school. | January 1 after you start work | Your dependents to age 13, or other dependents who are incapable of self-care | Your annual election up to \$5,000 maximum |
| <b>LIFE INSURANCE ACCIDENTAL DEATH &amp; DISMEMBERMENT INSURANCE</b> | Life benefit equal to your annual salary to a maximum of \$100,000; doubled for accidental death; partial benefit for dismemberment   | 31 days after you start work   | You   | 0  |
| <b>DEPENDENT LIFE</b>  | Life benefit equal to \$5,000 spouse, \$2,000 each child; single co-pay covers all dependents   | 31 days after you start work   | Immediate family  | \$.63/week                                 |
| <b>SUPPLEMENTAL LIFE INSURANCE</b>                                   | Up to \$300,000 (for you); guaranteed issue up to \$100,000. Up to \$100,000 (for spouse), guaranteed issue up to \$25,000.   | 31 days after you start work   | You and your spouse   | Variable, based on age and coverage amount |

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|---|---|--|-----------------------|------------------|
| <b>PAID SICK LEAVE<br/>(prorated for part-time employees)</b> | 8 weeks available each year; balance refreshed at each anniversary date. Must be approved for payment by MetDisability after out of work one week.  | Immediately  | You                   | 0                |
| <b>SHORT TERM DISABILITY INSURANCE</b>                        | 26 weeks coverage if you are sick or disabled. Pays 2/3 of base pay per week. (\$1,000 per week maximum).   | For disabilities that start 31 or more days after you start work | You                   | 0                |
| <b>LONG TERM DISABILITY INSURANCE</b>                         | Pays \$2,000 per month, from the 27 <sup>th</sup> week until age 65. Two year “own occupation” definition, then “reasonable occupation”. Portable with buy-up option. Contact Neil Ballotte (203) 481-8102 to enroll. | For disabilities that start 31 or more days after you start work | You                   | 0                |
| <b>TAX SHELTERED ANNUITY PLAN</b>                             | Tax deferred retirement savings via payroll deduction. AIG VALIC financial advisors help you reach your goals.  | Immediately  | You                   | Variable         |
| <b>EDUCATION TIME</b>   | 2 days each fiscal year   | Immediately  | You                   | 0                |

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|-----------------------------------|---|--------------------------------------|-----------------------|--|
| <b>EDUCATIONAL ASSISTANCE</b>     | Full Time - \$3,000 per year.<br>Part Time - \$1,500 per year.<br>Subject to funds available in budget.   | 1 year after you start work to apply | You                   | 0  |
| <b>HOLIDAYS</b>                   | 9 paid holidays, as scheduled by residency program  | One week of employment               | You                   | 0  |
| <b>VACATION</b>                   | 4 weeks per year as scheduled by residency program. No payout for unused time at termination of employment.   | Immediately                          | You                   | 0  |
| <b>BEREAVEMENT LEAVE</b>          | Up to 3 days, according to policy, for a member of the immediate family (up to and including day after funeral).  | Immediately                          | You                   | 0  |
| <b>DISCOUNTED YMCA MEMBERSHIP</b> | Discounted corporate membership at the Waterbury YMCA by payroll deduction. Benefits include state-of-the-art fitness center, free babysitting while you work out, and unlimited group fitness classes. | Immediately                          | You and your family   | \$7.50 single<br>\$9.00 single-parent family<br>\$12.00 family |

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|------------------------------|--|--|----------------------------------|-------------------|
| <b>CREDIT UNION</b>          | Interest-bearing no-fee savings and checking accounts; ATM with checking account; holiday clubs; auto and personal loans | Open accounts and start payroll deduction immediately; minimums required for loans | You                              | 0                 |
| <b>PARKING</b>               | Free parking   | Immediately  | You                              | 0                 |
| <b>CAFETERIA</b>             | Delicious variety of nutritious, low cost meals and snacks available on site.  | Immediately  | You, patients, and the community | Varies            |
| <b>FITNESS CENTER</b>        | Exercise machines, shower and locker facilities on site; open to members.  | Immediately  | You                              | \$10 one-time fee |
| <b>WORKER'S COMPENSATION</b> | Any job related injury   | Immediately  | You                              | 0                 |

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|------------------------------------|---|---------------------------|-------------------------------|-----------------------------------|
| <b>EMPLOYEE ASSISTANCE PROGRAM</b> | The Hospital has contracted with Joseph Gugliotti & Associates to provide confidential education, counseling and referrals for employees experiencing personal problems affecting their work. | Immediately               | You and your immediate family | 0 for 1 <sup>st</sup><br>3 Visits |
| <b>DIRECT DEPOSIT</b>              | Your paycheck deposited directly to any Bank/Credit Union.  | Immediately               | You                           | 0                                 |
| <b>TRAVEL ACCIDENT INSURANCE</b>   | \$100,000 maximum   | Immediately               | You                           | 0                                 |