



**WATERBURY
HOSPITAL**
HEALTH • CENTER

64 Robbins Street, Waterbury, CT 06721

THE WATERBURY HOSPITAL

PRIMARY CARE RESIDENTS

2006 EMPLOYEE BENEFIT PACKAGE

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

BENEFIT	COVERAGE	ELIGIBILITY STARTS	WHO IS COVERED	YOUR COST
CONNECTICARE (HMO) Or POINT OF SERVICE (POS) *	See attached benefit summary	31 days after you start work	You and your immediate family	Co-Pay
OPT-OUT *	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.
METLIFE DENTAL INSURANCE (PDP) *	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
FLEXIBLE SPENDING ACCOUNT – HEALTHCARE *	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
FLEXIBLE SPENDING ACCOUNT – DEPENDENT CARE *	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

* subject to annual re-enrollment

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LIFE INSURANCE ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	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
DEPENDENT LIFE	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
SUPPLEMENTAL LIFE INSURANCE	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
PAID SICK LEAVE (prorated for part-time employees)	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
SHORT TERM DISABILITY INSURANCE	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

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LONG TERM DISABILITY INSURANCE	Pays \$2,000 per month, from the 27 th 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
TAX SHELTERED ANNUITY PLAN	Tax deferred retirement savings via payroll deduction. AIG VALIC financial advisors help you reach your goals.	Immediately	You	Variable
EDUCATION TIME	2 days each fiscal year	Immediately	You	0
EDUCATIONAL ASSISTANCE	Full Time - \$3,000 per year. Part Time - \$1,500 per year. Subject to funds available in budget.	1 year after you start work to apply	You	0
HOLIDAYS	9 paid holidays, as scheduled by residency program	One week of employment	You	0

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VACATION	4 weeks per year as scheduled by residency program. No payout for unused time at termination of employment.	Immediately	You	0
BEREAVEMENT LEAVE	Up to 3 days, according to policy, for a member of the immediate family (up to and including day after funeral).	Immediately	You	0
CREDIT UNION	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
PARKING	Free parking	Immediately	You	0
CAFETERIA	Delicious variety of nutritious, low cost meals and snacks available on site.	Immediately	You, patients, and the community	Varies

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FITNESS CENTER	Exercise machines, shower and locker facilities on site; open to members.	Immediately	You	\$10 one-time fee
WORKER'S COMPENSATION	Any job related injury	Immediately	You	0
EMPLOYEE ASSISTANCE PROGRAM	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 st 3 Visits
DIRECT DEPOSIT	Your paycheck deposited directly to any Bank/Credit Union.	Immediately	You	0
TRAVEL ACCIDENT INSURANCE	\$100,000 maximum	Immediately	You	0