

YALE NEW HAVEN HOSPITAL
2016-2017 SUMMARY OF HOUSE STAFF BENEFITS

Yale-New Haven offers its residents and fellows a comprehensive benefits package. The following is a summary of the various house staff benefits offered at Yale-New Haven Hospital.

Salary from 7/1/2016 to 6/30/2017

PGY 1	\$61,509
PGY 2	\$63,731
PGY 3	\$67,064
PGY 4	\$70,397
PGY 5	\$75,447
PGY 6	\$77,467
PGY 7	\$79,992
PGY 8	\$80,987

Vacation

2-4 weeks, at the discretion of the department and its needs.

Professional Leave

Professional leaves are determined at the discretion of the department on an individual basis due to need.

Family/Medical Leave of Absence

It is the policy of Yale-New Haven Hospital to grant a leave of absence to employees who are absent from work due to physical or mental disability, parental needs for newborn or child adoption, or the serious illness of a family member. The hospital is interested in ensuring that parental and family leaves of absence are granted in order to allow an employee personal time to meet family and parental needs. Under this policy, a family/medical leave of absence (FMLA) may be granted for a period up to 16 weeks during a 24-month period for all eligible house staff. Under some circumstances, additional time may be available if more than 12 months have elapsed since the beginning of the last FMLA. The leave may be paid, unpaid, or a combination, and is reserved for purposes of either child adoption, care of a newborn infant, the serious illness of a child, spouse, or parent, parent-in-law, or medical leave of absence for an employee who is absent from work due to a physical or mental illness or disability. It is the intention of the hospital to comply with the Federal Family and Medical Leave Act of 1993, as well as applicable federal or state statutes.

Long Term Disability

The hospital has a disability insurance program that provides individual coverage to a resident/fellow while employed at Yale-New Haven Hospital. This insurance provides salary continuation up to age 65 for eligible house staff once extended sick leave benefits cease. The residents/fellows (policy owners) may continue this policy after leaving Yale-New Haven Hospital. The plan provides total disability, partial disability, future purchase option, indexing, portability, and billing discounts.

Professional Liability

Yale-New Haven Hospital provides its residents and fellows with professional liability insurance coverage for professional activities performed within the scope of hospital-assigned duties. The insurance coverage is provided by Yale-New Haven Hospital while the resident/fellow is functioning within the medical center; however, insurance may be provided by an affiliate hospital if the resident/fellow is on rotation at that hospital. Insurance coverage generally is not provided for personal activities, like moonlighting.

Insurance coverage is provided for the duration of graduate medical training, but may exclude periods during which the resident is assigned exclusively to non-clinical duties, like bench research. The insurance pays for the costs of legal defense, settlements and awards, and will protect the resident against awards from claims reported or filed after the completion of the residency as long as the case involves acts or omissions undertaken within the scope of the residency program.

Parking

Secure on-site parking in the Air Rights Garage is provided to house staff at a subsidized rate through payroll deductions.

Financial Benefits Program

1. Yale-New Haven Federal Credit Union Savings, IRAs, Checking and other services
2. Bank of America – Free checking with Direct Deposit, Automatic Teller Machines and Preferred Credit, in addition to all other banking needs
3. Direct deposit into participating banks
4. U.S. Savings Bonds
5. Personal Lines of Insurance (auto, homeowners)
6. Voluntary Life Insurance (self, spouse, children)
7. Long Term Care Insurance

Medical Plan – provided at no cost (subject to change)

- Yale New Haven Health Advantage **Plus Plan** provided by Anthem Blue Cross/Blue Shield
- Uses Anthem’s “**Century Preferred Provider**” network (PPO)
- Anthem ID cards in member’s name; mailed to your home address; **Group #8000-30001**
- Anthem Customer Service **(888) 266-2896** or www.Anthem.com

Prescription Coverage Plan – included with medical coverage (subject to change)

- Provided through CVS Caremark, country’s largest prescription drug administrator
- Participating pharmacies up to 30 day supply – \$6, 20% (\$30/\$55), 40% (\$50/\$95) copay
- Maintenance Choice Program up to 90 day supply – \$15, 20% (\$60/\$110), 40% (\$100/\$190) copay
- CVS Caremark ID cards in your name; mailed to your home address; **Group #RX3060**
- CVS Caremark Customer Service **(877) 636-0406** or www.Caremark.com

Vision Care Coverage – employee paid (subject to change)

- Provided through Vision Service Plan (VSP)
- Eye Exam (every 12 months) - \$15 copay
- Prescription Glasses: Lenses (every 12 months) - \$15 copay, Frames (every 24 months), Contact Lenses (every 12 months) - \$155 allowance; Extra Discounts for using VSP doctors
- VSP Customer Service **(800) 877-7195** or www.VSP.com to find a VSP provider

Delta Dental Plans – employee paid (subject to change)

- Provided through Delta Dental of New Jersey
- Two plans to choose from – Delta Dental **Plus** vs. Delta Dental **Basic**
- Delta Dental ID Cards in your name; mailed to your home address; **Group #4616**
- Delta Dental Customer Service **(800) 452-9310** or www.deltadentalnj.com

Life Insurance

- Group term life /accidental death & dismemberment insurance - \$100,000
- Business Travel Accident insurance - 1x annual base salary
- Both Hospital paid

Health Care/Dependent Daycare Flexible Spending Accounts(s)

- Pay for out-of-pocket health care, dependent day care expenses with pre-tax dollars
- \$2,550 per **calendar** year in a Health Care FSA; \$5,000 in a Dependent Day Care FSA
- Your FSA election is through the calendar year, not the next 12 months. “Use it or Lose it”
- Claim form needs to be filed for reimbursement; debit card issued for HC/FSA
- Crosby Benefit Systems **(866) 918-9711** or www.crosbybenefits.com

Employee and Family Resources Program

- Program combines traditional employee assistance program services, (e.g. confidential counseling) with work/life services for all employees and their dependents.
- 6 visits, no copay
- Value Options **(877) 275-6226**

Tax Sheltered Annuity (TSA) 403(b) Plan

- You may contribute up to \$18,000, (the annual IRS limits for 2016) on a before-tax basis
- Hospital match 1% to 3%; 100% vested after 5 years of service; partial vesting 2 years (25%), 3 years (50%), 4 years (75%)
- You will be automatically enrolled for a 2% contribution after 60 days of employment.
- Your contributions and investment earnings are tax-sheltered until a distribution is made.
- Choose from several investment funds
- Personalized quarterly statements mailed to your home; plus online statements are available
- Fidelity Customer Service (800) 343-0860 or www.fidelity.com/atwork

Same Gender Marriage or Civil Union Partner

Employees who have entered into a Civil Union or marriage in either CT or VT will be eligible to add their partner to our medical, dental, vision care, and dependent life insurance plans. Proof of Civil Union must be provided.

Personal Insurance Options

House staff may have the opportunity to purchase homeowner, automobile, boat, condominium and/or personal liability insurance at a discount through payroll deductions. This program is an individual policy and subject to the guidelines of the insurance carrier.

Additionally, house staff is provided

- oncall rooms for every service
- white lab coats (laundry services not provided)
- a lounge for house staff with TV, VCR, 24-hour brewed coffee, food provided every night, refrigerator, SCM terminal

Housing

Yale-New Haven Hospital does not provide Housing or subsidy for housing.

Moving Expenses

Yale-New Haven Hospital does not provide moving expenses or subsidy for moving.

Yale-New Haven Hospital requires mandatory drug testing for new employees. Failure to submit to such testing will disqualify a person from employment.

For additional information about employee benefits, please contact
HR Connect at 1-844-543-21HR (2147)

Equal Employment Opportunity, Male/Female/Disabled/Veteran