

## **INSURANCE PROGRAMS**

### **HEALTH INSURANCE**

Health insurance is effective on your date of hire. You have the option to enroll in St. Luke's Employee Health Plan (administered by AmeriHealth) or the Capital Blue Health Plan. As part of both of these health insurance options, a prescription plan is included in your coverage. Benefits provided are subject to change as policies of the Hospital are revised.

### **MEDICAL PROFESSIONAL LIABILITY INSURANCE**

You are eligible for this coverage upon your completion of an application for insurance acceptable to the Hospital's insurance carrier.

### **DENTAL INSURANCE**

Dental insurance is effective on your date of hire. The dental carrier is United Concordia.

### **VOLUNTARY VISION INSURANCE**

Vision insurance is effective on your date of hire. The vision carrier is VSP.

### **VOLUNTARY ACCIDENT INSURANCE**

Accident insurance pays a benefit amount, directly to the insured, based on a covered accidental injury. Accident insurance is not comprehensive medical insurance and does not cover medical expenses.

### **LIFE INSURANCE**

Group term life insurance coverage is effective the first day of the month following your date of hire. The amount of coverage is equal to your annual salary.

### **SUPPLEMENTAL LIFE INSURANCE**

You are eligible for this coverage on the first of the month following 6 months of employment. You may purchase additional life insurance coverage for yourself, your spouse, and children.

### **SHORT TERM DISABILITY PROGRAM**

You are eligible for this coverage on the first of the month following 6 months of employment. Short term disability insurance will pay a portion of your weekly earnings should you become disabled.

### **LONG TERM DISABILITY INSURANCE**

Long term disability coverage is effective 6 months following the first of the month of the date of hire. Long term disability insurance will pay a portion of your monthly earnings should you become disabled.

\*Please refer to benefits booklets for specific details pertaining to coverage and eligibility.

## **TIME OFF BENEFITS**

- Vacation time – 120 hours will be loaded at the beginning of each residency year. Vacation time that is not used by the end of a residency year will not roll over to the next residency year. Vacation time that is unused at point of termination or completion of the residency program will not be paid out.
- Holiday time – 48 hours will be front loaded at the beginning of each residency year. Holiday time that is not used by the end of a residency year will not roll over to the next residency year. Holiday time that is unused at point of termination or completion of the residency program will not be paid out.
- Sick time – 3.13 hours of sick time will be accrued on a per pay basis. Sick time is not paid out at point of termination or at point of completion of the residency program. See HR policy for additional details.

## **ADDITIONAL BENEFITS**

- Flexible Spending Accounts: Dependent Care Spending Account - option to establish pre-tax deductions to pay for dependent (child or elder) care expenses. Health Care Spending Account - option to establish pre-tax deductions to pay for non-reimbursed medical expenses.
- Pet Insurance – affordable group rates through Nationwide paid through bi-weekly payroll contributions
- Day Care - child care center located near Bethlehem Campus that provides child care at competitive rates.
- 529 College Savings Plan- Option to participate in a tax-advantage plan which allows you to save for your child's or grandchild's college education through payroll deductions.
- Tax sheltered Annuity Program - Option to participate in program to supplement retirement income.
- Option to join a full service credit union and establish payroll deductions.
- Vision Care Program - you and your dependents are eligible to receive discounts at participating vision providers.
- Free parking.

## **RESIDENT SPECIFIC BENEFITS**

- Health Insurance Discount - \$650 per year wellness credit for participating in annual health risk assessment.
- Device – \$600 value for education and clinical training (for new incoming first year residents only).
- Book Allowance - \$600 per year House Officers may obtain Residency Program related books, journals, and other minor equipment, including mobile phones, subject to approval by the House Officer's Program Director.
  - The expectation is that this is used to purchase Up to Date subscription.
- Lab Coats - 2 Lab Coats are provided to entering House Officers. As the garments wear out they must be returned in order to obtain a new one.
- On-Call Meal Allowance - House Officers taking in-house or home call are given an allowance for meals. When House Officers are required to remain in the hospital on weekends for 24 hours they will be given an allowance for the standard three meals.
- Educational Conferences - If the House Officer is in the last year of training, he/she will be allowed to attend an educational conference. St. Luke's will provide up to \$2,000 to cover the cost of transportation, meals, lodging, and registration for the conference.
- Scholarly Activity Funds - Residents who have papers accepted at national or regional conferences will be given a travel allowance up to \$2,000 to present the paper or poster. The prior written approval of the program director and Chief Graduate Medical Education Officer is required.
- Exercise Facilities – No cost if House Officer joins St. Luke's Health & Fitness Center. Family members may also be eligible for a discount.
- Third Party Insurance Program Enrollment- If the House Officer is in the last year of training, St. Luke's Health Services will assist in enrolling housestaff in the major regional Third Party Insurance Programs.
- Spousal/Partner Support Program - one-on-one support for Housestaff families to find employment and have a smooth transition into the area.
- Resident Well-being Activities - Various resident appreciation events and items-including breakfasts, social events, fun in-door/out-door activities, and access to St Luke's WellNOW program (<http://wellnow.slhn.org/>).
- *Note: At least \$10,000 of resident-specific benefits to support housestaff education and training.*
- *Benefits may be subject to policy changes. Please consult HR and GME policies for the most up to date information.*

