



Residents: Primary Care, Surgical and Pharmacy Benefits Summary: Effective 01/01/10

Benefit	Coverage	Eligibility Schedule	Who Pays for It?
Connecticare HMO or POS Open Access Plans*	Cover yourself, a spouse or civil union partner and dependent children up to age 26. See attached Summary of Benefit Plan Designs. See attached Payroll Deduction Schedule for amount of pretax deduction.	<u>Immediate.</u> Completed enrollment form must be submitted within 31 days of your start date.	Contribution through weekly payroll deduction
Opt-Out*	Employees who waive the group medical plan receive opt-out payments (\$17.30/weekly)	31 days after start date	The Hospital pays
CIGNA Dental PPO Plan Core Network Plan*	100% of Reasonable & Customary charges for preventive & diagnostic care with no deductible. Basic restorative at 75%, major restorative at 50% after deductible. Preferred Dentist Program savings available. Deductibles: \$75/\$150/\$225; Orthodontia available to age 19. \$1200 per person annual maximum. Cover yourself, spouse/civil union partner and children to age 26. See attached Payroll Deduction Schedule for amount of pretax deduction.	31 days after start date	Contribution through weekly payroll deduction
Flexible Spending Account Healthcare*	Pretax savings for all out-of-pocket medical expenses. Shelter IRS-approved out-of-pocket medical expenses from federal and state income tax and FICA. You may elect up to \$5000 annually. Debit card available.	Make annual election during Open Enrollment period in November. Deduction begins for January 1.	Set aside funds through a weekly payroll deduction
Flexible Spending Account Dependent Care*	Pretax savings for dependent care expenses. Available for your dependent children to age 13 or other dependents incapable of self-care. You may elect up to \$5000 annually.	Make annual election during Open Enrollment period in November. Deduction begins for January 1.	Set aside funds through a weekly payroll deduction
Transit Account	Pretax savings to cover your expenses as a commuter utilizing mass transit and/or a registered van pool. You may elect up to \$230 per month.	31 days after start date	Set aside funds through a weekly payroll deduction
Life and Accidental Death & Dismemberment Insurance	Life benefit equal to your annual base salary to a maximum of \$100,000; doubled for accidental death; partial for dismemberment	31 days after start date	The Hospital pays

Voluntary Dependent Life Insurance	Covers dependent children up to age 26 in increments of \$1000 to a maximum of \$10,000 per dependent child.	31 days after start date	Purchase through weekly payroll deduction
Employee & Spouse Voluntary Term Life Insurance	Guaranteed issue up to 3x annual pay to a maximum of \$100,000 for the employee and up to \$30,000 for a spouse. Guaranteed issue unavailable after initial 30 days following your benefit eligibility date. Maximum available with medical underwriting = \$300,000 for employee, \$100,000 for spouse.	31 days after start date	Purchase through weekly payroll deduction
Short Term Disability Insurance	26 weeks coverage paying 66-2/3% of base gross per week to a maximum of \$1000 per week.	31 days after start date	The Hospital pays
Long Term Disability Insurance	Primary Care & Surgical: Pays \$2000 per month from the 27th week until age 65. A portable buy-up option is available. Contact Neil Ballotte (203) 481-8102 to enroll. Pharmacy: 60% of base gross per month to a maximum of \$6000 per month from 27th week of disability until age 65 or older if disabled after age 62.	31 days after start date	The Hospital pays
Paid Sick Leave	Primary Care & Surgical: 8 weeks available each year; balance refreshed at each anniversary date. If out of work due to illness for more than 1 week, must be approved for payment of sick leave by UNUM (1-866-779-1054). The Residency Program Coordinator must be notified immediately in person or by telephone of your illness. Please note that 48 weeks of training must be completed each year to get credit for each year. Pharmacy: Same as above except report absence to Residency Program Director and Preceptor.	Immediate	The Hospital pays
Vacation	Primary Care & Surgical: 1st year = 3 weeks 2 - 5 years = 4 weeks Pharmacy: 3 weeks Time available to Residents will be scheduled by Residency Program.	Immediate	The Hospital pays
Holiday	As scheduled by Residency Program.	Immediate	The Hospital pays
Bereavement Leave	Maximum of 3 scheduled work days for a member of the immediate family, up to and including the day after the funeral.	Immediate	The Hospital pays

*Subject to annual re-enrollment

DISCLAIMER: Summary Plan Descriptions for medical, dental, life and disability plans are available from the Benefits Office or on-line. Your rights and benefits under all benefit plans are governed solely by the terms and conditions of the plans. The Hospital may, at any time, amend, modify, suspend or terminate any benefit program. The Hospital may also reduce its contribution or increase the employee's contribution toward the cost of a benefit. The establishment of a benefit does not impose upon the Hospital any contractual obligation to continue the benefit in the future

UPDATED: 11/06/09