

## VANDERBILT UNIVERSITY MEDICAL CENTER – HOUSE STAFF BENEFITS OUTLINE

This information is to be used as a guideline only. For more information about the House Staff Agreement and The Vanderbilt House Staff Manual, visit our Web Site at <http://www.mc.vanderbilt.edu/GME>.

Insurance Type	Coverage Summary	Premium
Workers Compensation	Provides coverage to employees for injuries and/or illness sustained arising out of and within the scope of VUMC employment. The benefit includes medical expenses deemed compensable by state law for the duration of the event. From the seventh day of absence from employment and beyond, compensation for 66.66% of the employee's stated salary is provided, not to exceed \$599 per week for 400 weeks.	Vanderbilt pays premium.
Professional Liability	Provides coverage as well as legal defense on a modified occurrence basis for injury caused by medical incident within the scope of VUMC assigned activities. Vanderbilt is self-insured at \$5 million per incident, not less than \$20,000,000 aggregate.	Vanderbilt pays premium.
General Liability	Provides coverage on a modified occurrence basis for any situation giving rise to an obligation to pay by reason of the liability imposed by law upon a covered person or assumed under contract because of personal injury and property damage while in the employ of VUMC. Vanderbilt is self-insured at \$5 million per accident.	Vanderbilt pays premium.
Travel Accident	Provides \$100,000 Accidental Death and Dismemberment coverage to employees while traveling on authorized Vanderbilt business.	Vanderbilt pays premium.

**Life, AD&D, Long-term Disability, Dental, Eye Care, Retirement, and PSA benefits – this information is to be used as a guideline only. For more information refer to the Summary Plan Descriptions available at HR Express (2525 West End Avenue, second floor) or on <http://hr.vanderbilt.edu/benefits>. Rates effective 1/1/2009 and figures shown are monthly costs.**

Group Term Life Basic	In the event of death while full-time at Vanderbilt, the plan provides coverage equal to the annual stated salary of the employee, \$5,000 insurance for the insured's spouse, and \$2,500 for eligible dependent children.	Vanderbilt pays premium. Eligibility begins first day of employment.	
Additional levels of Life Insurance	Supplemental coverage of 1, 2, or 3 times the employee's stated salary up to \$500,000 may be purchased.	Employee pays monthly premium based on coverage, salary and age.	
Accidental Death and Dismemberment	This optional insurance offers 24-hour per day coverage for accidents occurring on or off the work site. Coverage may not exceed \$500,000 or 10 times the employee's annual stated salary, whichever is lower. Individual and family coverage is available.	Employee pays premium. Monthly cost per \$10,000 of coverage: Individual \$ .14, Family \$ .23.	
Long Term Disability/Basic	Six months after onset of total disability, the plan provides 60 percent of the employee's base monthly salary of \$2,000 or less.	Vanderbilt pays premium.	
Long Term Disability/Full	Employees are automatically insured for their salary in excess of \$2,000 per month for which a premium is payroll deducted. Employees may waive this coverage by signing a waiver form. Sixty percent of base monthly salary is covered. Maximum benefit is \$33,000.	Employee pays monthly premium of .443% of monthly salary over \$2,000.	
CIGNA Dental Care (HMO type plan)	Primary care dentist must be pre-selected at time of enrollment from a list of participating dentists. There is <u>no</u> waiting period for services. There are fixed copayments for all services. No deductible is required. A referral is required to see a specialist. Orthodontic services for children up to age 19 and adults for a 24-month treatment. There is no annual maximum benefit.	Employee	\$10.58
		Employee + Child(ren)	\$21.92
		Employee + Spouse/Partner	\$18
		Family	\$27.22
CIGNA Dental PPO	Provider selection flexibility. There is a \$50 annual deductible per person. The plan pays 100% of Usual and Customary charges related to Preventive & Diagnostic Care with no deductible; 80% Basic Restorative Care such as simple extractions/x-rays/fillings; Major Restorative Care paid at 10% in the first year for such procedures as crowns, root canals, periodontics and oral surgery (25% in second year and maximum of 50% in the third year). Maximum annual benefit is \$1,500 per person. Orthodontic coverage for children only, after 12-month waiting period, no separate deductible, \$1,000 lifetime limit.	Employee	\$27.37
		Employee + Child(ren)	\$65.63
		Employee + Spouse/Partner	\$54.37
		Family	\$92.57

Eye Care Plan	The plan is a voluntary benefit paid for by the employee. The plan is administered by VSP, Ameritas Group.	Employee Employee + Child(ren) Employee + Spouse/Partner Family	\$7.48 \$12.60 \$12.32 \$20.24
Retirement	You are eligible to contribute a portion of your salary (up to IRS limit) to the Vanderbilt Retirement Plan immediately. After one full year of service, you will automatically be enrolled in the Mandatory plan at 3% with a 3% match from Vanderbilt. The maximum amount Vanderbilt will match is 5%. There are four investment company choices: TIAA-CREF, Vanguard, AIG/VALIC, Fidelity.	Vanderbilt matches 3% (mandatory participation) and an additional 2% (voluntary) after one year	
Personal Spending Account (PSA)	After the third month of employment, tax free dollars may be withheld from employee paychecks to go towards: 1.The Health Care PSA for reimbursement of eligible medical expenses such as health, vision, dental or certain over-the-counter items. 2. The Dependent Care PSA for reimbursement of eligible child day care or adult day care expenses. Re-enrollment in the PSA must be completed each October during Open Enrollment.	Health Care PSA Annual Individual Maximum \$3,600 Dependent Care PSA Annual Family Maximum \$5,000	

**Vanderbilt offers three health plan options. Eligible house staff may choose Standard, Advantage P or HealthFund. All options are preferred provider organizations (PPOs), which pay both in-network and reduced out-of-network benefits. Caremark pharmacy benefit and ActiveHealth disease management are included with each health plan option. For more information refer to the Summary Plan Description and Evidence of Coverage booklets available at HR Express or on <http://hr.vanderbilt.edu/benefits>.**

Standard		Employee Employee + Child(ren) Employee + Spouse/Partner Family	\$41 \$102 \$127 \$176
Advantage P		Employee Employee + Child(ren) Employee + Spouse/Partner Family	\$64 \$210 \$161 \$295
HealthFund		Employee Employee + Child(ren) Employee + Spouse/Partner Family	\$47 \$119 \$147 \$204

Vacation	Post Graduate Level 1 residents are entitled to two weeks vacation. Post Graduate Level 2 and above are entitled to three weeks vacation. Vacation time must be used within the contract year incurred.	
Family and Medical Leave Act	The Family Medical Leave Act provides eligible employees the right to take up to 12 weeks leave from a job for eligible family or medical reasons. The resident is responsible to know the amount of time he/she can be away from residency for any reason and still meet the specialty board requirement.	
Sick Leave	One day per month. Time is accrued except when you are on leave.	
On Call	Vanderbilt will provide sleeping quarters and meals for residents when on call overnight in Vanderbilt Medical Center.	Vanderbilt pays cost.
Parking	Parking is underwritten by VUH and all affiliated hospitals.	
Laundry	White coats and scrubs and the laundry of such will be provided.	Vanderbilt pays cost.