SUMMARY OF RESIDENTS' BENEFITS

For UMMS Paid Residents*

UMMS provides benefits to residents and fellows scheduled to work 20 or more hours per week. Benefits are available on the first day of employment, and costs are either paid by UMMS or shared with the employee as described in the following paragraphs.

HEALTH CARE PLANS

UMMS offers three health plan choices and the flexibility to waive coverage if you have insurance elsewhere. All of the plans are contributory for all levels of coverage.

University Network Quality Care is a triple option plan that allows you to self-refer to any provider. The provider you select determines your level of coverage. Option 1 is made up of related physicians and facilities of the University of Maryland Medical System and provides the highest benefit level.

Kaiser Permanente is a managed care plan. For many services, the level of coverage is 100% after a small copayment. In a managed care plan, you must use the services, physicians, and sites as directed by the plan.

Maryland Point of Service is a managed care plan with an opt-out feature. You receive the highest benefit level when your primary care physician coordinates your care. You also have the freedom to self-refer to any provider you choose, but your out-of-pocket expenses will be higher.

Prescription Drug and Vision Benefits
All of the plans offer vision and prescription benefits.

Waiver of Coverage
We offer a health plan rebate program for full-time employees who have medical care benefits elsewhere and choose not to participate in one of the UMMS' medical care plans.

DENTAL CARE PLAN

The administrator of the dental care plan is CareFirst BlueCross BlueShield (CareFirst). This program offers you three levels of coverage depending on whether you see a dentist who is a CareFirst Preferred Dental Network Provider, a CareFirst Provider, or a non-participating provider. Benefits are paid for a variety of services up to a $1,000 maximum per member each plan year. For some services there is a plan year deductible of $50 for individuals and $100 per family. The employee contributes toward the cost of the plan.

SICK LEAVE

Residents and Fellows are eligible for full salary continuation for up to 29 days. Sick leave is not accrued. If you are sick or injured and cannot work for more than 29 calendar days, you must apply for short term disability.

DISABILITY PLANS

UMMS provides you with disability insurance coverage through Hartford Life. You will be approved for benefits if you are determined to be disabled as defined by the Plan.

> The **Short Term Disability** plan covers benefit-eligible residents and fellows scheduled to work 20 or more hours per week. You are eligible to receive 100% of your weekly base salary up until the 90th day of disability and 60% thereafter. Benefits may continue for a maximum of 180 days. Beyond 180 days, you may be eligible for long term disability.
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> The **Long Term Disability** plan covers residents and fellows who work at least 32 hours or more per week. The benefit pays 60% of monthly income after short term benefits and all paid leave have been exhausted. The benefit integrates with Social Security and Worker's Compensation benefits.

LIFE INSURANCE

UMMS provides a basic life insurance benefit that is equal to 100% of your base salary. The carrier is Aetna Insurance Company and the cost of the insurance is paid by UMMS.

Aetna offers supplemental term life insurance to benefit-eligible employees. You may purchase additional insurance for yourself, your spouse, and dependent children at competitive, age-rated premiums. Payments are made through the convenience of payroll deductions. The maximum benefit allowed is five times your annual salary up to $500,000. You may convert your basic or supplemental group life to an individual policy should you leave UMMS. This must be done within 31 days of the last day of work. For additional information, call Aetna at 1-888-238-6266.

UMMS 403(b) PLAN

All employees who receive regular paychecks from UMMS may participate in the Retirement Partnership Program - 403(b) Plan. This voluntary program allows you to contribute money for long-term savings on a tax deferred basis.

AUTOMOBILE & HOMEOWNERS INSURANCE

You have the opportunity to purchase personal automobile, homeowner's, condominium, and boat owner's insurance from METPAY and benefit from low, group premium rates. If your application is approved, your premium is paid through the convenience of payroll deduction. You may call 1-800-438-6381 for more information.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

UMMS offers a Health Care and Dependent Care Flexible Spending Account Program. FSAs allow you to convert taxable salary dollars into tax-free benefit dollars by paying for eligible health and/or child care expenses with pre-tax dollars. You may enroll during your first 31 days of employment. Afterward, you can only enroll during the Open Enrollment period unless you have a qualifying family status change.

PAID LEAVE BENEFITS

Residents and fellows scheduled to work 64 or more hours per bi-weekly pay period are entitled to 120 hours of vacation leave per contract year. Balances do not carry forward into the next contract year, and there is no pay-out for unused vacation leave.

HIV BENEFIT

This benefit provides additional compensation to employees who contract HIV. It pays a lump sum equal to twice an employee's annual base salary up to a maximum benefit of $250,000. The benefit will be paid after the employee has been diagnosed as being HIV positive within six months of an on-the-job injury of exposure. The benefit is paid by UMMS.

MILITARY TRAINING LEAVE

If you are a member of the National Guard or the Federal Military Reserve, you are permitted up to two weeks of leave per year. If your military pay is less than your normal wages, the Medical System will pay the difference. Other military leave will be approved according to Federal Law.

CREDIT UNION

You and your family may join the State Employee Credit Union (SECU). A variety of checking, saving, and loan privileges are available to members.

DIRECT DEPOSIT

UMMS offers you the convenience of having your bi-weekly pay directly deposited into your checking account at any financial institution.

WORKER'S COMPENSATION

You are covered for medical expenses and lost work time due to injury or illness that is job-related. Also, your survivors are protected in case of your death due to a job-related injury or illness.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a free, confidential counseling and referral service available to all employees and their family members. The EAP is staffed by trained mental health professionals, and all EAP services are provided free of charge to employees. This program is separate from the health plans provided by UMMS.

MTA COMMUTER BENEFIT PROGRAM

The MTA Commuter Benefit Program allows employees to order and save money on their monthly MTA pass through the convenience of a pre-tax, payroll deduction. MTA passes can be used for unlimited travel on local buses, the Light Rail or the Metro Subway.

CAREBRIDGE WORK-LIFE SERVICES PLAN

Carebridge is an innovative work-life services program that provides professional consultation, referral and information to help with a variety of personal and family needs. Carebridge counselors can assist in the following areas:

- Childcare
- College planning
- Financial planning
- Stress management
- Eldercare
- Adoption information
- Relocation concerns
- Continuing education

Call toll free, 1-800-437-0911 for assistance from a Carebridge counselor.

PRE-TAX PARKING

The pre-tax parking benefit provides employees the opportunity to cut taxes and increase take-home pay since the deducted amount is never taxed. All employees who elect a parking deduction through the parking office are automatically enrolled in the pre-tax parking benefit.

CAFETERIA DISCOUNT

As an UMMS employee, you are eligible for a discount in the hospital cafeteria when you display your employee badge.

SOCIAL SECURITY

UMMS contributes equally to the cost of this government plan. Social Security is designed to provide you with retirement income, as well as benefits in case of disability or death and Medicare benefits at age 65.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you have the right to continue your medical and dental coverage in the event you leave UMMS or your benefit eligible status changes. Under COBRA, you pay the full cost of these plans plus an additional 2% administrative fee. COBRAServ administers this plan and may be reached at 1-800-877-7994.

***Please note**: This is a summary of the benefits currently available. The Company reserves the right to modify, amend, suspend or terminate any plan at any time, and for any reason.*

UMMS' benefit year begins on July 1st. You will be notified of any changes to existing benefits during the new Resident orientation process or in the Open Enrollment mailing to your home.

*For UMB-Paid Residents, please visit the following website for benefit information: http://www.umaryland.edu/hs/newhr/BenefitsSummary.htm