

# SUMMARY DESCRIPTION OF BENEFITS

## 2017 - 2018

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### Salary

Paid every two weeks

PGY-1 \$56,350	PGY-5 \$66,900
PGY-2 \$58,550	PGY-6 \$69,950
PGY-3 \$61,350	PGY-7 \$71,000
PGY-4 \$64,100	

### Medical and Dental Insurance

Both Medical and Dental insurance are effective on date of hire with no exclusions for pre-existing conditions. Single residents will have a \$17.50 **bi-weekly** payroll deduction for health and \$5 for dental. Spouses and children may be added to the policy with employee contributions as follows: For one additional person, there is a **bi-weekly** payroll deduction of \$70 for Medical and \$10 for Dental. For two or more dependents, the deduction is \$90 for Medical and \$15 for Dental. These deductions are pre-tax.

**Medical Insurance** is Anthem Blue Cross & Blue Shield's *Century Preferred*, which has a large network of providing physicians and hospitals. By using the network, there are modest out of pocket expenses. Office visits to a Primary Care Physician in the network will require a co-pay of \$15 and to a Specialist \$20. A Primary Care Physician's referral is **not** needed to see a Specialist. Hospitalization is covered 100% for any medical necessity. X-rays and other diagnostic tests are covered 100%.

**Prescription Drugs** are covered with a \$20 co-pay for brand name, \$10 for generic. There is a mail order plan for maintenance prescriptions which has no co-pay.

**Blue View Vision** is an optional plan that you may enroll in which provides discounts on glasses and contact lenses. Your eye exams are covered by your Medical Insurance.

**More detailed information on the above benefits will be available at orientation.**

**Note:** Every new employee is required to have a pre-employment physical paid for by the Capital Area Health Consortium.

The Capital Area Health Consortium is a seven-hospital member organization responsible for the administration of salary and benefits for all residency and fellowship programs. The Consortium is the official employer of all of the residents and works closely with the Graduate Medical Education office to ensure that the pay and benefits are of the highest level and quality. In addition, the Consortium is involved in the evaluation of the quality of the residency programs and in the development of promotional materials relating to the residency programs and the University.

For further information regarding any of these benefits, please call Karen Simpson at (860) 676-1110

### Life Insurance

Group term life insurance equal to the amount of your salary is provided free of charge. Additional coverage for accidental death and dismemberment is also included.

### Disability Insurance

Disability insurance is provided at no cost and will pay \$3,500 per month after 90-days. The option to continue and expand this policy will be offered when you leave the program.

### Vacation

Three to four weeks (varies by department) paid vacation per year is provided. You are allowed additional time for educational leave at the discretion of the program director.

### Workers' Compensation

You will be covered by the standard State of Connecticut Workers' Compensation laws only for activities directly related to your residency program.

### Professional Liability

You are covered by Professional Liability while engaged in activities assigned to you by your program. You are not covered while moonlighting.

### Dependent Care

This plan allows you to pay for child care or care for an incapacitated spouse/parent by having monies for that care deducted from your salary on a pre-tax basis, thus reducing your taxable income.

### Tax Sheltered Investment Program

You have the option to participate in a tax-sheltered retirement plan. Investment funds can be deducted from your salary on a pre-tax basis, thereby reducing your taxable income.