

## Resident Benefits\* 2023-2024

### Health Insurance

Regions Hospital offers two medical plans administered by HealthPartners. You will have 31 days from date of hire to go online and enroll for benefits. Your medical and dental coverage will be effective the first day of employment. You will learn more about our benefit program when you complete the myLearning benefit module, which will be assigned to you. Review this information prior to completing the benefits online module to allow you to learn about our benefit program prior to your start date. This will also give you an opportunity to formulate any questions you might have so you can follow up with our benefits team.

The HealthPartners First Plan is a comprehensive open access health plan with two Benefit Levels (or tiers). With this plan you must first satisfy your deductible, and then services are covered at a percentage (coinsurance).

The HealthPartners High Deductible Health Plan (HDHP) is paired with a Health Savings Account (HSA) which gives you a triple tax savings. It allows greater flexibility while the account is partially funded by Regions Hospital and residents can choose to contribute to the account as well.

The Consolidated Appropriations Act of 2023 permits the HDHP (with HSA) plans to waive the deductible for telehealth services from January 1, 2023 through the 2024 plan year. Waiving the deductible means HDHP plan members can get virtual care at a lower cost before they meet the HDHP [deductible](#). Waived deductible for all remote visits include:

- Visits through Virtuwell
- Video or phone visits with your care team
- Virtual visits with a mental health provider or physician. Mental health e-visits through the plan are still available at no cost.

### Dental Insurance

Regions Hospital offers the HealthPartners dental plan, a two-tiered plan with an out of network option. Eligible dependents include spouse and children dependents up to age 26. Participation in the plan is effective on the first day of the residency program.

### Pre-Tax/Post Tax Deductions

The cost of Medical and Dental insurance and the amount you elect for Health Savings Account (HSA) or Health Care and Dependent Care Flexible Spending Accounts (FSA) are deducted before taxes are calculated, thereby reducing your taxable income. Medical, dental, life insurance, short-term disability, HSA and the FSA deductions are scheduled to be deducted from the first and second pay check each month.

### Virtuwell

Virtuwell is your 24/7 online clinic. Get a treatment plan and prescription if you need one, right from your home, office, or even when you're traveling. With the HealthPartners First Plan, all covered family members get unlimited Virtuwell visits per year!

### Flexible Spending Account (FSA)

In general, these accounts allow you to set aside pre-tax dollars for qualifying out-of-pocket medical, dental and vision expenses. Each year you decide how much money you want deposited to the account, within the maximum allowed by the IRS. The Flexible Spending Account is administered through HealthPartners. You can submit eligible claims for any amount incurred while you are a participant during the plan year (January-December) by completing a reimbursement claim form. HealthPartners will process your request and you will be reimbursed by direct deposit. Further information is available upon request. If you elect the HDHP with the HSA account, the IRS will only allow you to use health care FSA dollars for dental and vision; no medical claims are allowed.

### Vacation [Personal Time off (PTO)]

Vacation requests must be made in advance to your Program Director or designee. Requests will be granted upon a number of factors, including operational needs and staffing requirements. All residents are allowed three weeks (15 days) of paid time off for each 12-month academic year, this includes sick days, holiday's and vacation. Additional time off is at the discretion of the Program Director.

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### **Short-Term Disability Coverage**

If you are sick or injured and unable to work for up to 180 days, the short-term disability (STD) plan may help. Short-term disability can be used any time you are away from work due to an accident or illness, including but not limited to surgeries and maternity leave, as long as a certified health care provider approves your time away from work.

Regions Hospital offers two voluntary STD plan options:

- The 1/8-Day Plan takes effect on the first day of an accident or the eighth day of an illness.
- The 30-Day Plan takes effect on the thirtieth day of an accident or illness.

As a newly eligible resident, you have a one-time enrollment in either plan at the level you qualify for, without penalty. Future requests to enroll/increase coverage may be added during the annual open enrollment period, but a late enrollment penalty will apply. Check with your leader to see how PTO will impact how STD will be paid upon a disability prior to enrollment.

### **Long-Term Disability Insurance**

Coverage is provided by The Standard Insurance Company and paid for by Regions Hospital. Qualifying residents would be eligible to receive up to 50% of your income, to a maximum of \$7,000 per month. Benefit is payable on the 181<sup>st</sup> day of disability.

### **Malpractice Liability Coverage**

As residents of the hospital, and in accordance with the rules and regulations of the hospital and the American Society of Health-System Pharmacists (ASHP), residents are covered for professional liability for acts arising in the course and scope of their residency through a program of self-insurance and excess insurance. All subpoenas and legal issues related to your work as a resident should be referred to the HealthPartners Law Department.

### **Workers' Compensation**

Regions Hospital has a self-insured Workers' Compensation plan. To report injuries, residents must contact HealthPartners 24 hour Care Line immediately at 952-883-5484. The Care Line will coordinate any appointments, as necessary.

### **Employee Health Services (EHS)**

Employee Health Services provides a basic screening exam through use of a health questionnaire. EHS provides an on-site Employee Clinic for many services including treatment and referral of job-related injuries and illnesses, and a yearly flu shot. EHS screens for immunization status and requires WRITTEN documentation of immunizations for Rubella, Rubeola, Varicella, Mumps, Tetanus, and Hepatitis B. A two-step Mantoux is also required. EHS will provide, free of charge, any immunizations that are required. Additionally, TRIA@Work clinic, located in EHS, provides physical therapy services to all employees at a discounted rate.

### **Employee Assistance Program**

Provides confidential short-term assessment, counseling and referral services. Available for all residents and their families. Contact EAP at 1-866-326-7194 or online at [www.hpeap.com](http://www.hpeap.com), password is Regions.

### **On-Site Fitness Center**

Regions Hospital provides access to residents at no charge.

Regions Hospital fitness center located on-site. Get 24/7 access to fitness equipment, personal training (employee cost), and classes such as yoga, cardio workouts, core conditioning, meditation, etc.

### **Loan Deferment**

All applications for loan deferment may be submitted directly to the GME Office. Applications will be completed by the GME Office and forwarded to the appropriate institution.

### **Social Club and Discounts**

Use your HealthPartners Member ID card to get discounts at popular local and national retailers of health and well-being products and services. (For a list of participating companies and details go to [healthpartners.com/discounts](http://healthpartners.com/discounts)). Social Club is a \$20 annual registration giving you further discounts to events, concerts, shows, etc. throughout the year.

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### **Stipend**

<u>Level</u>	<u>Stipend</u>
PGY-1	\$53,040
PGY-2	\$57,200
PGY-3	\$61,360

### **Direct Deposit**

Residents may elect to have their paychecks automatically deposited into their personal bank accounts. You can log on to Employee Self Service (ESS) to set up direct deposit.

### **Holidays**

Holiday scheduling for residents is determined by each program individually, and is dependent upon 24-hour operational and staffing needs.

### **Pharmacy**

Residents can fill prescriptions at the Regions Hospital Pharmacy located in the Central Section on first floor. Mail-in prescription and central refill plans are available. Options will vary based on the plan chosen by the employee.

### **Parking**

Regions Hospital provides parking to residents at no charge. The resident lot is card-controlled.

### **Travel Fund**

Travel is at the discretion of the Program Director.

### **Regions Hospital 401(k) Plan**

Regions Hospital offers a retirement savings plan designed to help residents save and invest today for retirement tomorrow.

- 1) You make voluntary contributions (pre-tax or Roth after-tax) to the Regions Hospital 401(k) Plan from your bi-weekly pay. You can start contributing to the 401(k) any time throughout your residency at Regions Hospital. You are always vested in your own contributions.
- 2) Eligibility for Employer contributions requires one calendar year of employment, working a minimum of 1,000 hours. The matching contributions begin once these entry requirements are met.
- 3) Employer matching contributions are deposited into the 401(k) plan and is matched at 50% up to the first 4% (i.e. total maximum of 2% match from Regions Hospital) You are immediately vested in the employer match..
- 4) After you meet the eligibility criteria described in bullet 2, Regions will also make an annual allocation of 4% of your annual eligible earnings (if you work at least 1000 hour and you are actively employed on Dec. 31<sup>st</sup>). You are vested in these contributions once you have worked 1,000 hours for at least (3) three years.

### **Life Insurance**

Basic Term Life coverage is provided at no cost to residents by Regions. Coverage is equal to your annual salary, rounded to the closest \$1,000 up to a maximum of \$50,000. Participation is effective on the first day of the month following your date of entrance into the residency program.

Additional coverage may be purchased for you and your family members by providing evidence of insurability (EOI). New residents have certain guaranteed issues for optional employee and spouse life insurance and rates are based on the resident's age. Optional employee life insurance may be purchased up to \$300,000 or five times your annual salary up to \$500,000; spouse life insurance may be purchased up to \$250,000. A \$10,000 child life insurance policy is also offered. The effective date of optional employee, spouse and child guarantee issue life insurance benefit is the first date of the month following your date of hire.

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