

# 2016 - 2017 Residents' Benefits Package

## Baptist Memorial Hospital / Memphis, Tennessee

Health Insurance (Aetna) – Baptist offers a choice of three health insurance plans:

- Aetna 80/20 Plan – Calendar year deductible (\$400.00 individual), copays (\$20.00-\$30.00), coinsurance payments (80% coverage after deductible is met)
- Aetna Whole Health 80/20 Plan – Identical to the 80/20 plan but with slightly lower rates and a smaller group of participating physicians
- Aetna Whole Health Consumer-Driven Health Plan (CDHP) – High calendar year deductible (\$1500.00 individual / \$3000.00 family), lowest monthly rate, 90-100% coverage after deductible is met, tax-favored Healthcare Savings Account for out-of-pocket expenses
- NOTES:
  - All of these plans utilize the CVS / Caremark Prescription Drug plan
  - Pre-existing conditions are covered
  - Out-of-Network Providers/Facilities are not covered

Dental Insurance (Humana) – Baptist offers a choice of two dental insurance plans:

- Dental High (\$2000.00 maximum annual coverage with a higher monthly rate)
- Dental Low (\$1500.00 maximum annual coverage with a lower monthly rate)
- 100% coverage (usual and customary) for preventive care
- 80% coverage (usual and customary) for basic care and major restoration
- 50% coverage for orthodontic treatments up to age 19 with a \$1000.00 maximum lifetime benefit

Vision Insurance (DavisVision) - Coverage is available for the employee, employee's spouse, and dependent children up to age 26. Highlights include:

- \$10.00 co-pay for annual exam
- \$25.00 co-pay for annual lenses or frames
- Other co-pays for additional services

Life Insurance (Standard Insurance) - Coverage is provided for all full-time employees after 90 days of employment for 1 ½ of his/her annual salary up to \$50,000.00 at no cost. Additional coverage is available for the employee, spouse, and dependent children up to age 24.

Disability (Liberty Mutual) – Long-term disability coverage is provided at no cost to the resident / fellow after 90 days of employment.

Additional Benefits – Other benefits that are offered to Baptist employees include:

- Wellness Program – Baptist Memorial Hospital – Memphis provides a well-maintained gym that is accessible to employees (and their dependents / restrictions apply) 24/7/365 at no cost
- In addition, Baptist has partnered with HumanaVitality to implement a wellness initiative throughout our organization. Additional information is available through Human Resources and during New Employee Orientation.
- Baptist provides an additional stipend to each resident's base salary equal to the cost of the Aetna Whole Health 80/20 Plan, Dental High, and Vision Insurance for the resident and his/her immediate dependents (spouse and children) if applicable
- Accident Indemnity Plan provided by Aflac
- Cancer Protection Plan provided by Aflac
- Flexible Spending Accounts
  - Healthcare Spending Account (not available to employees with a Healthcare Savings Account)
  - Dependent Care Spending Account
- Veterinary Pet Insurance
- Purchasing Power (payroll deduction option for personal purchases through this program)
- HealthNet Federal Credit Union
- CONCERN Employee-Assistance Program
- Annual PTO allotment of up to 184 hrs (23 days) and Annual Sick Time allotment of 120 hrs (15 days) / both are non-cumulative
- Employee Discounts – All Baptist employees may receive discounts with various vendors. Check the Baptist Intranet for info.

ALL BENEFITS ARE SUBJECT TO CHANGE