

UNIVERSITY HEALTH CARE HOSPITALS AND CLINICS

GRADUATE MEDICAL EDUCATION

HOUSESTAFF POLICIES AND PROCEDURES

HOUSESTAFF BENEFITS SUMMARY

Section 3 No. 1 Rev.8

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Chapter: Insurance Benefits

HOSPITAL AND MEDICAL INSURANCE

The University of Utah offers a variety of health care plans. The plans include Blue Cross/Blue Shield, ValueCare, and University Health Care Plus. Each plan offers three options; basic, comprehensive and advantage. These plans provide hospital and physician coverage and major medical coverage. The houseofficer, spouse, and children will not be covered for pre-existing conditions until six months after the effective date of the insurance.** If you or your spouse or child has a pre-existing condition, it is suggested that you keep your current health insurance for six months from your date of hire at the University. The plan will then cover pre-existing conditions as outlined in the health care plan booklet six months after your effective date. Premiums for health and dental insurance are shared between the University and the houseofficer.

A pre-existing condition is defined as an injury which occurred prior to the effective date, or an illness which manifested notable signs or symptoms, was diagnosed or treated within the first 24 months prior to the effective date of the insurance, whether or not you have received care from a provider. **NOTE: The pre-existing condition clause is waived if you have proof that you had continuous health insurance coverage prior to your training at the University.

EFFECTIVE DATE

University of Utah health and dental insurance plans are effective on the 1st of the month following date of hire. **If hire date is the 1st of the month, then insurance becomes effective on that date.**

DENTAL INSURANCE

Blue Cross/Blue Shield administers the dental plan for all health care options. This plan allows you to choose your own dentist. The dental plan covers 80% for routine services, periodontics and endodontics. The plan pays 50% of prosthodontics and orthodontia (with \$2000 maximum per member per year, and per lifetime, respectively). Prosthodontics and orthodontics must have pre-approval.

GROUP LIFE INSURANCE

The University of Utah offers an excellent group life insurance program provided by the Beneficial Life Insurance Company. Upon enrollment, you will receive an insurance coverage equal to your benefits base (annual salary), up to \$25,000. This basic insurance is required, and the monthly premium is paid entirely by the University. Additional coverage in the amount of \$25,000 is available at a nominal cost and spouse and dependent coverage is also available. You may also elect to enroll for supplemental term and/or Universal Life insurance. The maximum amount of coverage, to include basic, supplemental term, and whole life, is \$400,000. Premiums for supplemental term and whole life are paid entirely by the houseofficer. There is a higher premium for supplemental term life (amounts over \$50,000) for tobacco users. Beneficial Life also has supplemental life insurance policies available for the Houseofficer's spouse and dependant children.

24-HOUR ACCIDENT INSURANCE

This plan provides a lump sum payment of up to \$500,000 for accidental death, disability, or dismemberment. Family members can also be covered. This policy protects houseofficer (and family members, if designated) for 24 hours a day for covered accidents occurring anywhere in the world, on or off the job, at home or while traveling (subject to Exclusions and Limitations). Benefits are paid in a lump sum, in addition to any other insurance that houseofficer may have.

LONG TERM DISABILITY INSURANCE

Housestaff have a unique own-occupation disability plan provided by Northwestern Mutual Financial Network. Each policy is individual and issued on a guaranteed basis. The policy is "PORTABLE," has an own-occupation clause, benefits payable to age 65, future increase, and transitional benefits. The policy is owned by the houseofficer and can be continued after completion of training by taking over the premium payment. Premiums on the basic long-term disability policy are paid by the University while the houseofficer is in training.

VACATION

Houseofficers shall receive three weeks (21 calendar days or 15 working days) paid vacation if Board and educational requirements so allow as determined by the training program director.

TUITION REDUCTION

Houseofficers, spouses and dependent children are eligible for a fifty (50%) percent reduction in tuition for credit classes and some non-credit classes. Houseofficers are eligible after six months employment. Spouses are eligible after one year. Dependent children are eligible after three years of an employee's employment.

PARKING

Housestaff are eligible for purchase of an "A" staff/faculty sticker, a "U" student sticker, or a "T" terrace parking sticker. Parking payment can be made through payroll deduction. Housestaff are required to have Utah registration and license plates.

ID CARDS

Housestaff University I.D. card will provide the following:

Books may be checked out for up to two (2) months at the Marriott Library and up to four (4) weeks the Eccles Medical Library.

Unlimited usage of recreational facilities for self and family for nominal annual fee.

Reduced admission for athletic and Pioneer Memorial season ticket buyers.

Ten percent discounts on all non-text purchases at both bookstores.
Access to locked hospital doors evenings and weekends.
On-call money allowances for houseofficers required to stay overnight in the hospital for in-house call.

OTHER BENEFITS

CREDIT UNION: Excellent interest rates on both savings accounts and individual loans. Checking accounts are free and pay interest on your balance. A branch of the Credit Union is located at University Hospital.

SAVINGS BONDS: May purchase U.S. Savings Bonds through payroll deduction.

MOVIE PASSES: Discounted movie passes are available for selected theatres.

SKI PASSES: Discounted lift tickets are often available to selected ski resorts.

Approved By:
Graduate Medical Education Committee
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