GRADUATE MEDICAL EDUCATION

TRAINEE POLICIES AND PROCEDURES

POLICY: 3.1
Policy Number: TRAINEE BENEFITS SUMMARY
Chapter: Insurance and Benefits

Policy:
Trainees (and qualified family members of the trainee) are eligible to participate in University of Utah benefits programs. Trainees have an initial enrollment period of 90 days following their date of hire to enroll in benefits. Trainees are eligible to enroll in the following plans:

- **Employee Health/Dental Care Plans**
  Trainees may choose from the different network and plan design options in the University Employee Health Care Plan and Dental Plan. Options available to Trainees are the same options available to all benefit-eligible University (non-UUHC) employees.

- **Life Insurance**
  Trainees may enroll in several types of Life Insurance:
  - Part 1 basic life insurance is provided by the University in the amount of a trainee’s benefits base up to a maximum of $25,000. All trainees are automatically enrolled in this coverage.
  - Part II life insurance is voluntary and equal to the amount of Part I provided by the University. By taking Parts I and II a trainee can obtain life insurance in the amount of two times the trainees’ annual stipend, or $50,000 maximum.
  - Part III life insurance is voluntary and covers the trainee’s spouse or qualified domestic partner and unmarried dependent children in the amount of $2,000 each.
  - Voluntary Supplemental Term life insurance on the trainee up to $500,000 and on trainee’s spouse or qualified domestic partner up to $250,000. (Up to $350,000 on the trainee and $30,000 on the trainee’s spouse or qualified domestic partner are available with guaranteed issue during the trainee’s initial...
enrollment period. Trainees must provide proof of good health for additional amounts or for coverage after their initial enrollment period.

- Voluntary Dependent Child Supplemental Term life insurance on dependent children under age 26 in the amount of $5,000 or $10,000.

- **Long-term Disability Insurance**
  Automatic enrollment in University group plan upon hire is provided for trainees by the University.

- **Accidental Death and Dismemberment Insurance**
  Optional coverage for trainee and family members

- **Social Security and Medicare**
  The University and trainees pay a percentage of compensation as Social Security and Medicare taxes. Trainees earn credits toward Social Security eligibility.

- **Flexible Spending Plan**
  Optional pre-tax savings plan for health care or child care expenses. Trainees who enroll in the high deductible plan option of the Employee Health Care Plan may enroll in a health savings account. The University pays the administrative fees for those who choose to enroll.

- **Supplemental Retirement Plans**
  The University has 403(b) and 457(b) Plans to which trainees may defer compensation as either pre-tax or after-tax Roth contributions.

- **Transportation**
  All University employees in benefit-eligible positions have a UTA pass tied to their University ID card.

- **Other benefits**
  A number of other optional benefits are available, such as tuition reduction, home/car insurance, legal plan, various employee discounts, etc.

Detailed information about all available benefits will be provided to trainees upon hire, or information may be found on the University of Utah Benefits web site at [www.hr.utah.edu/benefits](http://www.hr.utah.edu/benefits).

Basic life insurance, long-term disability insurance, and other benefits elected during the trainee’s initial enrollment period are effective on the trainee’s hire date.

For details about premium amounts please visit [www.hr.utah.edu/benefits](http://www.hr.utah.edu/benefits).