

2021 Benefits at a GlanceRESIDENT TRAINEES

BENEFIT	WHO PROVIDES	ELIGIBILITY DATE	DETAIL
BENEFII		nancial & Retiremen	
Retirement Savings			
403(b) / Roth	Employee	Hire Date	Pre-tax 403(b) and post-tax 403(b) Roth retirement savings plan.
Retirement 403(b): Employer Match	UM Health-West	0.5-1.0 FTE = 6 months after hire date <0.5 FTE = after	The match is 50% of the first 4% of the employee's pay deferrals - deposited per pay period after eligibility is met
Retirement 403(b): Employer Discretionary Contribution		completion of 1,000 hours of service during	Discretionary employer contribution to 403(b) plan (varies annually based on budgetary goals). Deposited annually
Salary Continuation	UM Health-West	1 st of the month after hire date	100% Salary Continuation for up to 12 Weeks
Health & Well-Being Benefits			
Medical	UM Health-West	1 st of the month after hire date	Blue Cross Blue Shield: PPO plans or High Deductible Health Plan (HDHP) with HSA
Dental	UM Health-West/ Employee	1 st of the month after hire date	Delta Dental: Core or High plans
Vision	Employee	1 st of the month after hire date	Blue Cross Blue Shield (VSP Network): Basic or Premier plans
Flexible Spending Account (Healthcare, Dependent Care & Limited Purpose)	Employee	1 st of the month after hire date	Pretax deductions for medical, dental, vision and dependent care expenses. Eligibility will vary depending on medical plan elected.
Group Life / Accidental Death & Dismemberment (AD&D)	UM Health-West	1 st of the month after hire date	One time salary + \$100,000, rounded to the next higher \$1,000
Voluntary Life / AD&D	Employee	1 st of the month after hire date	Additional optional life insurance for self, spouse and children
Long Term Disability	UM Health-West	1 st of the month after hire date	60% of salary up to \$3,000/month
Voluntary Accident & Critical Illness	Employee	1 st of the month after hire date	Accident insurance with Wellness Benefit Critical Illness with or without Cancer coverage
Legal Plan	Employee	1 st of the month after hire date	Discount on legal services
Employee Assistance Program	UM Health-West	Hire Date	Work/Life, Well-being & Confidential Counseling Benefits
Hospital Discounts	UM Health-West	Hire Date	Discounts on UM Health-West medical bills for employees and immediate family
Time Off Benefits			
Paid Time Off (PTO)	UM Health-West	Accrual begins: Hire Date	Fifteen (15) days for PGY1 Residents and Twenty (20) days for all other Residents per year to be used as vacation / personal / sick days
Holidays	UM Health-West	Hire Date	Six (6) paid holidays per year, subject to patient / program needs
Leave of Absence Educational Emergency - Personal Medical Military Personal Leave Family & Medical Leave	UM Health-West	After 6 Months After 90 days After 90 days Hire Date After 90 days After 1 yr. & 1,250 hrs.	Up to 1 year - without pay 60 days - without pay Medical Leave - without pay Benefits specified by Uniformed Services Act 60 days - without pay Reinstatement up to 12 weeks without pay
Jury Duty	UM Health-West	Hire Date	Full pay less jury pay during scheduled work days
Additional Benefits			
Education Allowance	UM Health-West	After 6 Months	Benefit to be determined annually. Financial assistance to defray costs of medical journals, texts and other educational related expenses.
Lab Coats	UM Health-West	Hire Date	Three (3) coats in the first year. Two (2) annually thereafter.
Parking	UM Health-West	Hire Date	Free onsite parking
Wellness Healthy Best	UM Health-West/ Employee	Hire Date	Fitness, Wellness Programs & Wellbeats