

BENEFITS OVERVIEW FOR FULL-TIME RESIDENT SALARIED PHYSICIANS PLAN YEAR 2018

***Important:** This document is for reference only and not a contractual document. The information in this summary is subject to policies, procedures and contracts relating to each benefit plan, which are controlling as to the availability and amount of benefit coverage. Additional information about these benefit programs can be found by [Clicking Here](#) including the CMU Medical Education Partners plan documents, benefit specific summary plan descriptions, certificates or summaries. Any variations between the explanation of benefits in the Benefit Schedule and the insurance policies and plans will be governed by the specific insurance policies and plans. Benefits may be added, deleted or modified at any time, at CMU Medical Education Partner's sole discretion. Nothing in this Benefits Overview is to be construed or interpreted as modifying or superseding CMU Medical Education Partners at-will employment status.*

As a full time employee of CMU Medical Education Partners you are eligible to participate in several benefit programs on a pre-tax basis: Medical/Prescription drug, dental, vision, Flexible Spending Accounts, and AFLAC choices.

The "plan year" for your CMU Medical Education Partners benefits is January 1 through December 31. The annual Open Enrollment period is typically held in October or benefit elections and benefit costs effective January 1 of each plan year. **NEW EMPLOYEES MUST COMPLETE THE BENEFIT ENROLLMENT PROCESS WITHIN 30 CALENDAR DAYS FROM THE EMPLOYMENT START DATE.** Once you make your benefit elections, they are irrevocable for the plan year unless you experience a qualifying event and submit a completed enrollment form/status change to the Human Resources office within 30 calendar days of the event. Failure to meet these requirements will prevent you from enrolling eligible dependents in insurances and/or from changing certain elections for the remainder of the plan year. Contact Human Resources for assistance with benefit questions related to status changes.

The following individuals are eligible for coverage on your CMU Medical Education Partners medical, prescription drug, dental, vision plans: legal spouse, unless you are divorced or legally separated under an order of separate maintenance; and/or eligible child(ren). Spouses must also be covered by their employer's medical/prescription drug and dental plans in order to be eligible for coverage under your CMU Medical Education Partners plans, unless the spouse is charged 100% of the cost of coverage through that employer. If the spouse is also a benefit eligible CMU Medical Education Partners employee, you may each enroll individually for health coverage's, or one of you may cover the other as a dependent while the other elects no coverage; only one may cover your eligible children on CMU Medical Education Partners health plans. For detailed information concerning coverage, premiums and CMU Medical Education Partners contributions, please contact Human Resources at 989-746-7865..

BENEFIT	WHEN ELIGIBLE	BENEFIT YOU RECEIVE
Medical	Date of Hire	<p>Option I Blue Cross/Blue Shield of Michigan Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits, and prescription coverage. Please refer to the Summary Plan Description for coverage details. See Benefit Schedule for rates. No pre-existing condition clause.</p> <p>Option II Blue Cross/Blue Shield of Michigan Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits. No prescription coverage. Please refer to the Summary Plan Description for coverage details. See Benefit Schedule for rates. No pre-existing condition clause.</p> <p>Child Eligibility: An employee's children/step-children are eligible for CMU Medical Education Partners health plan coverage from birth through the end of the calendar year (Dec. 31) of the child's 26th birthday regardless of the child's residency, marital, student or financial dependency status. Under the VSP coverage, the child is covered only through the day in which they turn 23.</p> <p>Spouse Eligibility: If the employee elects to cover their spouse under a CMU Medical Education Partners health plan and the spouse is employed full-time and eligible for other group medical coverage, he/she must be enrolled in their own employer's plan to be eligible under the CMU Medical Education Partners Medical Plan.</p>
Dental	Date of Hire	Blue Cross Blue Shield of Michigan individual and family coverage. Please refer to the Summary Plan Description for coverage details. See Benefit Schedule for rates.
Vision	Date of Hire	Vision Services Plan HMO individual and family coverage. Please refer to the Summary Plan Description for coverage detail. See Benefit Schedule for rates.

Employee Patient Care Discount	Date of Hire	Employees and covered family members receive patient care discounts for services administered by a provider employed at CMU Medical Education Partner's and conducted during normal hours of operation in facilities maintained by the corporation. Those covered through health insurance provided by CMU Medical Education Partners receive a 100% discount on such services. Employees and family members not covered on CMU Medical Education Partner's health insurance may receive a 50% discount after all third party resources have been billed.
Life Insurance with AD&D	Effective 31st day of employment	Individual coverage; equal to two year's salary (\$300,000 maximum); no premium cost to employee ; coverage effective 31 st day of employment. Accidental Death & Dismemberment. Individual coverage; equal to two year's salary (\$300,000 maximum); no premium cost to employee ; coverage effective 31 st day of employment. Value of life insurance over \$50,000 is taxable income to the employee.
Long Term Disability	Effective 31st day of employment	AMA sponsored MedPlus Advantage policy underwritten by UNIM insurance; pays \$2,000 monthly benefit to PGY-1/PGY-2 residents; \$2,500 monthly benefit to PGY3/PGY-4/PGY-5 residents. Benefits doubled for total and permanent disability; no premium cost to resident; coverage effective date of employment; guaranteed conversion to individual policy upon completion of residency.
Supplemental Insurance options	Date of Hire	Offered through AFLAC, additional insurance policies are available such as: Short Term Disability Insurance, Accident Insurance, Hospital Intensive Care Insurance, and Cancer Indemnity Insurance. Employees that are interested in any of these plans will need to call the AFLAC Offices at 989-790-2776 and make an appointment within 30 days of your hire date.
Flexible Spending Accounts	Date of Hire	Two types of pre-tax, employee contribution accounts administered by TASC: health care and dependent day care. Maximum plan year election is \$5,000 for dependent day care and \$2,650 for health care and is not transferable between plans. Participants are issued a debit card for processing payments of eligible expenses at qualifying merchants or may pay for expense and submit receipts for reimbursement. Eligible dependent day care expenses must be incurred during the plan year (January 1– December 31) and health care expenses must be incurred during the plan year and grace period (January 1 – March 15 of the next year). Funds not reimbursed within 90 days of end of plan year are forfeited per IRS regulations.
PTO Policy Paid Time Off	Date of Hire	A system providing time off for rest, relaxation, illness, personal, or family needs. PTO is earned at the following rates: <ul style="list-style-type: none"> • PGY-1 3 weeks; non-cumulative; non-vested benefit • PGY-2+ 4 weeks; non-cumulative; non-vested benefit
Catastrophic Sick Bank Account	Date of Hire	Used when time-off for a serious health condition exceeds 3 consecutive days. *Please note time off in excess of program allowance may result in an extension of the residency. <ul style="list-style-type: none"> • PGY-1+ 2 weeks; non-cumulative; non-vested benefit
Family Medical Leave Act (FMLA)	After 12-months of employment and (1250+ hrs of work)	Employees are eligible for a family medical leave (FMLA) if they have been employed by CMU Medical Education Partners for at least twelve (12) months and have worked at least one thousand, two hundred and fifty (1,250) hours during the twelve (12) month period immediately preceding the date on which the leave commences. FMLA leave runs concurrently with PTO, Workers' Compensation, etc). Employees are required to use all PTO and CSBA time prior going without pay. *Please note time off in excess of program allowance may result in an extension of the residency.
Retirement	Completion of one year	CMU Medical Education Partners Profit Sharing Pension Plan ("Plan") has been adopted to provide you with additional Income for retirement. This Plan is a type of qualified retirement plan commonly referred to as a profit sharing Plan and is administered by Huntington Bank. Generally you are not taxed on the amounts we contribute to the Plan on your behalf until you withdraw these amounts from the Plan. Enrollment is either July 1 st or January 1 st after completion of one year of service (and 1000 hours), and attainment of 21 st birthday, you will then be enrolled and start receiving the 4.0% of bi-weekly salary contributions by Corporation. The plan has a graded vesting schedule once you complete 2 years you are 20% vested; 3 years you are 40% vested, 4 years you are 60% vested, 5 years you are 80% vested and 100% vested after 6 years of service.
403-B Investment options	Date of Hire	CMU Medical Education Partners currently has arrangements with 403-B providers offering pre-taxed retirement investment opportunities for employees. If you are interested in learning more, please feel free to contact any of the representatives listed below: <ul style="list-style-type: none"> • Huntington Customer Services 989-776-7253

Physician Coats	Immediate	Stipend for two (2) coats during first year of training (\$35 each); One \$35 coat stipend for each subsequent year.
Educational Expense Reimbursement	Immediate	<p>Reimbursement of expenses for approved educational activities and materials such as: Conference registration, conference and travel and related expenses, text books, professional journal subscriptions, tablets (new residents only), laptop computers (one laptop per residency training period with pre-approval of the program director), computer software programs, upgrades and expenses related to licensure are as follows:</p> <ul style="list-style-type: none"> • PGY-1: up to \$1,275 • PGY-2: up to \$1,500 • PGY-3: up to \$1,500 • PGY-4: up to \$1,800 • PGY-5: up to \$1,900 <p>Residents will be reimbursed only for educational support needs that are pre-approved by the department's Program Director. Reimbursement will be processed upon submission of original receipts.</p>
Membership Dues	Immediate	Membership dues to appropriate departmental medical associations.
Malpractice Insurance	Immediate	Covers all residents and faculty physicians with \$2,000,000 each occurrence; \$12,000,000 aggregate for year. Lexington Insurance Company (MARSH Broker)
Employee Assistance Programming	Immediate	Provides counseling and treatment for anxiety/depression; marital/relationship/divorce counseling; child/adolescent issues; substance abuse assessment/evaluation/ treatment/therapy; familial relationship counseling, etc. Initial assessment plus three (3) problem solving sessions are available at no cost to all CMU Medical Education Partners staff and their families. The program is set up through Child and Family Services and you may contact them directly at 989-790-7500 to make a confidential appointment.