YNHH Physician Residents receive a comprehensive benefits package. The following is a summary of the various employee benefits and other programs offered.

**Benefit Plans**

Physician Residents who are scheduled to work 24 hours or more per week become eligible for health care (medical, prescription drug, vision & dental) coverage on their hire date.

**Medical Plan**

- Yale New Haven Health Advantage Plus Plan offers in and out-of-network options. Preventive care services covered at 100%, no copay. Other office visits at $30/$40. Services billed by Yale New Haven Health System (YNHHS) have flat copays. For all other in-network services (not billed by YNHHS), there is an in-network annual deductible of $600 (individual), $1,600 (family). Deductible does not apply to preventive care and office visit copays but will apply to most other services, which are covered ranging from 90% to 50%. Annual cost is as follows:
  - Employee Only $200
  - Employee + 1 Child $300
  - Employee + Spouse $400
  - Family $500

- Yale New Haven Health Advantage Plan is available at no cost to Physician Residents. The plan offers in and out-of-network options. Preventive care services covered at 100%, no copay. Other office visits at $40/$50. There is an in-network annual deductible of $800 (individual), $2,400 (family). Deductible does not apply to preventive care and office visit copays but will apply to most other services, which are covered ranging from 80% to 50%.

**Note:** Both plans are "Preferred Provider Organization" (PPO) type of plans. They both use the Anthem Blue Cross/Blue Shield of CT "Century Preferred" network of providers.

**Prescription Drug Plan:** Physician Residents and dependents covered under either medical plan are covered by our Prescription Drug Plan administered by CVS Caremark. The employee’s charge for a 30-day supply of a covered prescription is $8 copay* for a generic drug, 20% coinsurance ($30 min*/$75 max) for a brand name drug on the formulary list and 40% coinsurance ($50 min*/$115 max) for brand name drug not on the formulary list. There is also a "Maintenance Choice Program” for maintenance medications which allows members to save money and get up to a 90-day supply through the CVS
Caremark Mail Service Program or at any CVS pharmacy. Members will pay $20 copay* for a generic drug, 20% coinsurance ($60 min*/$140 max) for a brand name drug on the formulary list and 40% coinsurance ($100 min*/$220 max) for brand name drug not on the formulary list. Many high cost specialty medications can be filled at the YNHHS Specialty Pharmacy for a $30 copay.

*Minimum Copay – If the actual cost of a drug is less than the minimum copay, the member will pay the lower amount.

Dental Plan options
- Delta Dental Plus Plan covers 100% of preventive and 80% of restorative services, 50% of major services, 50% orthodontic services after a $50 (single), $100 (family) annual deductible. Maximum calendar year benefit $1,700 per person; orthodontic lifetime maximum $1,700 per person; TMJ lifetime maximum $1,700 per person.
- Delta Dental Basic Plan covers 100% of preventive and 80% of restorative services after a $50 (single), $100 (family) annual deductible. Maximum calendar year benefit $1,000 per person.

Vision Service Plan (VSP): Eligible Physician Residents have the option to elect vision coverage through VSP which covers 1 eye exam (every 12 months) for $15 copay, lenses (every 12 months) for $15 copay and frames (every 24 months) or contacts (every 12 months) up to a $155 allowance. Going to an in-network provider will provide the highest level of coverage plus extra discounts. Professional Residents also have the option to select an enhanced Vision benefit providing up to $250 coverage on select vision services.

Employee Life Insurance: On their hire date, Physician Residents scheduled to work 24 hours or more per week are covered for Basic Life insurance coverage equal to $100,000.

Flexible Spending Accounts (FSA): Each year Professional Residents eligible for benefits may elect to have a portion of their salary deducted on a before-tax basis to pay for out-of-pocket health care and/or dependent day care expenses. Such FSA contributions reduce the amount of gross income subject to Social Security and income taxes. The maximum annual contribution is $2,650 for the Health Care FSA and $5,000 for the Dependent Care FSA.

Retirement Security program
Physician Residents are eligible to participate in the Retirement Savings Plan. If you contribute at least 5% of your pay to the YNHH 403(b) Plan, you receive a 3% match. New benefits eligible Physician Residents will automatically be enrolled in the 403(b) Plan for a 2% contribution after 60 days of employment. You can increase or decrease their contribution at any time. In addition, you will receive an annual YNHH contribution to a 401(a) Plan ranging from 1.5% to 4% based on years of service.
Salary Continuation plans

Long-Term Disability Plan: Full-time Physician Residents (scheduled to work at least 36 hours per week) are automatically covered by the Long-Term Disability (LTD) Plan. The LTD Plan provides a monthly benefit of 60% of base salary to a maximum of $4,000/month.

Additional programs

Employee & Family Resources Program: This program combines traditional employee assistance program services, e.g., confidential counseling, with work/life services, for all Physician Residents and their dependents. There are no copays for up to six office visits.

LivingWell Fitness Center: Located at 48 York Street. Membership is $12 per pay period, which includes the full use of the center, most exercise classes and towel service. Paid by payroll deduction. Hours of Operation: Mon - Fri 5 am - 9 pm and Saturday 5 am - 5 pm.

Parking: Benefits-eligible Physician Residents who wish to take advantage of the parking facilities may pay for their parking through payroll deductions.

Deduct-A-Ride Program: Physician Residents who use mass transportation to commute to work can save money on taxes. Under this program, you can elect to have pre-tax payroll deductions purchase transit vouchers for your use. In addition to the tax savings, YNHH will provide a 60% subsidy (up to $50 per month) towards the purchase of the monthly commuter ticket.

Child Care Center: Licensed, not-for-profit programs designed to provide quality daycare, with priority given to children of YNHH employees. The program has facilities on both YNHH York Street and Saint Raphael campuses, caring for children between the ages of three months and five years.

Financial Benefits Program: Physician Residents are offered a wide range of voluntary financial services programs such as:

- Healthcare Financial Federal Credit Union: Savings, IRAs, checking and other services.
- Bank of America: Free checking with direct deposit, automatic teller machines and preferred credit, in addition to all other banking needs.
- 529 College Savings Plan.
- Voluntary Benefits Program: Receive discounts for Auto/Home, Pet, Identity Theft Protection, Group Legal and Hospital Indemnity Insurance through convenient payroll deductions.
- Phillips "Lifeline" Program at a discounted price.
YALE NEW HAVEN HOSPITAL
ADDITIONAL HOUSE STAFF BENEFITS

Salary from 7/1/2018 to 6/30/2019

PGY 1 $63,988
PGY 2 $65,883
PGY 3 $69,177
PGY 4 $72,636
PGY 5 $76,963
PGY 6 $80,812
PGY 7 $84,852
PGY 8 $89,095

Vacation
2-4 weeks, at the discretion of the department and its needs.

Professional Leave
Professional leaves are determined at the discretion of the department on an individual basis due to need.

Family/Medical Leave of Absence
It is the policy of Yale-New Haven Hospital to grant a leave of absence to employees who are absent from work due to physical or mental disability, parental needs for newborn or child adoption, or the serious illness of a family member. The hospital is interested in ensuring that parental and family leaves of absence are granted in order to allow an employee personal time to meet family and parental needs. Under this policy, a family/medical leave of absence (FMLA) may be granted for a period up to 16 weeks during a 24-month period for all eligible house staff. Under some circumstances, additional time may be available if more than 12 months have elapsed since the beginning of the last FMLA. The leave may be paid, unpaid, or a combination, and is reserved for purposes of either child adoption, care of a newborn infant, the serious illness of a child, spouse, or parent, parent-in-law, or medical leave of absence for an employee who is absent from work due to a physical or mental illness or disability. It is the intention of the hospital to comply with the Federal Family and Medical Leave Act of 1993, as well as applicable federal or state statutes.

Long Term Disability
The hospital has a disability insurance program that provides individual coverage to a resident/fellow while employed at Yale-New Haven Hospital. This insurance provides salary continuation up to age 65 for eligible house staff once extended sick leave benefits cease. The residents/fellows (policy owners) may continue this policy after leaving Yale-New Haven Hospital. The plan provides total disability, partial disability, future purchase option, indexing, portability, and billing discounts.

Professional Liability
Yale-New Haven Hospital provides its residents and fellows with professional liability insurance coverage for professional activities performed within the scope of hospital-assigned duties. The insurance coverage is provided by Yale-New Haven Hospital while the resident/fellow is functioning within the medical center; however, insurance may be provided by an affiliate hospital if the resident/fellow is on rotation at that hospital. Insurance coverage generally is not provided for personal activities, like moonlighting.
Professional Liability Cont.
Insurance coverage is provided for the duration of graduate medical training, but may exclude periods during which the resident is assigned exclusively to non-clinical duties, like bench research. The insurance pays for the costs of legal defense, settlements and awards, and will protect the resident against awards from claims reported or filed after the completion of the residency as long as the case involves acts or omissions undertaken within the scope of the residency program.

Parking
Secure on-site parking in the Air Rights Garage is provided to house staff at a subsidized rate through payroll deductions.

Personal Insurance Options
House staff may have the opportunity to purchase homeowner, automobile, boat, condominium and/or personal liability insurance at a discount through payroll deductions. This program is an individual policy and subject to the guidelines of the insurance carrier.

Miscellaneous
- on-call rooms for every service
- white lab coats (laundry services not provided)
- a lounge for house staff with TV, VCR, 24-hour brewed coffee, food provided every night, refrigerator, SCM terminal

Housing
Yale-New Haven Hospital does not provide Housing or subsidy for housing.

Moving Expenses
Yale-New Haven Hospital does not provide moving expenses or subsidy for moving.

Yale New Haven Hospital requires mandatory drug testing for new employees. Failure to submit to such testing will disqualify a person from employment.

For more information on House Staff benefits, please contact the House Staff Office at 203-688-2259

Equal Employment Opportunity, Male/Female/Disabled/Veteran