

**2022 YNHHS 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 - No Cost

Yale New Haven Health (YNHHS) Medical Plan offers in and out-of-network options. Preventive care services covered at 100%, no copay. Primary Care office visits copay at \$10 (Signature/Tier 1 provider)/\$30 (Anthem PPO provider); Specialists at \$25 (Tier 1) and \$50 (Anthem PPO provider). Services billed by YNHHS have flat copays. For all other in-network services (not billed by YNHHS), there is an in-network annual deductible of \$1,750 (individual), \$3,500 (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: This plan is a "Preferred Provider Organization" (PPO) type of plan and uses the Anthem Blue Cross/Blue Shield of CT "Century Preferred" network of providers.

Prescription Drug Plan: Employees 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 \$10 copay* for a generic drug, 20% coinsurance (\$35 min*/\$80 max) for a brand name drug on the formulary list and 40% coinsurance (\$55 min*/\$120 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 (\$70 min*/\$150 max) for a brand name drug on the formulary list and 40% coinsurance (\$110 min*/\$230 max) for brand name drug not on the formulary list. High cost specialty medications can be filled at the YNHHS Outpatient Pharmacy for a \$20 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, after a \$50 (Individual), \$100 (family) annual deductible as well as 50% orthodontic services. 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. Physician 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 Physician 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 \$2,850 for the Health Care FSA and \$5,000 for the Dependent Care FSA. Health Care FSA has a carryover feature which allows you "carry over" a maximum amount of \$570 of unused health care FSA funds. Funds can be used through the end of the following plan year (1/1/23 - 12/31/23) if your employment continues with YNHHS.

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 the contribution at any time.

You must wait until after your 1st YNHH paycheck to enroll in the Retirement Savings Plan for your contribution to be effective.

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 70% of base salary to a maximum of \$5,000/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: Monday - Friday, 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 day care, with priority given to children of YNHH Physician Residents. 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, ATMs and preferred credit, in addition to all other banking needs.
- Voluntary Benefits Program: Receive discounts for Auto/Home, Pet, Identity Theft Protection, Group Legal, Critical Illness and Hospital Indemnity Insurance through convenient payroll deductions.

For additional information about employee benefits, contact:

Employee Resource Information Center at 844-543-21HR, option #1 (HRConnect) or through the employee self-help portal: ynhhs.org/hrconnect

Disclaimer: This brochure is intended only to provide a brief summary of our Benefits Program. More detailed descriptions of these plans can be found in the plan documents that legally govern the plans.