

# 2019 - 2020 Residents' Benefits Package

## Baptist Memorial Health Care Residency Programs

Effective 2/6/2019

Health Insurance (BlueCross BlueShield) – Baptist offers a choice of health insurance plans:

- BCBS 80/20 Plan – Calendar year deductible (\$600.00 individual), copays (\$25.00 PCP or Baptist Minor Med, \$50.00 Specialist, \$100.00 ED), coinsurance payments (80% coverage after deductible is met), Max Out-of-Pocket (\$3500 individual / \$7000.00 family)
- BSBC Consumer-Driven Health Plan (CDHP) – High calendar year deductible (\$1500.00 individual / \$3000.00 family), lowest monthly rate, 90-100% coverage after deductible is met, Max Out-of-Pocket (\$2500.00 individual / \$5000.00 family) tax-favored Healthcare Savings Account for out-of-pocket expenses
- NOTES:
  - All of these plans utilize the Baptist Prescription Drug plan
  - Pre-existing conditions are covered
  - Out-of-Network Providers/Facilities are not covered

Dental Insurance (Aetna) – Baptist offers a choice of two dental insurance plans:

- Dental High (\$2000.00 maximum annual coverage with a higher monthly rate)
- Dental Low (\$1500.00 maximum annual coverage with a lower monthly rate)
- 100% coverage (usual and customary) for preventive care
- 80% coverage (usual and customary) for basic care and major restoration
- 50% coverage for orthodontic treatments up to age 19 with a \$1000.00 maximum lifetime benefit

Vision Insurance (BlueCross BlueShield) - Coverage is available for the employee, employee's spouse, and dependent children up to age 26.

Highlights include:

- \$10.00 co-pay for annual exam
- \$25.00 co-pay for annual lenses or frames
- Other co-pays for additional services

Life Insurance - Coverage is provided for all full-time employees after 90 days of employment for 1 ½ of his/her annual salary up to \$100,000.00 at no cost. Additional coverage is available for the employee, spouse, and dependent children up to age 24.

Disability – Long-term disability coverage is provided at no cost to the resident / fellow after 90 days of employment.

Additional Benefits – Other benefits that are offered to Baptist employees include:

- BlueCross provides access to in-network providers anywhere in the US (bluecard.com) and around the world (bcbsglobalcore.com)
- BlueCross includes Experian identity protection services free of charge for all its members including family members under 18 years old
- Baptist provides an additional stipend to each resident's base salary equal to the cost of the Aetna Consumer-Driven Health Plan (CDHP), Dental High, and Vision Insurance for the resident and his/her immediate dependents (spouse and/ or children) if applicable
- If the resident chooses to enroll in the CDHP, he/ she will be eligible to utilize the Health Savings Account (HSA). Money saved in the HSA belongs to the resident and does not "expire." Currently, Baptist will deposit \$500.00 in to the HSA account for any employee who has "employee only" coverage in the CDHP and opts to contribute to this account. Employees with Employee and Spouse, Employee and children, or Family coverage in the CDHP will receive \$1000.00 deposited in to his/ her HSA account provided that the employee also contributes to his/ her HSA.
- Optional Accident Indemnity Plan
- Optional Cancer Protection Plan
- Optional Flexible Spending Accounts
  - Healthcare Spending Account (not available to employees with a Healthcare Savings Account)
  - Dependent Care Spending Account
- Veterinary Pet Insurance
- Purchasing Power (payroll deduction option for personal purchases through this program)
- HealthNet Federal Credit Union for Memphis area residents
- CONCERN Employee-Assistance Program
- Annual PTO allotment of up to 184 hrs (23 days) and Annual Sick Time allotment of 120 hrs (15 days) / both are non-cumulative
- Employee Discounts – All Baptist employees may receive discounts with various vendors. Check the Baptist Intranet for info.

ALL BENEFITS ARE SUBJECT TO CHANGE

ADDITIONAL PROGRAM SPECIFIC BENEFITS MAY BE AVAILABLE

