

## 2020 - 2021 Residents' Benefits Package

### Baptist Memorial Health Care Residency Programs

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 (\$3000.00 individual / \$6000.00 family) tax-favored Healthcare Savings Account for out-of-pocket expenses
  - *Coverage for residents will begin July 1<sup>st</sup> unless start date is delayed*
  - *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.

- \$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. Additionally, optional coverage is available for the employee, spouse, and dependent children up to age 26.

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

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

- Annual PTO allotment of up to 184 hrs (23 days) and Annual Sick Time allotment of 120 hrs (15 days) / both are non-cumulative
- 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
- BlueAccess lets you find providers in your network, view claims and balances, use a mobile version of your Member ID card – all from your phone

- Residents who opt to enroll in the CDHP 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 Insurance
- Optional Cancer Guardian
- Optional Critical Illness Insurance
- Optional Flexible Spending Accounts
  - Healthcare Spending Account
  - Dependent Care Spending Account
- Optional Veterinary Pet Insurance
- Optional InfoArmor ID Theft
- Purchasing Power (payroll deduction option for personal purchases through this program) available
- HealthNet Federal Credit Union available for Memphis area residents
- CONCERN Employee-Assistance Program
- Employee Discounts – All Baptist employees may receive discounts with various vendors. Check the Baptist Intranet for info.
- Residents relocating to the area from greater than thirty (30) miles distance or thirty (30) minutes direct travel time from the hospital site are eligible for a relocation reimbursement of up to TWO THOUSAND DOLLARS (\$2000.00). Please contact the Program Coordinator for additional information.

ADDITIONAL PROGRAM-SPECIFIC BENEFITS MAY BE AVAILABLE  
 ALL BENEFITS ARE SUBJECT TO CHANGE