



Garden City Hospital

Resident Program Benefit Overview 2023

As a full time Resident, you are eligible to participate in our Personalized Benefits Program which allows you to elect the level of benefits you and your family need.

Eligibility: Coverage shall begin on the Commencement Date

Garden City Hospital Employee Medical Plan – Medical Plan allows members to obtain care from a Prime Healthcare Services Provider. Spouse and eligible dependents may be covered with employee contributions. Spouse is excluded if eligible for medical coverage through his/her employer

Dental Plan – The Delta Dental PPO Plan of California offers a \$2,000 calendar year maximum when utilizing an in-network provider and a \$1,500 orthodontia lifetime benefit. Spouse and eligible dependents may be covered with employee contributions.

Vision Insurance – Vision Services Plan (VSP) provides two options including exams and coverage toward exams lenses and frames or contacts. Spouse and eligible dependents may be covered with employee contributions.

Basic Group Term Life Insurance and Accidental Death & Dismemberment – Hospital provides basic term life insurance coverage through Sun Life at 1x your basic annual earnings up to a maximum of \$500,000

Optional Life Insurance – Voluntary Term life insurance available at affordable group rates. Premiums are determined by age. You may elect a benefit amount in increments of \$10,000, up to (5) times your annual Salary, to a maximum of \$1,000,000. Optional life coverage is available for spouse and children when an individual employee policy is purchased.

Voluntary Short-Term Disability (STD) – The Voluntary STD coverage will pay a benefit of 60% of your pre-disability weekly earnings, up to a maximum benefit of \$2,500 following an elimination period of seven days. (Employee pays premium)

Voluntary Long-Term Disability (LTD) – The Voluntary LTD coverage will pay a benefit of 60% of your base monthly salary, up to a maximum of \$5,000. Elimination period is 160 days. (Employee pays premium)

Flexible Spending Accounts – You are eligible to set aside pre-tax dollars for certain out-of-pocket health care (maximum \$2,750) or Dependent Care Spending Account (maximum \$5,000).

Voluntary Benefits – Universal Life, Accident, Critical Illness and Hospital StayPay are available for purchase through Trustmark (during Open Enrollment). Additional voluntary programs are available through Met Life for Auto & Home Insurance, Nationwide Pet Insurance and MetLife Legal.

Employee Assistance Program – Sun Life provides an Employee Assistance Program that is designed to help you manage life's challenges. Confidential access 24 hours/7 days a week. Provided at no cost and available to all household members.

401K Plan – You are automatically enrolled after one month of service. Deferral percentage 4.0% of salary applies unless you contact Transamerica to cancel election (annually).

Benefits and costs subject to change with Open Enrollment in the Fall for benefits beginning January 1, 2024