

Resident/Fellow Benefits Overview

Health Insurance

Institution provides Highmark Community Blue Flex PPO health insurance to trainee and family at no charge. Additional Home Host benefits are available to reduce your out-of-pocket costs if LECOM Health Millcreek Community Hospital, LECOM Health Corry Memorial Hospital or Medical Associates of Erie (MAE) physicians are utilized.

Residents and fellows become eligible for health insurance on the 1st day of the month following 30 days of employment of the residency/ fellowship contract unless continuing on for year 2 and beyond.

Prescription Drug Plan and OTC Drugs

The prescription benefit includes the employee and anyone in the immediate household (i.e. spouses or children) who are on the employees' health insurance. LECOM Health has two Home Host Pharmacy locations by the name of Colonial Family Pharmacy. Any prescription for an eleven day supply or greater must be filled at the one of the two Home Host Pharmacies, or through our Maintenance Drugs through the Mail Order Program (90-day supply). The amount of your co-pay will depend on whether the drug is generic, formulary, or non-formulary under our plan. Arrangements can be made to have any co-pay deducted from your paycheck.

Over the counter medications can also be purchased at our Home Host pharmacies at a significant discount from retail prices.

LECOM Health - Optical Discount

With the LECOM Health optical discount, there are No Copays or Deductibles for eligible employees and anyone in the immediate household (i.e. spouses or children). Employees receive 50% off lenses and/or frames and 20% off contact lenses at Sterrettania Ophthalmology and Optical Boutique. A yearly fee of \$22.50 applies for contact lens fittings.

Dental Insurance

Dental insurance is provided by BAI, Benefit Administrators Inc. Individual and dependent coverage is provided to trainee and family at no charge.

An annual cap of One Thousand Dollars (\$1,000) applies to all co-pays and deductibles in a calendar year. Residents and fellows become eligible for dental insurance on the 1st day of the month following 30 days of employment of the residency/ fellowship contract unless continuing on for year 2 and beyond.

LECOM Dental Practices

Additional Home Host benefits are available if LECOM Dental Offices are utilized. When using the Home Host benefits (LECOM Erie Dental Clinic, LECOM Bradenton School of Dental Medicine, LECOM DeFuniak Springs Dental Clinic), all Copays and Deductibles are waived for eligible employees and anyone in the immediate household (i.e. spouses or children).

Travel Assistance

Travel assistance is provided at **no cost** to the employee by MetLife and AXA Assistance USA. This program provides assistance to employees traveling 100 miles or more away from home. Some of the benefits of emergency travel assistance include:

- Hospital admission assistance
- Political and Natural Disaster Evacuation
- Emergency medical evacuation
- Physician Dispatch
- Assistance in replacing lost prescriptions and passports

Life/AD&D and Long Term Disability

Life/AD&D and Long Term Disability is provided by MetLife and is employer paid. Life Insurance and AD&D policies are each equal to 1 x annual salary not to exceed \$100K. After you reach age 65, the amount of the benefit decreases. Long Term Disability benefit is equal to 60% of pre-disability wages after 6 months of occurrence.

Employees become eligible on the 1st of the month following a 30 day waiting period.

MetLife Employee Assistance Program (EAP)

An employee assistance program is provided at no cost to the employee through MetLife. The EAP assists employees in finding solutions for the everyday challenges of work and home.

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee

Assistance Program services — can talk to you about anything going on in your life, including:

- Family: Going through a divorce, caring for an elderly family member, returning to work after having a baby
- Work: Job relocation, building relationships with co-workers and managers, navigating through reorganization
- Money: Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- Legal Services: Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- Identity Theft Recovery: ID theft prevention tips and help from a financial counselor if you are victimized
- Health: Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- Everyday Life: Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

Convenient and confidential help when you want it, how you want it.

Your program includes up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year.

Retirement Plan - TIAA 403(b) Defined Contribution Plan

A 403(b) Defined Contribution Plan is available to employees immediately upon hire and an employer match begins after one

(1) year of employment. Employees may contribute 1-6% of their annual gross salary. The TIAA contract is individually owned.

In addition, in accordance with IRS Guidelines employees may contribute up to the IRS maximum in a calendar year. For example, for 2021, eligible employees may contribute up to \$19,500 in a calendar year. If you will be at least 50 years old by December 31st of the current calendar year, you may contribute up to a \$6,500 catch-up for a total of \$26,000 in a calendar year.

Identity Protection Services from Experian Identity Works

All LECOM Health employees and dependents enrolled in the Highmark Medical plan have the option to enroll in Experian Identity Repair at no cost.

Experian Identity Works offers more protection and the option to enroll at any time — also at no cost to you. Once you enroll in Identity Works, you will have access to:

- Experian credit report at signup: See what information is associated with your credit file*.
- Credit Monitoring: Actively monitors your Experian credit file for indicators of identity theft.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration Specialists are immediately available to help you address credit and non-credit related identity theft.
- Up to \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.
- Lost Wallet: Assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- Child Monitoring: For up to 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit file are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.
- Experian Identity Works Extend CARE™: You receive the same high-level of Identity Restoration support even after your Experian Identity Works membership has expired.

Enrollment is required. Members must provide their personal information to enroll online or via phone.

Your Hearing Network Hearing Aid Discount

Discover how today's technology can provide you and your family members with better hearing solutions with discounts of up to 40% off digital hearing aids.

Professional Liability Insurance

Residents and fellows receive professional liability insurance at no cost under the Self Insurance Program. Examples for PGY1 residents/fellows and PGY2 residents/fellows and higher are attached.

LECOM Wellness Center Benefits

Individual membership for residents/ fellows is paid for by the institution.

Education Allowance

Residents receive \$1,800.00 for continuing medical education which can be used to participate in extramural education seminars or the purchase of books, subscriptions or other scholarly materials.

Relocation Allowance

Incoming trainees are granted up to a \$1,000 relocation allowance to facilitate the move to Erie, PA. Valid receipts for moving expenses must accompany requests for your moving allowance.

Paid Time Off

Residents and Fellows receive 15 days of paid vacation time off, 5 days of paid CME time off, and 3 days of paid sick time off each academic year.

- Residents and fellows are scheduled for holidays as determined by their clinical departments. House staff does not receive holiday pay nor do they accrue holiday hours. Residents are expected to be on duty for Holidays unless they have formally requested time off in writing and this has been approved.

On-Call Meals

Residents receive all meals while on-duty and while on-call at LECOM Health Millcreek Community Hospital, at no cost. Their families are welcome to join them while on-call and receive the employee discount on all meals.

Lab Coats

Three lab coats will be issued to house staff at no cost prior to the start of each contract year. It is the trainees' responsibility to ensure the lab coats are clean and pressed.

Parking

Parking at the hospital is free and there are specified parking areas for house staff. Parking on LECOM Health Millcreek Community Hospital property is at your own risk. LECOM Health Millcreek Community Hospital is not responsible for incidents or accidents.

Voluntary Benefits

Optional plans are offered for those hired within the current calendar year during open enrollment period. Premiums are paid by the employee via payroll deduction. Policies available include:

Vision Insurance

Residents and fellows have the option to sign up for a voluntary vision plan through EyeMed. The EyeMed vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the EyeMed network.

MetLife Accident Insurance

Accident insurance helps offset unexpected covered medical expenses, such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.

When you are injured in an accident, MetLife sends you cash benefits directly and you decide the best way to spend them.

You'll receive cash benefits for these and other expenses that may not be fully covered by your major medical insurance when injured in a covered accident: Emergency Dental Work, Concussions, Intensive Care Unit Confinement, Ambulance Transportation (ground or air), Emergency Room Visits and Lacerations.

MetLife Short-Term Disability

Short-term disability is provided at an affordable group rate.

MetLife Term and Whole Life Insurance

If you determine you need more than the basic coverage, you may purchase additional coverage through MetLife for yourself and your eligible family members

MetLife Critical Illness Insurance

Critical illness insurance supplements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, such as heart attack (myocardial infarction), end-stage renal (kidney) failure, stroke or major organ failure. The benefit is triggered by covered critical illness events such as: Cancer, Heart Attack, Stroke, End-Stage Renal Failure, Major Human Organ Transplant. Payment of the partial benefit will reduce the internal cost of cancer or heart attack.

MetLife Hospital Indemnity

Hospital confinement indemnity insurance provides lump-sum benefits for a covered hospital confinement to help with deductibles and other expenses that are not covered by most major medical plans.

NOTE: If using LECOM Health home host of Millcreek Hospital or Corry Memorial Hospital, additional lump-sum benefits can be provided.

Nationwide Pet Insurance (not Payroll Deducted)

Choose to insure your pets of all ages with up to a 30% discount over comparative plans. Get up to a 90% reimbursement on vet bills and sign up year-round.

***Benefit care is subject to change during annual open enrollment.**