



## SUMMARY OF BENEFITS FOR HOUSE STAFF - 2020

1. **HEALTH AND WELFARE** — choice of plans under medical, dental, vision, supplemental short-term disability, long-term disability, supplemental life insurance/accidental death and dismemberment, and flexible spending accounts. Hospital and health insurance benefits for house staff and their families, with coverage, start on the first day of employment. Cost of coverage is largely employer-subsidized. In addition, the following are provided to the employee:
  - Employer-paid Basic Life Insurance/AD&D at 1½ times pay up to \$500,000
  - Salary continuation during disability for up to 12 weeks and 50% Short-Term Disability thereafter at no cost to the employee
  - 50% Long-Term Disability provided at no cost to the employee
  
2. **RETIREMENT PROGRAM**
  - a. 403(b) Plan
    - Voluntary pre-tax contributions to the Annual IRS limits
    - Voluntary after-tax contributions of up to 10%
  
3. **ANNUAL TIME OFF BENEFITS**

Members of the house staff are entitled to 20 days of paid time off (PTO) each contract year. These 20 days must be used during the period covered by the contract and may not be carried into subsequent years.

**Note:** All requests for leave, other than disability, are reviewed by the Department Chairman on a case-by-case basis. **All time away from formal graduate medical education, other than allotted PTO, may lead to a shortfall in the time needed to complete the requirements of both the residency program and the corresponding certifying Board. In such situations, additional months of training may be necessary.**
  
4. **OTHER**
  - Counseling — Confidential counseling, medical and psychological support services.
  - Malpractice Insurance - Coverage, including tail, provided by the System.
  - Meal Allowance — A monthly meal allowance when on-call, varies by facility.
  - Uniform and Laundry Service — Uniforms (lab coats and scrubs as required) and laundry service is provided without charge.
  - On-call Rooms — Adequate and appropriate sleeping on call rooms are provided on campus
  - Housing - Limited housing is available at some sites at a below market rate to residents through a prescribed eligibility process outlined in the on Housing Guidelines.
  - Parking — Parking rules differ from campuses to campus.
  - Credit Unions — Various Credit Union programs available through the System
  - Employee Group Discounts — Eligible for the many System group discounts
  - Voluntary Long-Term Care, Group Universal Life, Pre-Paid Legal, Identity Theft, and Cancer benefit at discounted rates
  - Banking Services — No fee checking, Visa card, safe deposit box at reduced rate

***The above is intended only as a summary of the benefits provided by Northwell Health. Northwell Health reserves the right to amend, modify or terminate these plans at any time. Please refer to the Policies, Summary Plan Descriptions and the Plan Documents for details.***