



University Medical Resident Services, P. C. (UMRS)
University Dental Resident Services, P. C. (UDRS)
EMPLOYEE BENEFITS OVERVIEW: July 1, 2018 – June 30, 2019

Open enrollment period for benefits:

- Current Residents/Fellows - Available during the period of June 1st – 15th
- New Residents/Fellows - Available during the period of June 1st – 25th

ALL Residents/Fellows MUST enroll during these periods.
Prior coverage elections will NOT carry over.

HEALTH INSURANCE – MEDICAL, RX, DENTAL

- Comprehensive health insurance coverage is administered by BlueCross BlueShield of Western New York (BCBS). Residents/Fellows may elect either single or family medical coverage. Health insurance coverage is provided at **no cost** to resident/fellow.
- The BCBS health insurance plan includes: medical, prescription drug and dental coverage; plus a vision discount plan.
- The “Schedule of Benefits” document provides the overview of benefits coverage.
- Residents/Fellows enrolled with health insurance coverage, other than the one provided through their UMRS/UDRS employment, may be eligible for a health insurance buy-out option.

VOLUNTARY – VISION INSURANCE

- Plan provides in-network and out-of-network benefits including; eye examination, retinal imaging, materials/eyewear, lens enhancements, frame allowances, contact lenses and value added features. See plan document for details and payroll deductions.

GROUP TERM LIFE INSURANCE AND AD&D

- Provides a \$50,000 benefit to designated beneficiary; at **no cost** to resident/fellow.

VOLUNTARY – SUPPLEMENTAL TERM LIFE INSURANCE AND AD&D

- Supplemental life insurance in amounts of \$50,000, \$100,000, \$200,000, or \$300,000.
- Available for spouse who is not employed by UMRS/UDRS in amounts of \$25,000, \$50,000, \$100,000, or \$150,000 not to exceed 50% of the coverage purchased for themselves.
- Evidence of insurability is required for coverage at the \$300,000 level (resident/fellow) and \$150,000 level (spouse).
- Dependent children coverage also available.



NEW YORK STATE STATUTORY SHORT TERM DISABILITY INSURANCE

- Up to \$170 per week (following a one-week waiting period) is provided for qualified disability leaves, including maternity.

GROUP LONG TERM DISABILITY INSURANCE

- Provide long-term disability coverage at **no cost** to resident/fellow.
- Refer to the plan contract for specific coverage and eligibility information.

VOLUNTARY – INDIVIDUAL LONG TERM DISABILITY INSURANCE (INCOME PROTECTION)

- This plan offers excellent conversion options; provided qualifying conditions are met during residency and fellowship training. Residents/Fellows should contact Richard Godshaw, at Walsh Duffield Companies, Inc., to explore income protection options prior to graduation by calling: (716) 362-7367.

VOLUNTARY - FLEXIBLE SPENDING ACCOUNT (FSA) – UNREIMBURSED MEDICAL & DEPENDENT CARE
VOLUNTARY - QUALIFIED TRANSPORTATION ACCOUNT (QTA) – UNREIMBURSED TRANSIT & PARKING

- Provides the opportunity to contribute pre-tax dollars to health care and/or dependent care flexible spending accounts to help pay for out-of-pocket medical, dental, and vision and/or daycare expenses; as defined in IRS section 125.
- The QTA plan allows employees to elect payroll deductions and pay into reimbursement accounts for qualified parking and transit out-of-pocket expense; as defined in IRS section 132.
- Residents/Fellows are solely responsible for determining their eligibility for participation in these plans as defined by the IRS.

VOLUNTARY - IDENTITY THEFT INSURANCE

- An important benefit to consider in today's world of advancing forms of technology.
- Resolution topics include; loans, banking/credit, government/other, healthcare, criminal, utilities, housing, investment/retirement, taxes and more.

VOLUNTARY - LEGAL SERVICES INSURANCE

- Provides options to receive legal assistance.
- Telephone and office consultations available.
- Document preparation includes; affidavits, deeds, demand letters, mortgages, promissory notes and review of any personal legal document.
- Legal representation topics include; estate planning, family law, juvenile matters, money matters, traffic offenses, consumer protection, real estate matters, defense of civil lawsuits, elder law matters, immigration assistance and personal property protection.

Refer to plan documents for complete descriptions of benefit information.