

University of Rochester Benefits Overview for Residents and Fellows (Trainees)

Category	Benefit
<b>Professional Liability Insurance (Malpractice)</b>	Professional liability insurance is provided by the University's insurance program for activities that are required to complete an ACGME-approved program of medical education. The same policy also covers Strong Health moonlighting activities. During rotations to other hospitals, coverage is provided by the affiliated hospital. The coverage form is claims-made and is modified to include "Tail" Coverage.
<b>Health Care Plans</b>	A choice of two health care plans, effective on the date of appointment. <a href="#">More information.</a>
<b>Dental Plans</b>	A choice of two dental plans, effective on the date of appointment. <a href="#">More information.</a>
<b>Flexible Spending Accounts (FSA)</b>	Three FSA options are available: <ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Limited Purpose FSA</li> <li>• Dependent Care FSA</li> </ul> <a href="#">More information.</a>
<b>Health Savings Account (HSA)</b>	Those enrolled in the YOUR HSA-Eligible health care plan have the option to contribute pre-tax money to an HSA. <a href="#">More information.</a>
<b>Wellness Program</b>	The University's employee wellness program, Well-U, offers a variety of resources to improve both your emotional and physical health. <a href="#">More information.</a>
<b>Life-Work Connections/EAP</b>	Professional and confidential guidance provided at no cost for trainees and their immediate family members, up to 5 times per calendar year.
<b>University-paid Basic Term Life Insurance</b>	Coverage equal to 150% of annual salary, with minimum of \$15,000 (\$7,500 if part-time) and maximum of \$50,000 (\$25,000 if part-time) immediately upon appointment. Paid for by the University.
<b>Group Universal Life (GUL) Insurance</b>	Purchase GUL insurance and elect coverage from one to eight times your annual salary, to a maximum of \$1,500,000. <a href="#">More information.</a>
<b>Sick Leave Plan for Short-Term Disability</b>	Effective January 1, 2013, full salary is continued during sick leave for up to six (6) months. Disabilities beginning prior to January 1, 2013 will be grandfathered under current disability benefit up to the full period of the one-year appointment.
<b>Workers' Compensation</b>	Effective January 1 2013, benefits for new and existing workers' compensation claims will be paid based on NYS Workers' Compensation regulations rather than coordinated with the sick leave plan for short-term disability.
<b>Long-Term Disability (LTD) Plan</b>	URMC provides disability coverage that will pay a monthly benefit in the event of a disability due to a sickness or an injury that starts while you are insured and you are disabled for more than six months. Plan pays 60% of covered income up to \$3,000 per month. Benefits are

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	provided until normal social security retirement age. Plan is paid for by the University for trainees. Graduating house staff officers are able to convert to an individual policy, up to \$3,000/month, without any medical underwriting.
<b>Medicare Primary Health Care while on LTD</b>	Effective January 1, 2013, for trainees on LTD, Medicare will become the primary payer for health care expenses for individuals covered under a University Health Care Plan who are eligible for Medicare; the University Health Care Plan will become the secondary payer. Individuals will need to enroll in Medicare Part A & Part B as of their Medicare-eligibility effective date.
<b>Supplemental Disability Insurance</b>	URMC provides disability coverage that will pay a monthly benefit in the event of disability due to a sickness or injury. The plan also provides options upon completion of a residency or fellowship. The Guardian Life Insurance Company of America underwrites this policy.
<b>Business Travel Insurance Plan</b>	Provides benefits in case of accidental death, dismemberment or paralysis while traveling on University business, away from the principal place of employment.
<b>Vacation</b>	Trainees receive at least three weeks of vacation per year. Additional vacation time and/or time for attendance at scientific or medical meetings may be allowed at the discretion of the Department.
<b>Retirement Program</b>	Trainees are immediately eligible to make voluntary contributions, up to the IRS limits, but are not eligible to receive a University Direct Contribution. <a href="#">More information.</a>
<b>Tuition Benefits</b>	Full-time Strong Memorial Hospital Residents and Fellows are eligible upon appointment for 95% tuition waiver at the University of Rochester for up to two credit-bearing courses in each relevant period (e.g. semester or quarter). <a href="#">More information.</a>
<b>Leave of Absence</b>	Trainees may be eligible for Family Medical Leave Act or the University's Leave of Absence program.
<b>Effect of Leave on Training</b>	Any Leave of Absence, Short-Term Disability or other time off which results in the trainee's failure to meet the minimum requirements for training time set forth by the appropriate board will result in an extension of the trainee's training program.
<b>Lab Coats/Scrubs/Laundry Services</b>	Three lab coats are provided to new trainee at orientation.
<b>Meals</b>	The GME Office provides \$7/meal for scheduled in-house, overnight call.
<b>Call Rooms</b>	Call rooms are provided for those programs that require their trainees to have in-house, overnight call.
<b>Athletic Facilities</b>	All University of Rochester employees are eligible to join the Medical Center's Fitness & Wellness Center, or the Robert B. Goergen Athletic

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	Center on River Campus. Employees are also eligible for <a href="#">corporate membership rates</a> at the YMCA of Greater Rochester.
<b>Credit Union</b>	Employment by the University entitles you to become a member of the Advantage Federal Credit Union.
<b>Life Support Training</b>	Strong Memorial Hospital will pay for trainee training in BLS, ACLS, ATLS, NRP, or PALS as deemed necessary by the program.
<b>Group Auto &amp; Home Insurance</b>	Group rates for auto and home insurance policies. Paid for by the resident or fellow by convenient payment options of, payroll or bank account deductions.
<b>University Home Ownership Incentive Program</b>	New homeowners in Sectors 4 or 6 of the City of Rochester are eligible for \$3,000 from the University, \$3,000 from the City and \$3,000 from Advantage Federal Credit Union, Canandaigua National Bank & Trust, Chase, Genesee Regional Bank or M&T Bank. Must be a University employee/Resident/Fellow to be eligible.

For more details on the benefits available at the University of Rochester and their corresponding enrollment deadlines, view the [Resident & Fellow benefits summary](#).

Any forms not available online can be obtained by contacting the Benefits Office (44 Celebration Drive, Suite 2300, Rochester NY 14627) at (585) 275-2084 or [benefitoffice@hr.rochester.edu](mailto:benefitoffice@hr.rochester.edu).