INSURANCE PROGRAMS

HEALTH INSURANCE

Health insurance is effective upon employment. You are immediately eligible for this coverage. You have the option to enroll in Priority Care Plus, or Keystone Health Plan. There is a cost if you elect dependents for Priority Care Plus. There is a cost for both the employee and dependents for the Keystone Health Plan coverage. As part of both Priority Care Plus and Keystone Health Plan a prescription plan is included in your coverage. Benefits provided are subject to change as policies of the Hospital are revised.

MEDICAL PROFESSIONAL LIABILITY INSURANCE

You are eligible for this coverage upon your completion of an application for insurance acceptable to the Hospital’s insurance carrier.

LIFE INSURANCE

Group term life insurance coverage is provided effective the first day of the month following date of hire at no cost to you. Amount of coverage is equal to your annual salary.

SUPPLEMENTAL LIFE INSURANCE

You are eligible for this coverage on the first of the month following 6 months of employment. You may purchase additional life insurance coverage for yourself, your spouse, and children at group rates. You pay the full cost of this coverage through a payroll deduction.

DENTAL INSURANCE

You are eligible for this coverage on the first of the month following 6 months of employment. Coverage is provided to you at no cost, however, a contribution is required for dependent coverage.

SHORT TERM DISABILITY PROGRAM

You are eligible for this coverage on the first of the month following 6 months of employment, which will pay you a portion of your salary should you become disabled. The Human Resources Department will provide you with additional information regarding this program.

LONG TERM DISABILITY INSURANCE

You are immediately eligible for this coverage. The entire cost of this program is paid by St. Luke's. This insurance pays you 60% of monthly earnings after disabled for 180 days.

VOLUNTARY VISION INSURANCE

You are eligible for this coverage on the first of the month following 6 months of employment. Contributions are required for all levels of coverage.

TIME OFF BENEFITS

- Vacation - as per respective Residency Program guidelines
- Personal days – 2 per year
- Sick days – 12 per year
ADDITIONAL BENEFITS

- FLEXIBLE SPENDING ACCOUNTS - Dependent Care Spending Accounts - option to establish pre-tax deduction to pay for dependent (child or elder) care and Health Care Spending Accounts - option to establish pre-tax deduction to pay for non-reimbursed medical expenses.
- Blood Assurance Plan is available which covers blood needs of you and family.
- Day Care - child development center located near Bethlehem Campus that provides child care at competitive rates.
- 529 College Savings Plan - Option to participate in a tax-advantage plan which allows you to save for your child's or grandchild's college education through a payroll deduction.
- Tax sheltered Annuity Program - Option to participate in program to supplement retirement income.
- Option to join a full service credit union and establish payroll deductions.
- Vision Care Program - you and your dependents are eligible to receive discounts through participating providers.
- Free parking.

RESIDENT SPECIFIC BENEFITS (July 1, 2015 to June 30, 2016)

- **Book Allowance**- House Officers may obtain Residency Program related books, up to $400.00, through the House Officer’s respective campus library, subject to approval by the House Officer’s Program Director’s.
- **Lab Coats**- 2 Lab Coats are provided to entering House Officers. As the garments wear out they must be returned in order to obtain a new one.
- **On-Call Meal Allowance**- House Officers, when required to stay in the hospital overnight, will be given an allowance for dinner that night and breakfast the next morning. When House Officers are required to remain in the hospital on weekends for 24 hours they will be given an allowance for the standard three meals.
- **Educational Conferences**- If the House Officer is in the last year of training, he/she will be allowed to attend an educational conference. St. Luke’s will provide up to $2,000.00 to cover the cost of transportation, meals, lodging, and registration for the conference. The conference and time away must have the prior written approval of the House Officer’s Program Director and Chief Academic Officer. Residents who have papers accepted at national or regional conferences will be given a travel allowance up to $2,000 to present the paper. The prior written approval of the program director and chief academic officer is required.
- **Exercise Facilities**- The House Officer may join St. Luke’s Health & Fitness Center at no cost.
- **Third Party Insurance Program Enrollment**- If the House Officer is in the last year of training, St. Luke’s Health Services will assist in enrolling the House Officer in the major regional Third Party Insurance Programs.