

# Tufts Medical Center

## Information for Residency Program Applicants

**Residents and Fellows participate in Tufts Medical Center Benefits Program.** The program lets you tailor your benefits to your individual needs and you can choose options from a range of benefit plans covering health care, dental care, life insurance and disability protection.

You are automatically enrolled in the Professional Liability Plan and with \$100,000 in HIV Occupational Exposure Insurance at no cost.

**Health insurance plan coverage begins the first day of employment. Other Benefits, such as Vision coverage, Dental coverage, Life Insurance, and Disability coverage begin on the first of the month following your date of employment.**

Type of Benefit	Summary
Professional Liability Insurance	<i>Automatic Enrollment at no cost NEMCIC, includes tail coverage</i>
Medical Insurance	Tufts Employee Medical Plan
Vision Coverage	Eyemed Vision Plan
Dental Insurance	Delta Dental Plan
Life Insurance & AD&D	Life insurance worth one times annual salary at no cost to you; supplemental life insurance available worth an additional 1-5x annual salary. AD&D insurance available. This offers a lump sum payment to a beneficiary if an employee becomes deceased or dismembered in a accident only. Employees may elect 1-3x salary.
Disability Insurance	<i>Short Term Disability:</i> coverage of 60% of salary (cap of \$2,500/wk less any other income) <i>Long Term Disability:</i> employee paid, supplemental income protection – starts on 180 <sup>th</sup> day out of work.
Flexible Spending Accounts	Choice of Health Care, Dependent Care
Retirement Savings Plan (403b)	Employee invests with Fidelity on pretax basis
Employee Assistance Program (EAP)	Available to employees and family members, free and confidential telephone or face to face counseling covering things like family issues, support for stress etc.
Employee Assistance Program	Automatic, No Cost
Other Benefits	YouDecide Discount Program, Wang YMCA membership discount.
Holidays, Personal Days	Paid Per GME Policy

On-Call Meals	Provided per GME Policy
Parking	Reduced Rate
Employee Activities Committee	Movie Passes, Reduced Rate Leisure Activities
Area Fitness Centers	Reduced Rate Choice of Options
T Pass	Reduced Rate
Uniforms	Provided

**This notice is published to highlights and is not intended to provide all-inclusive information. See plan documents for detailed descriptions and information.**