

## SUMMARY OF PHYSICIAN-RESIDENT BENEFITS

This document is a summary of the benefits available to associates of Seton Healthcare Family. It includes the associate's status required to qualify, as well as the eligibility effective date. Benefits may change during the year. If you have any questions or require further information, please e-mail [AskHR@seton.org](mailto:AskHR@seton.org) or call the Human Resources Center at 324-1776.

### Definition of status:

- Full-time = associates budgeted to work 32 – 40 hours each week
- Part-time = associates budgeted to work 16 – 31 hours each week
- All = all Seton associates (including PRN)

BENEFITS	ELIGIBLE ASSOCIATES	DESCRIPTION	EFFECTIVE
<b>CORE BENEFITS</b>			
Benefit Enrollment Credits	Full-time; Part-time	Provided only to those associates who actually elect benefits coverage through Seton. Enrollment Credits are allocated specifically for medical, dental and short-term / long-term disability, if applicable.	Immediately on date of hire
Group Term Life Insurance	Full-time; Part-time	1 x annual salary up to \$1,000,000, with minimum coverage of \$20,000.	Immediately on date of hire
Long-Term Disability Insurance	Full-time; Part-time	Benefits equal to 70% of base earnings after 90 day elimination period.	Immediately on date of hire
Business Travel Insurance	All	Paid by Seton for associates traveling on hospital business; \$200,000 paid to beneficiary for loss of life.	Immediately on date of hire
Workers' Compensation	All	Provided by Seton for work-related injury or illness.	Immediately on date of hire
Social Security	All	Seton matches associate's contribution; Social Security provides retirement, disability, Medicare and survivor benefits.	Immediately on date of hire
<b>FLEXIBLE BENEFITS (OPTIONAL)</b>			
EPN, or Expanded EPN Medical Plan with basic vision	Full-time; Part-time	Associates may choose between two medical options for self and dependents.	Immediately on date of hire
VSP (Voluntary Buy-up Vision Plan)	Full-time; Part-time	Associates may choose buy up vision plan only if medical plans are elected. Coverage options for self and dependents.	Immediately on date of hire
Delta Dental Insurance, or Assurant Dental Insurance	Full-time; Part-time	Associates may choose between three dental options for self and dependents.	Immediately on date of hire
Short-Term Disability Insurance	Full-time; Part-time	Benefits equal to 60% of base earnings for maximum of 90 calendar days. Option to choose benefit that is capped at \$1,000 per week. Associate may choose to participate through payroll deduction.	First day of month following date of hire
Accidental Death & Dismemberment Insurance	Full-time; Part-time	Payment for loss of life or limb due to an accident. Associates may choose to cover self and dependents through payroll deduction.	First day of month following date of hire
Supplemental Term Life Insurance	Full-time Part-time	Lesser of: 7x annual salary or \$5,000,000 coverage available to associate. May cover self, spouse, and/or children.	First day of month following date of hire
FSA Health Care Reimbursement Account – 2012 max = \$5,000	Full-time; Part-time	Associates may set aside money on a pre-tax basis through payroll deduction (min = \$11; max = \$208 per pay period) to pay for eligible health care expenses.	First day of month coincident with or following date of hire
FSA Dependent Care Reimbursement Account – 2012 max = \$5,000	Full-time; Part-time	Associates may set aside money on a pre-tax basis through payroll deduction (min = \$11; max = \$208 per pay period) to pay for eligible childcare, or care of an elderly or disabled dependent.	First day of month coincident with or following date of hire

<b>RETIREMENT BENEFITS</b>			
403(b) Savings Plan	All	Offered through Diversified Investment Advisors providing recordkeeping and investments. Associates may generally contribute up to 80% of gross salary (up to maximum of \$16,500 for 2012) on a pre-tax basis through payroll deduction. Special Catch-Up provisions may allow you to contribute more.	Immediately on date of hire
Employer Match	All	Seton matches \$0.35 on every dollar contributed to the 403(b) Savings Plan up to 5% of gross pay. Matching contributions are fully vested.	Immediately on date of hire
Defined Contribution Plan	All	Seton provides a Defined Contribution plan for all eligible associates hired on or after January 1, 2005. Annual contribution depends on years of service and annual pay. Associates become fully vested in these plans upon completion of five years of service.	January 1 of calendar year in which 1000 hours are worked
<b>AUTHORIZED ABSENCES</b>			
Paid-Time Off (PTO)	Full-time	PTO is pre-loaded on first day of residency year. PTO bank includes 15 days for vacation and holidays, and 10 days for sick time. Use it or Lose it policy; no payout at termination of employment.	Immediately on date of hire
Bereavement Leave	All	Absence with pay for up to three scheduled workdays to assist with funeral arrangements and attend funeral. Applies to death of immediate family member. See Human Resource Appendix 700.1A.	Immediately on date of hire
Jury Duty	All	Absence with pay for service during scheduled work hours. See Human Resource Appendix 700.1A.	Immediately on date of hire
Military Leave	All	In accordance with the Uniformed Services Employment and Re-Employment Act, 1994. See Human Resource Appendix 700.1A	Immediately on date of hire
<b>CHILD CARE</b>			
Ceridian LifeWorks – Resources and Referrals	Full-time; Part-time	Assistance with locating child care providers and guidance for recovering from grief or emotional loss as well as on work-life balance.	Immediately on date of hire
Stepping Stone School	All	On-site childcare facility on UMC Brackenridge and SMC Williamson campuses. Space is limited.	Immediately on date of hire
Tree Tops Learning Center	Full-time; Part-time	Full-time childcare as well as back-up for those times when regular care falls through or is temporarily not available.	Immediately on date of hire
<b>OTHER BENEFITS</b>			
ARAG Legal	Full Time; Part Time	Access to experienced attorney network covering legal guidance, financial advice and identity theft services through affordable voluntary participation.	First day of month following hire date
Long-Term Care Insurance	Full Time; Part Time	Payments for the care or services provided due to severe impairment or inability to perform basic daily activities. Eight payment coverage options available	First day of month following date of policy approval
Tuition Reimbursement	Full-time; Part-time	Tuition reimbursement, up to \$3,000 per year, to associates for tuition/books and fees at accredited institution.	After one year of service. For hard-to-fill positions, eligible immediately
Cafeteria Discounts	All	Discounts on food items available.	Immediately on date of hire
LifeWorks Employee Assistance Program	Full time; Part time	Confidential, brief, solution-oriented therapy at no charge to employees and their family members.	Immediately on date of hire
Seton Cove	All	Provides a focus on spirituality and its implications in health, work, leadership and community.	Immediately on date of hire