

2007

**THOMAS JEFFERSON UNIVERSITY HOSPITAL
BENEFITS PROGRAM FOR HOUSE STAFF**

Summarized below are the benefits available to House Staff members of Thomas Jefferson University Hospital.

Your coverages begin immediately unless a different date is shown in the summary. Through the OPT program, you will be able to select a benefits package that best suits your needs.

OPT: THE JEFFERSON FLEXIBLE BENEFITS PROGRAM

As a full-time House Staff member, you will receive benefit credits based on your age, salary, and dependent status. If you need more than the Jefferson provided benefit credits, you may convert a portion of your pre-tax salary to additional Benefit Credits in order to purchase more benefits.

SUMMARY OF EMPLOYEE BENEFITS

Utilizing providers that are part JeffPLUS, and especially your home hospital, will minimize your out-of-pocket medical costs. As an employee of Jefferson, your home hospitals include Thomas Jefferson University Hospital, Jefferson Hospital for Neuroscience, Methodist Hospital and Magee Rehabilitation Hospital. Other hospitals that are members of the Jefferson Health System (JeffPLUS) are Albert Einstein Medical Center, A.I. duPont Hospital for Children, Belmont Behavioral Health, Bryn Mawr Hospital and Bryn Mawr Rehab, Frankford Hospitals (Frankford, Torresdale, and Bucks County Campuses), Germantown Community Health Services, Lankenau Hospital, Moss Rehab Hospital, Paoli Memorial Hospital, Willowcrest Skilled Nursing Facility and the Virtua Hospitals (West Jersey at Berlin, Camden, Marlton, Voorhees, and Memorial Hospital of Burlington.) Children's Hospital of Philadelphia (CHOP) and St. Christopher's Hospital for Children are also included in JeffPLUS for the CDHP health insurance plan option.

Plan	When Coverage Begins	Who is Eligible	Basic Benefit
Waiver of Health	Date of Hire	Full-time	Upon participation in the OPT program, additional credits are available to full-time employees who have other insurance and elect to waive health coverage.
JeffPLUS PPOs: Personal Choice and Aetna PPO	Date of Hire	Full-time	Basic Benefit: Preferred Provider networks offer prepaid preventive care and hospitalization through a group of participating physicians and hospitals. Benefits are maximized by utilizing JeffPLUS providers or facilities. Preventive Care: \$15 co-payment per office visit at a JeffPLUS PPO provider; \$20 for a non-JeffPLUS PPO provider. Specialist Care: \$20 co-payment per office visit at a JeffPLUS PPO provider; \$25 for a non-JeffPLUS PPO provider. Inpatient Care: 100% coverage if admitted to a home hospital, \$350 copay per admission if admitted to other JeffPLUS facilities. Admissions to a non-Jefferson/non-JeffPLUS PPO facility covered at 80% after \$350 deductible. Out-of-pocket maximums apply based on R&C charges and family status. JeffPLUS information and directories supplied by both carriers are available from the Benefits Office or online at www.jeffersonhealth.org/jeffplus/ ; www.ibx.com ; and www.aetna.com .

Plan	When Coverage Begins	Who is Eligible	Basic Benefit
JeffPLUS HMOs: Keystone HMO and Aetna HMO	Date of Hire	Full-time	HMOs offer prepaid health care for virtually all medical expenses with some co-payments or deductibles. Members receive health care from a group of physicians offered by the HMO. You must declare a primary physician for each family member and obtain referrals to visit specialists. Benefits are maximized by utilizing JeffPLUS providers or facilities. Preventive Care: \$10 copayment per office visit at a JeffPLUS provider; \$15 for a non-JeffPLUS HMO provider. Specialist Care: \$15 copayment per office visit at a JeffPLUS provider; \$25 for a non-JeffPLUS HMO provider. Inpatient Care: 100% coverage if admitted to a home hospital, \$250 copay per admission if admitted to other JeffPLUS facilities. \$350 copay per admission if admitted to a non-JeffPLUS HMO provider. JeffPLUS information and directories supplied by both carriers are available from the Benefits Office or online at www.jeffersonhealth.org/jeffplus/ ; www.ibx.com ; and www.aetna.com .
JeffPLUS CDHP: United Healthcare/ Definity Health	Date of Hire	Full-time	Coverage at 100% with no co-pay for eligible preventive care at JeffPlus or UHC providers and for home hospital facility charges. All other charges are first applied to a Health Reimbursement Account (HRA) funded by Jefferson. Funding amount is based on family status (\$1,000/ \$1,500/ \$2,000). HRA rollover at year end permitted for accumulation of up to four times initial allotment. After depletion of HRA, member responsible (MR) for expenses up to limits determined by family status (\$600, \$900, \$1,200). Rollover of any HRA funds reduces member responsibility. If HRA and MR are both exhausted, then health insurance coinsurance coverage applies based on percentage of R&C fees (100%/80%/70%) according to level of provider network participation or out-of-network status. Out of pocket maximums apply based on R&C fees and family status. JeffPLUS information and directories are available from the Benefits Office or by contacting UnitedHealthcare at 877-614-0484.
Rx Coverage Express Scripts	Date of Hire	Full-time	Coverage included with your medical plan. Prescriptions filled at Jefferson pharmacies for a 34 day supply are \$5 for generic drugs/\$10 for brand name; 90 day supply is \$10 for generic/\$20 for brand name (formulary or non-formulary). At retail pharmacy for up to a 34 day supply, costs are \$10 for generic/\$20 for brand name formulary, \$35 brand name non-formulary; 90 day supply NOT available through retail pharmacies. Coverage for PPI's, Statins, and Cox 2 Inhibitors available only at a Jefferson in-house pharmacy. Mail order option available.
Vision Care	Date of Hire	Full-time	Coverage included with your medical plan. Examination: PPOs reimburse up to \$30 for annual exam; HMOs: \$15 copay at JeffPLUS provider / \$25 at a non JeffPLUS provider every 24 months. Glasses/Contacts: PPOs reimburse up to \$52 every 24 months or every 12 months if prescription changes. HMOs cover up to \$35 every 24 months.
Life Insurance and Accidental Death & Dismemberment Insurance	Date of Hire	Full-time	Basic benefit is one times your annual salary to a maximum of \$50,000 for each coverage. Benefit credits for life insurance given to employees to purchase additional ½ times your annual salary for total coverage of 1½ times your salary. You may select a life insurance option of up to four times your annual salary. Evidence of insurability may be required.

Plan	When Coverage Begins	Who is Eligible	Basic Benefit
Supplemental AD&D	Date of Hire	Full-time	Available in coverage units of \$100,000 up to a maximum of \$500,000 contingent upon salary levels. You may also select coverage for dependents.
Dependent Life Insurance	Date of Hire	Full-time	Five options available: Spouse \$2,000/child \$1,000 Spouse \$5,000/child \$2,000 Spouse \$10,000/child \$3,000 Spouse \$15,000/child \$4,000 Spouse \$20,000/child \$5,000
Travel Accident Insurance	Date of Hire	Full-time	Available when traveling on Jefferson business. Benefit predicated on salary. Maximum benefit of \$100,000.
Dental Care: Delta Dental and Aetna DMO	After one year of service	Full-time	Employee and dependent coverage is optional. Delta's coverage based on percentage of R&C fee. Annual \$50 individual deductible /\$150 per family. \$1,500 annual maximum benefit if dentist(s) is a Delta Premier provider; \$1,700 if dentist(s) is a Delta Preferred provider. Lifetime orthodontia benefit \$1,500 per person. Aetna coverage by a declared primary dentist and referrals are necessary for specialists. Coverage is also based on R&C with unlimited annual benefit.
Short-Term Disability	Date of Hire	Full-time	Continuation of base salary for up to six (6) months at no cost.
Long-Term Disability	After one year of service	Full-time	Coverage for total disability following initial 6 months of disability. You have the opportunity to choose from the following three plans with a maximum benefit of \$20,000 per month. Basic: 50% of your monthly salary, inclusive of social security, provided at no cost to the employee. A. 60% of your monthly salary inclusive of social security. B. 70% of your monthly salary inclusive of social security. <u>Note:</u> Evidence of insurability is required for increases of more than one level.
Employee Reimbursement Account	Date of Hire	Full-time	Employee Reimbursement Accounts are designed so that you may pay qualified health, dental, and vision care and dependent care expenses with benefit credits on a before-tax basis instead of paying for these expenses from your take-home pay after Federal income taxes have been deducted. For childcare expenses, the maximum annual limits are \$5,000 if married filing jointly or head of household; \$2,500 annually if single or filing separately.
Tax Deferred Annuity Plans	Date of Hire (voluntary)	All Employees	Under IRC 403(b), amounts may be contributed to fixed income and/or equity products from a selection of investment companies on a tax deferred basis.

Plan	When Coverage Begins	Who is Eligible	Basic Benefit
Tuition (External)	After six months of service	Full-time	Undergraduate courses: 80% reimbursement up to \$3,000 per fiscal year is available. Graduate courses: 80% reimbursement up to \$5,000 per fiscal year is available. Courses must be job-related or Jefferson related in a degree program; medical and law degrees are excluded. Fiscal year is July 1 through June 30.
Tuition (Internal)	After 60 days of service	Full-time	Undergraduate courses in the College of Health Professions: 90% reimbursement up to \$5,000 per fiscal year is available. Graduate courses in the Graduate Studies Program: 90% reimbursement up to \$7,500 per fiscal year is available. Fiscal year is July 1 through June 30.
Vacation	Date of Hire	Full-time	G-1 level, 10 days per year. All others, 20 days per year.
Holidays	Date of Hire	Full-time (excluding Residents)	New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.
Personal Day	Date of Hire	Full-time	To be used between October 1 st and June 30 th . Must be scheduled and approved by your department.

OTHER PROGRAMS AND FACILITIES

Direct Deposit	Carebridge	U.S. Government Savings Bonds
Blood Donor Club	Freedom Credit Union	GlobalFit
Library Privileges	First Call (EAP)	Long Term Care Insurance
Commuter Services and Discounts	Adoption Assistance	Countrywide Pre-Paid Legal
	Jefferson-Independence Blue Cross Wellness Center	

Please Note: Specific eligibility requirements apply to the benefit plans identified in this summary. Your entitlement to any of the benefits listed herein is expressly conditioned upon, and subject to, your meeting such eligibility requirements as provided in the plans. You may not rely upon this sheet as a determination as to your qualification or eligibility for such benefits. Detailed information is provided during the benefits orientation and enrollment session. If you have other questions, please contact the Employee Benefits Office.

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