

FOR YOUR BENEFIT 2023



UCSF Benioff Children's Hospital
Oakland

BENEFITS SUMMARY FOR ELIGIBLE RESIDENTS AND CLINICAL FELLOWS*

* Clinical Fellows who are not part of CIRSEU but follow the CIRSEU union contract provisions for benefits

BENEFIT	ELIGIBILITY	BENEFIT SUMMARY															
TIME OFF BENEFITS																	
VACATION		All are provided a total of four weeks vacation annually. Normally divided into two two-week blocks. The dates of assigned vacation are included in the assigned yearly schedule tracks and changes in vacation dates are subject to the usual change procedures.															
SICK LEAVE		Residents shall be allowed a maximum of ten (10) sick days per academic year, for which they shall not lose payment.															
BENEFITS AND 403(b) SAVINGS PLAN																	
MEDICAL INSURANCE AND PRESCRIPTION DRUG BENEFITS	<p>First day of employment. Coverage provided for employee and eligible dependents.</p> <p>Your cost depends on the medical plan and coverage tier you elect.</p> <p>Your premium for coverage is deducted in equal amounts twice per month on a pre-tax basis.</p> <p>We require verification of dependent status (i.e., marriage license, birth certificate).</p>	<p>Choice of Medical Plans: and applicable cost-sharing g premiums</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #008080; color: white;">Coverage Tier</th> <th style="background-color: #008080; color: white;">Children's PPO</th> <th style="background-color: #008080; color: white;">Kaiser HMO</th> </tr> <tr> <th></th> <th style="text-align: center;">Employee Cost Share per paycheck</th> <th style="text-align: center;">Employee Cost Share</th> </tr> </thead> <tbody> <tr> <td style="background-color: #008080; color: white;">Employee Only</td> <td style="text-align: center;">\$135.67</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td style="background-color: #008080; color: white;">Employee + One</td> <td style="text-align: center;">\$283.44</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td style="background-color: #008080; color: white;">Employee+ Family</td> <td style="text-align: center;">\$380.00</td> <td style="text-align: center;">\$0</td> </tr> </tbody> </table> <p><i>*Prescription Drug coverage provided through Caremark/CvS</i></p> <p>You can waive coverage and get \$100 bonus per month. Must show proof of other coverage.</p>	Coverage Tier	Children's PPO	Kaiser HMO		Employee Cost Share per paycheck	Employee Cost Share	Employee Only	\$135.67	\$0	Employee + One	\$283.44	\$0	Employee+ Family	\$380.00	\$0
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DENTAL AND VISION INSURANCE	First day of employment. Coverage provided for employee and eligible dependents. See above.	<p>Delta Dental of California DPO USA Plan: Dental benefits with reimbursement of up to 90% for most covered services (preventive services are covered at 100%). Annual deductible of \$50 for major services. Calendar year maximum of \$1,600. Usual and Customary will apply to non-network services.</p> <p>Vision Plan: Basic vision care services and prescription eyewear with annual maximum of \$300.</p>															
BASIC GROUP LIFE AND PERSONAL ACCIDENT INSURANCE	First day of employment.	\$10,000 Basic Life and \$10,000 Personal Accident Insurance.															
SUPPLEMENTAL BASIC GROUP LIFE AND SUPPLEMENTAL PERSONAL ACCIDENT INSURANCE	First of the month following 60 days of consecutive employment.	<p>In addition to your Basic Life and Personal Accident insurance provided by UCSF Benioff Oakland, you may purchase supplemental coverage for yourself, your spouse/domestic partner and your dependent children through Cigna Group Insurance.</p> <p>As a new hire, you may elect Supplemental Life coverage up to the plan limits without providing evidence of insurability (proof of good health). If you do not elect Supplemental Life coverage and wish to elect it at a later time, you may be required to provide evidence of insurability.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #800080; color: white;">Coverage for:</th> <th style="background-color: #800080; color: white;">Supplemental Life Insurance</th> <th style="background-color: #800080; color: white;">Supplemental Personal Accident Insurance</th> </tr> </thead> <tbody> <tr> <td style="background-color: #d3d3d3;">Employee</td> <td style="background-color: #d3d3d3;">\$25,000 to \$150,000 in \$25,000 increments</td> <td style="background-color: #d3d3d3;">\$25,000 to \$500,000 in \$25,000 increments up to \$100,000 then in \$50,000 cannot be greater than 10 times your annual earnings</td> </tr> <tr> <td style="background-color: #d3d3d3;">Spouse or Domestic Partner under age 70</td> <td style="background-color: #d3d3d3;">\$10,000 to \$150,000 in \$10,000 increments</td> <td style="background-color: #d3d3d3;">50% or 100% of your coverage amount up to \$250,000 maximum</td> </tr> <tr> <td style="background-color: #d3d3d3;">Your children ages 6 months to 26 years</td> <td style="background-color: #d3d3d3;">\$5,000 or \$10,000 for each eligible child</td> <td style="background-color: #d3d3d3;">10% of your coverage amount up to \$25,000 maximum</td> </tr> </tbody> </table>	Coverage for:	Supplemental Life Insurance	Supplemental Personal Accident Insurance	Employee	\$25,000 to \$150,000 in \$25,000 increments	\$25,000 to \$500,000 in \$25,000 increments up to \$100,000 then in \$50,000 cannot be greater than 10 times your annual earnings	Spouse or Domestic Partner under age 70	\$10,000 to \$150,000 in \$10,000 increments	50% or 100% of your coverage amount up to \$250,000 maximum	Your children ages 6 months to 26 years	\$5,000 or \$10,000 for each eligible child	10% of your coverage amount up to \$25,000 maximum			
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LONG-TERM DISABILITY INSURANCE	First day of employment.	The lesser of 60% of your monthly Covered Earnings rounded to the nearest dollar or \$5000, reduced by other income benefits. 90-day benefit waiting period.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	First day of employment.	Up to 9 sessions at no cost to Resident/Fellow/Intern and covered dependents for mental health or work/life related issues. See Claremont EAP for more details.
FLEXIBLE SPENDING ACCOUNTS	First of the month following 60 days of consecutive employment	Flexible Spending Accounts (FSAs) allow you to set aside tax-free money through payroll deductions to pay for eligible health care and dependent care expenses for yourself and your eligible family members. Annual Maximum elections: Healthcare \$100-\$2,850 and Dependent Care \$100-\$5,000
LONG TERM CARE	Based on approval date from UNUM	You can purchase Long-Term Care coverage for yourself, your spouse/domestic partner, your parents, and other close relatives. The program offers multiple choices for benefit amounts and maximum durations. By offering this coverage through UNUM's group plan, UCSF Benioff Oakland provides you with access to coverage at lower group rates.
GROUP LEGAL PLAN	First of the month following 90 days of consecutive employment	Basic Group Legal Plan that you can purchase for \$22.50/month. It offers services such as" will preparation, powers of attorney, identify theft protection, no contest divorce, and more.
403(b) SAVINGS PLAN	First day of employment.	Transamerica Government approved savings program that allows you to contribute a portion of your pretax income to a special savings account. Your contributions & earnings are not taxed until you withdraw the money from your 403(b) account. Loan provisions are available. New Hire Automatic Enrollment at 3% of Base Pay Salary. Each pay period, 3% of your base pay will be deducted from your paycheck and contributed to the plan on your behalf. You can contribute up to 100% of your base pay, although the IRS and plan limits may apply. If you are age 50 or older during the year, you can make additional "catch-up contributions" to the plan. You can also contribute less than the automatic 3% or not at all.
RETIREE HEALTH CARE INSURANCE PREMIUM REIMBURSEMENT PROGRAM		For Children's employee who retire with at least twenty (20) years of service, Children's will contribute each month an amount equal to \$100.00 multiplied by number of years of service divided by twelve (12) towards the cost of health care coverage premium. This benefit commences the first of the month following the retiree's attainment of age sixty (60), and ends when the retiree attains age sixty-five (65) or becomes Medicare eligible, whichever occurs first.
CEFCU CREDIT UNION	First day of employment.	You are eligible to join CEFCU Credit Union, which provides a variety of financial services; direct deposit, direct payments to loans, car loans, mortgage loans and more.
COMMUTER BENEFITS PROGRAM	First day of employment	All Children's employees are eligible for commuter benefits through Wageworks, allowing you to order transit tickets or load a commuter card in advance using pre-tax and after-tax payroll deductions. Transit tickets are available for nearly all transit agencies in the Bay Area, including but not limited to BART, Transbay ferries, Muni, Amtrak and AC Transit. Note: we do not offer the parking option