

# PARKLAND HEALTH & HOSPITAL SYSTEM

## HOUSE STAFF

### BENEFITS AT-A-GLANCE PLUS MORE

Effective January 2009

The chart below gives you a snapshot of your Parkland benefits.

Benefit	How Your Benefit Works At A Glance	Participation	Who Pays															
<b>Medical</b>	<ul style="list-style-type: none"> <li>Parkland Employee Health Plan (PECHP) with 3 tiers of coverage, including Parkland, Aetna Choice POS and out-of-network providers.</li> <li>Opt out, or decline, if you have coverage elsewhere.</li> </ul>	Immediately upon hire	You and Parkland															
<b>Deductions For Medical Coverage</b>	<ul style="list-style-type: none"> <li>Employee Only \$ 32.96</li> <li>Employee Plus Children \$101.95</li> <li>Employee Plus Spouse \$117.23</li> <li>Employee Plus Family \$164.82</li> </ul> <p><i>Subject to change</i></p>	Immediately upon hire  <b>NOTE:</b> in order for health coverage to go into effective you <b>MUST</b> enroll online within 31 days of Hire date.	You and Parkland															
<b>Pharmacy for PEHP</b>	<ul style="list-style-type: none"> <li>Fill prescriptions at Parkland (if written by a Parkland or UTSW/Aston provider, at Aetna retail pharmacies or through mail-order service.)</li> </ul>	Immediately upon hire	You and Parkland															
<b>Vision</b>	<ul style="list-style-type: none"> <li>Provides vision benefits for routine eye care, including exams, frames and lenses, and contact lenses.</li> <li>Employee Only \$3.42</li> <li>Employee Plus Children \$5.53</li> <li>Employee Plus Spouse \$7.35</li> <li>Employee Plus Family \$10.08</li> <li><b>Subject to change</b></li> </ul>	Effective first day of the month following date of hire. You may cover yourself and eligible dependents.	You on a before-tax basis															
<b>Dental</b>	<ul style="list-style-type: none"> <li>Dental Health Maintenance Organization (DHMO) or</li> <li>Preferred Provider Organization (PPO)</li> </ul>	Effective first day of the month following date of hire	You on a before-tax basis															
<b>Deductions For Dental Coverage</b>	<table style="width: 100%; border: none;"> <tr> <td></td> <td style="text-align: center;"><b><u>DHMO</u></b></td> <td style="text-align: center;"><b><u>PPO</u></b></td> </tr> <tr> <td>• Employee Only</td> <td style="text-align: center;">\$4.59</td> <td style="text-align: center;">\$13.77</td> </tr> <tr> <td>• Employee Plus Children</td> <td style="text-align: center;">\$9.76</td> <td style="text-align: center;">\$37.17</td> </tr> <tr> <td>• Employee Plus Spouse</td> <td style="text-align: center;">\$8.89</td> <td style="text-align: center;">\$26.51</td> </tr> <tr> <td>• Employee Plus Family</td> <td style="text-align: center;">\$12.76</td> <td style="text-align: center;">\$46.08</td> </tr> </table> <p><i>Subject to change</i></p>		<b><u>DHMO</u></b>	<b><u>PPO</u></b>	• Employee Only	\$4.59	\$13.77	• Employee Plus Children	\$9.76	\$37.17	• Employee Plus Spouse	\$8.89	\$26.51	• Employee Plus Family	\$12.76	\$46.08	Effective first day of the month following date of hire  <b>NOTE:</b> in order for dental coverage to go into effective you <b>MUST</b> enroll online within 31 days of Hire date.	You
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<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>Health Care Spending Account</li> <li>Dependent Care Spending Account</li> </ul>	Immediately upon hire	You on a before-tax basis and Parkland															
<b>Disability</b>	<ul style="list-style-type: none"> <li>After 42 consecutive days of disability, the Core Plan pays 50% of your biweekly earnings if you are disabled due to an illness or injury. You may buy up to 60% benefit or by down to a 14-day waiting period.</li> </ul>	After three months of Continuous service	Parkland for Core Plan, you (on a before-tax basis) and Parkland for Buy-Up and Buy-Down Plans															
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<ul style="list-style-type: none"> <li>\$20,000 - \$500,000 coverage for employees only, or</li> <li>\$20,000 - \$500,000 coverage for employees and family</li> </ul>	Full-time with benefits employees choose whether to participate. You may cover yourself and eligible dependents.	You on an after-tax basis															

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Benefit	How Your Benefit Works At A Glance	Participation	Who Pays
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>For full-time employees, 1 ½ times annual salary (Mandatory)  <i>Housestaff employees are covered automatically</i></li> </ul>	After six months of continuous service	Parkland
<b>Voluntary Term Life Insurance</b>	<ul style="list-style-type: none"> <li>Choose up to 5 ½ times annual salary for you as well as coverage for your dependents</li> </ul>	After 90 days of employment all employee who work at least 20 hours per week choose whether to participate. You may cover yourself and eligible dependents.	You on an after-tax basis
<b>Long Term Care Insurance</b>	<ul style="list-style-type: none"> <li>Provides benefits when a chronic illness requires assistance in the home with day-to-day activities or special attention in a nursing home.</li> </ul>	All employees may choose whether to participate. You may cover yourself and eligible dependents.	You on an after-tax basis
<b>Retirement Income Plan</b>	<ul style="list-style-type: none"> <li>You contribute 4.5% of pay, Parkland provides the balance. (Mandatory)</li> </ul>	Immediately upon hire	You and Parkland
<b>Supplemental Retirement Plan</b>	<ul style="list-style-type: none"> <li>Contribute up to 75% of pay on a combined before-tax, Roth-after-tax or after-tax basis, subject to IRS limits.</li> <li>After 1 year of service, Parkland matches up to 6% of pay.</li> </ul>	All employees choose whether to participate. You enroll via <a href="http://millimanonline.com">millimanonline.com</a> or the plan's telephone hotline. The match is available to full-time and part-time with benefits employees.	You and parkland
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>Confidential counseling to help when personal problems affect relationships at home and work.</li> </ul>	Immediately upon hire	Parkland

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Benefit	How Your Benefit Works At A Glance
<b>Stipend</b>	Stipends for Parkland remunerated house staff will be bi-weekly (every other Tuesday).
<b>Academic Standing</b>	House Staff Officer, as a condition of his/her House Staff Officer status, must at all times remain in good academic standing with the University of Texas Southwestern Medical School training program. In the event that the House Staff Officer is not in good academic standing, then the House Staff Officer shall be suspended/dismissed without pay, effective on the date that the employee is no longer in good academic standing. Such suspension/dismissal shall remain in effect until such time as the employee regains his/her good academic standing. Suspension/dismissal under this section shall not be subject to the appeal provisions of the Medical Staff Bylaws. See House Staff Manual for University of Texas policy and procedures for supervision, evaluation, discipline and grievances of GME trainees for corrective action appeals and general grievances.
<b>Work Hours</b>	House Staff Officer will be in accordance with the training program standards set by the University of Texas Southwestern Medical Center at Dallas.
<b>Living Quarters</b>	There are no on-campus housing quarters.
<b>Personal Leave &amp; Time Off "PTO"</b>	Fifteen days of PTO for the year's service is allowed, it may be used for vacation, or educational leave, based on the authorization of the Program Director or his/her designee. Family leave is allowed under the Family Medical Leave Act, but the House Staff Officer must at all times remain in good academic standing. PTO leave does not accumulate from year to year.
<b>Sick Leave</b>	Ten days of sick leave for the year's service is allowed. Sick leave does not accumulate from year to year. (Subject to remunerative status.)
<b>Maternity/Paternity Leave</b>	Parkland does not have maternity/paternity leave therefore; the resident will use their PTO/Sick time and/or family leave.  <b>FYI</b> – "As a reminder, you have up to <b>31 days</b> after the birth of your child to add the newborn to your medical plan, even if you already have dependent coverage, you must enroll the baby. If you do not enroll your newborn within this time period, you will not have coverage on this child until the next enrollment. Additionally, maternity leave is covered for full-time and part-time with benefits employees as a disability as long as you meet the disability plan's definition of disability."  If you are planning to take FMLA due to maternity or any other type of disability you <b>MUST</b> contact Coventry at (866) 371-3258 to discuss your FMLA and disability options. This must be done prior to actually going on leave if at all possible.
<b>Malpractice Insurance</b>	Parkland does not provide Malpractice insurance. However, as a political subdivision of the State of Texas, DCHD can pay claims in accordance with the Texas Tort Claims Act up to \$100,000 per individual and \$300,000 per occurrence. This applies to situations that occur while in the course and scope of employment, performing only those tasks assigned by authority of officers of DCHD. Coverage includes acts of ordinary negligence, but does not include intentional acts (such as assault) or gross negligence.
<b>Parking</b>	A \$10.00 deposit and a bi-weekly fee of \$8.08 are required if parking is desired. The parking fee is payroll deducted from the House Staff Officer's paycheck regardless of where they may be rotating.
<b>Cellular Phone Discounts *</b>	<ul style="list-style-type: none"> <li>• AT &amp; T 1-800-331-0500 / Discount Code: 63830</li> <li>• Sprint: 214-868-4017</li> <li>• Verizon Wireless: 214-883-6422 or <a href="http://www.verizonwireless.com/discount">www.verizonwireless.com/discount</a></li> </ul> <p>*When you call the above numbers, please state that you work for Parkland and want to receive the cell phone discount available to you as a Parkland employee.</p>