



# IM Residency Benefit Summary

Benefits are available to IM Residents with a 0.50 or greater FTE. Residents are not subject to a waiting period for Medical, Dental and Vision benefits. All other benefits have a one-month waiting period.

Benefit	Who Pays
<b>Medical</b> Billings Clinic offers a HSA eligible Health Plan and a Traditional Plan. Premiums are based on plan choice, coverage level and FTE status.	Billings Clinic & Employee
<b>Dental</b> Two dental plan options are available; Preventive and Comprehensive.	Billings Clinic & Employee
<b>Vision</b> Coverage is available for routine eye exams and \$150 allowance for frames, lenses and contacts.	Employee
<b>Health Savings Account (HSA)</b> A pre-tax personal health savings account designed to help you pay for qualified out-of-pocket expenses. Billings Clinic also provides a contribution on your behalf.	Billings Clinic & Employee
<b>Flexible Spending Account (FSA)</b> You may contribute pre-tax dollars to a Health Care and/or Dependent Care FSA.	Employee
<b>Basic Life and Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b> Provided to you by Billings Clinic at 1x your annual base salary.	Billings Clinic
<b>Optional Life and AD&amp;D Insurance</b> You may purchase optional life and AD&D insurance for yourself and qualifying dependents.	Employee
<b>Short-Term Disability Insurance</b> Coordinated with Program Director and Human Resources.	Billings Clinic
<b>Long-Term Disability</b> Benefit provides a 50% income replacement of your base salary if you are unable to work due to illness, injury or accident that extends beyond 90 consecutive days.	Billings Clinic
<b>Optional Long-Term Disability Insurance</b> You may purchase optional long-term disability insurance.	Employee
<b>403(b) Savings Plan</b> Billings Clinic will match 50% of your contribution once eligibility requirements are met. The match is limited to 2.5% of your gross earnings. The plan offers many investment options.	Billings Clinic & Employee
<b>401(a) Money Purchase (Pension) Plan</b> Billings Clinic contributes 2.8% of your income to your 401(a) account once eligibility requirements are met. The plan offers many investment options.	Billings Clinic
<b>Vacation, Continuing Medical Education (CME) &amp; Bereavement Plans</b> Billings Clinic provides paid time off for vacation, CME and bereavement leave. Refer to the Residency Program Handbook for details.	Billings Clinic
<b>Deductible Expense Reimbursement Plan (DERP)</b> Health Plan deductible reimbursement up to \$500 for J1 Visa Residents.	Billings Clinic