

Department of Psychiatry and Behavioral Sciences Psychiatry Residency Education

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Please see the following websites for more information regarding:

-Things to do in and around Atlanta: www.atlanta.net

-Information regarding Emory's Psychiatry Residency Program, Policies, and Rotations:

http://www.psychiatry.emory.edu/education/prospective_current_residents/index.html

-Information regarding Housestaff Policies, Benefits Information, and the Standard Residency Appointment Agreement: http://www.med.emory.edu/GME/house_staff_policies.cfm

HOUSE STAFF POLICIES AND PROCEDURES MANUAL

http://med.emory.edu/gme/housestaff/housestaff policies/index.html

SECTION 3: SUMMARY OF BENEFITS

Each resident attends a comprehensive administrative orientation session at the beginning of the training program. A portion of this orientation session is devoted to reviewing all elements of the benefits package and to answering any questions about these benefits. The benefits package is also summarized on Emory's Human Resources website at the following address http://emory.hr.emory.edu/rtpbenplans.nsf

The Residency Training program provides each eligible resident, at no cost, the following group benefit plans:

- Health Care Coverage
- Term Life Insurance
- Dependent Term Life Insurance
- Long Term Disability Insurance
- Accidental Death and Dismemberment Insurance
- Group Dental and Emory Vision Care Plans are available at a minimal cost.

Each resident may also enroll his/her eligible dependents for health, dental and vision coverage, with the cost paid by deductions from the resident's stipend.

3.01 Life Insurance

The Residency Training program provides each eligible resident: \$50,000 Term Life Insurance \$50,000 Accidental Death and Dismemberment Insurance \$25,000 Term Life Insurance for spouses \$5,000 Term Life Insurance for eligible children

3.02 Health Care

Two health care options are provided to residents:

Aetna POS:

A Point-of-Service (POS) plan allows members to choose to receive services from a participating or non-participating network provider or facility. The Emory Aetna POS is an open-access plan that provides the freedom to choose any provider and does not require a primary care physician (PCP) referral unless you see an Out-of-Network specialist. The plan features a network of providers and facilities. This plan has the lowest deductibles and co-pays. However, it has the highest employee contributions.

BCBS of GA PPO:

A Preferred Provider Organization (PPO) is a managed care plan that has arrangements with doctors, hospitals and other providers of health care. The plan does not require a primary care physician, but

participants are encouraged to use network providers to receive higher benefit levels. This plan offers the broadest network of physicians in Georgia and has lower employee contributions.

House staff with family coverage can elect to pay the premiums for their family's coverage on a before-tax or after tax basis. Pre-existing conditions are covered under both options.

Dental Plan

The Emory University Residency Training program offers residents a dental plan. Details regarding the plan will be reviewed during orientation.

Premiums for the dental plan may be paid by the resident on a before-tax or after-tax basis. Residents must remain in the Dental Plan for one year.

3.03 Flexible Spending Accounts

These accounts are established to enable residents to accumulate money on a before-tax basis to pay eligible out-of-pocket health/dental and dependent care expenses. There are annual minimum and maximum contribution amounts. Flexible spending account details are available during orientation.

3.04 Auto/Homeowners/Renters Insurance

Emory University offers stipend deductions to residents for auto/homeowners and renters insurance through MetPay (Metropolitan Property and Casualty Insurance). The premiums are discounted, and the resident pays the entire cost.

3.05 Long-term Disability Insurance

Eligible residents unable to perform in their program due to a qualifying disability may qualify for long-term disability benefits through the long-term disability insurance coverage. These benefits will be provided to eligible residents in an amount equal to 60% of the resident's stipend, up to a maximum of \$5,000 per month. There is a ninety-day waiting period before otherwise eligible residents may receive coverage and payments.

3.06 Retirement Plan

Each resident may contribute to Emory University's retirement plan upon his/her date of entry into the residency training program. Contributions can be on a before-tax basis, and may be designated for investment in either TIAA/CREF, or in mutual funds offered by The Vanguard Group or Fidelity Investments.

3.07 Old Age Survivor Disability Insurance (OASDI) and Medicare Participation

Participation in Medicare and the OASDI are conditions of participation in the residency training program for all residents. Emory University contributes an amount equal to 7.65% of each stipend for coverage, while the resident contributes an equal amount through automatic stipend deduction. In addition to retirement benefits, this program provides survivor and disability benefits.

3.08 Parking

The Office of Graduate Medical Education (OGME) pays a monthly fee for each resident to receive parking privileges at Emory University facilities. Although OGME pays the monthly parking fee, each resident must pay the initial cost of obtaining a parking/security card at Grady Memorial Hospital. Parking at the VA Medical Center is free but requires the resident to obtain a parking permit. This permit is obtained free of charge from the chief of service. Parking privileges for Children's Healthcare of Atlanta at Egleston are reserved for those in one of the pediatric training programs. The resident is

required to go to the parking office at Egleston to complete the requisite paperwork. Emory University Hospital Midtown (EUHM) uses the EmoryCard photo ID card to access the parking lots. The EmoryCard should be presented to the security office at (EUHM) to receive parking privileges.

3.09 Laundry

The OGME does not provide laundry service to residents.

3.10 Housing

The OGME can provide information about housing in the Atlanta area but does not provide housing for residents.

3.11 Meals

Emory University Affiliated Hospitals assure the availability of meals for purchase by residents in the hospital cafeterias and snack bars during the day. The hospitals provide meals to the residents during night and weekend rotations.

3.12 Additional Benefits Provided to Residents Include

- Direct Deposit of stipend checks
- Library privileges
- Membership in the Emory Federal Credit Union (located in the lobby of the Dobbs University Center)
- Benefits for same sex domestic partners
- Woodruff Physical Education Center privileges
- Use of call rooms at each hospital (the Program Director will provide further information regarding call rooms during department/program orientation)
- Lab coats [residents only]

Residents with questions about any aspect of the Group Benefit Plans should call the Benefits Office of the Human Resources Division at 404.727.7613. The main office of the Human Resources Division is located at 1599 Clifton Road, NE.