

### **Healthcare Flex Spending Account**

The Healthcare Flex Spending Account allows you to reimburse yourself with pre-tax dollars for eligible expenses not reimbursed under any healthcare plan. These expenses may include items such as plan deductibles, co-payments, dental and eye care expenses that may not be fully covered under your plans. Subject to the Flexible Plan limits.

### **Dependent Care Flex Spending Account**

The Dependent Care Flex Spending Account allows you to reimburse yourself with pre-tax dollars for day care expenses for your children under age 13 and other qualified dependents. You can contribute up to \$5,000 a year or \$2,500 a year if you are married and file separate tax returns.

### **Disability/Short term**

Financially secure doesn't only mean planning for retirement. A serious disability or accident can cause financial hardship, especially if your family depends on your income.

To help you provide your family with financial protection in case you become disabled, Orlando Regional offers you the opportunity to purchase short-term disability insurance while providing eligible team members with long-term disability at no cost.

### **Long –Term Disability**

After one year of continuous active employment in a benefits eligible position, full-time and variable full-time members are automatically enrolled in the Orlando Regional group long-term disability plan. The cost of this benefit is fully paid by Orlando Regional.

### **Retirement Savings Plan**

Following one year of employment, Orlando Regional Healthcare contributes a percentage of the team member's pay towards their RSP, and provides matching funds based on their tax-deferred contributions.

### **Eligibility and Participation**

You may begin to make personal contributions as soon as you are hired. For the purpose of receiving Orlando Regional contributions, you are eligible January 1 or July 1 following one year of service if you have worked 1,000 hours or more within that year and are at least 21 years old.

### **How you can make your money grow**

The Orlando Regional RSP offers a large variety of funds including lifestyle funds as well as fixed account and bond fund choices so you can customize a portfolio that works best for your risk tolerance. In addition, the plan also offers target based options that are designed to offer an optimal return based on your projected date of retirement. Further details and prospectuses are available through the Orlando Regional Retirement Savings Plan office.

Please be advised that benefits are subject to change. If you have any questions about the benefits offered at Orlando Regional, please contact the Human Resources Customer Service at 321 841 8623.



*Orlando Regional Healthcare, Downtown Campus*



## Orlando Regional Healthcare

Information can be found online at

[www.orhs.org](http://www.orhs.org)

# Graduate Medical Education

## Resident/ Fellow Benefits and Conditions of Appointment



## ORLANDO REGIONAL HEALTHCARE

### **Call Rooms, Parking and Meals**

Resident/fellows are provided with adequate and appropriate sleeping quarters that are safe, quiet and private. Parking on campus and meals are provided (free of charge) only while on duty.

### **Vacation**

Resident and Fellows are eligible to receive 15 work days of paid vacation during the academic year. The number of vacation days for any resident/fellow whose Agreement period is less than one year, will be pro-rated consistent with the term of the Agreement. All residents/fellows are encouraged to take their vacation, as it cannot be saved from one year to the next. No additional stipend will be paid for unused vacation.

### **Sick Leave**

Each resident/fellow is credited with 96 hours of sick leave at the beginning of the academic year. Unused hours may not be carried over from year to year. Time off for illness for any resident/fellow whose Agreement period is less than one year, will be pro-rated consistent with the term of the Agreement. If there is an extended period of illness, it will be up to the department as to whether this time will be made up and if so, how.

### **Medical Leave**

Residents/fellows may use their 15 days of vacation, and 96 credited sick hours with Program Director approval. Any other time off will be non-paid and will be made up by extending the residency/fellowship to compensate for time lost.



Arnold Palmer Hospital for Children

### **Resident Benefits**

Orlando Regional is committed to providing our team members with a comprehensive benefit program that includes medical, dental, vision, prescription, hospitalization, short/long term disability and life insurance. We offer each team member a wide variety of health, life and disability options tailored to meet your specific needs.

### **Core Benefits** (company paid)

Basic Life Insurance  
Vacation time  
Sick time  
Long-term disability  
Retirement Savings Plan (employer basic and matching contributions)

Optional benefits are also available to team members so you can design a benefits package that meets your individual needs. For some optional benefits, you and Orlando Regional share the cost of coverage, such as medical insurance. For other benefits such as supplemental life insurance you pay the full cost at a corporate rate.

### **Optional Benefits**

Medical  
Dental  
Vision  
Retirement Savings Plan (team member contribution)  
Healthcare Flex Spending Account  
Dependent Day Care Flex Spending Account  
Supplemental Life Insurance  
Dependent Life Insurance  
Short-Term Disability

Statutory benefits include Social Security, and Workers' Compensation. These benefits are mandated by regulatory agencies, based on a percentage of your salary and paid by Orlando Regional.

### **Medical Options**

Orlando Regional offers two different medical plans. You have the option of electing the Healthchoice Select Plan or the Healthchoice PPO plan. As a resident/fellow you will be entitled to coverage for benefits on the first recognized day of residency, unless statute or regulation requires a later date to begin coverage.

### **Healthchoice Select offers:**

- Full coverage with small co-payments
- No deductibles
- Specialty care
- Prescription benefit with low co-payments
- Convenient mail order pharmacy benefits
- A primary care physician to coordinate your care
- Direct access to in-network specialists without referrals
- Services focused on prevention and wellness



### **Winnie Palmer for Women and Babies Healthchoice PPO**

In the Healthchoice PPO plan, you must meet a deductible before any of your costs are paid. The Healthchoice PPO plan covers a percentage of your costs after your deductible is met. You may visit any of the doctors participating in the Healthchoice PPO without a referral, and receive in-network benefits. You also have access to out-of-network benefits in the Healthchoice PPO plan, which are paid at a lower percentage after your deductible is met.

### **Dental Options**

Orlando Regional Healthcare offers team members a comprehensive dental program. Team members can choose among several dental plans that provide different levels of benefits for both in-network and out-of-network dental services.

### **Vision Program**

Our vision program provides team members a great way to save money on vision expenses by using in-network vision providers. Vision coverage is available to eligible team members at a low cost and covers a portion of expenses for annual routine eye exams, and glasses or contacts each year.

### **Life Insurance Options**

#### **Basic Life** (Orlando Regional pays full cost).

Regular full-time team members are provided life insurance in the amount of one times your annual base pay.

#### **Supplemental Life** (You pay the full cost)

You may purchase supplemental life insurance coverage in the amount of one to five times your annual base pay. When you make a life insurance selection, you automatically receive the same amount of accidental death and dismemberment (AD&D) insurance.

### **Dependent Life Insurance**

You may also enroll your spouse and dependent children in life insurance coverage. You pay for the coverage with after-tax dollars, and you are automatically the beneficiary of any dependent life insurance coverage.