

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 per family 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 Health 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

Full-time and variable full-time members are automatically enrolled in the Orlando Health group long-term disability plan. The cost of this benefit is fully paid by Orlando Health.

Retirement Savings Plan (RSP)

Following one year of employment, Orlando Health 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 Health 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 Health RSP offers a 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 Health Retirement Savings Plan office.

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



Orlando Health, Downtown Campus



www.orlandohealth.com

Graduate Medical Education

Resident/Fellow Benefits and Conditions of Appointment



Call Rooms, Parking and Meals

Residents/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

Residents and Fellows are eligible to receive 120 hours of paid vacation during the academic year. The number of vacation hours 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 120 hours 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 Health 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 Health 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 Health.

Medical Options

Orlando Health offers 3 choices for medical coverage. You have the option of electing the Healthchoice Select Plan or one of the Healthchoice PPO plans. 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 of \$500 or \$1,000 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 Health 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 Health pays full cost). Regular full-time team members are provided life insurance in the amount of one times your annual base pay you automatically receive the same amount of accidental death and dismemberment (AD&D) insurance.

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.

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.