



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 31-day waiting period.

Benefit	Who Pays
Medical 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
Dental Two dental plan options are available; Preventive and Comprehensive.	Billings Clinic & Employee
Vision Coverage is available for routine eye exams and \$150 allowance for frames, lenses and contacts.	Employee
Health Savings Account (HSA) 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
Flexible Spending Account (FSA) You may contribute pre-tax dollars to a Health Care and/or Dependent Care FSA.	Employee
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance Provided to you by Billings Clinic at 1x your annual base salary.	Billings Clinic
Optional Life and AD&D Insurance You may purchase optional life and AD&D insurance for yourself and qualifying dependents.	Employee
Short-Term Disability Insurance Coordinated with Program Director and Human Resources.	Billings Clinic
Long-Term Disability 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
Optional Long-Term Disability Insurance You may purchase optional long-term disability insurance.	Employee
403(b) Savings Plan 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
401(a) Money Purchase (Pension) Plan 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
Vacation, Continuing Medical Education (CME) & Bereavement Plans Billings Clinic provides paid time off for vacation, CME and bereavement leave. Refer to the Residency Program Handbook for details.	Employee
Deductible Expense Reimbursement Plan (DERP) Health Plan deductible reimbursement up to \$500 for J1 Visa Residents.	Billings Clinic