

RESIDENT/FELLOW BENEFITS

As a new resident/fellow, you'll have access to a total rewards package that includes the following components and much more. We offer:

- » Health benefits, including medical, vision and prescription benefits, dental benefits and flexible spending accounts
- » Disability benefits, including salary continuation for 150 days with long-term disability beginning thereafter, and life insurance
- » Retirement benefits, including a retirement savings plan and a Carilion Clinic-paid pension plan

You have the opportunity to enroll yourself, your spouse/domestic partner and/or dependent children in our benefits plans. The effective date of your benefits varies by benefit type. Medical benefits for you and your family are effective the first recognized day of your respective program based on your contract date. Long-term disability (LTD) benefits are effective on your hire date. Your dental, life and flexible spending accounts (FSAs) benefits are effective the first day of the month following 30 days of continuous employment.

MEDICAL

Your health and well-being are important, so we offer a comprehensive program of health care benefits designed to help ensure your and your family's health, now and in the future.

Your medical benefits include prescription drug coverage and a vision discount program. You may also elect to purchase additional comprehensive vision coverage when you enroll in the medical plan.

DENTAL

Our dental plan is designed to help promote good dental health through regular exams and preventive dentistry care for you and your family. We offer two plans, Basic and Comprehensive, to ensure you have the type of coverage that best meets your needs.

LIFE INSURANCE

Our life insurance plans provide insurance protection for your beneficiaries by paying a benefit in the event of your death. Carilion Clinic provides, at no cost to you, employee Basic Group Term Life Insurance. You also are eligible to purchase Supplemental Group Term Life Insurance for you and your family.

DISABILITY INSURANCE

Our disability plans provide financial protection in the event of a disabling accident or illness by providing a portion of your income to you if you become disabled and cannot work. Carilion Clinic provides, at no cost to you, both salary continuation (for short-term disabilities) and long-term disability coverage.

HEALTHCARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (FSAs)

We offer two types of FSAs: Healthcare and Dependent Care. These plans offer you pre-tax savings benefits because your contributions are deducted from your paycheck before taxes. Our Healthcare FSA may be used to pay for you and your family's eligible unreimbursed health care expenses. Our Dependent Care FSA may be used to help pay for eligible child care. You may also be able to use it for dependent adult care in some circumstances. As an added benefit, Carilion Clinic will contribute \$10 per pay period to your dependent care flexible spending account when you contribute at least \$10 per pay period up to an annual maximum of \$260, to your account.

RETIREMENT BENEFITS

To help you with your financial needs after retirement, we offer a 403(b) Retirement Savings Plan and provide eligible employees with a pension plan. These benefits along with your personal savings can help provide financial security for you and your family at retirement.

Carilion Clinic also provides a valuable pension benefit to eligible employees. Carilion Clinic pays the full cost of this benefit to give you the security of lifetime monthly payments at retirement once you are vested. The amount of the benefit is based on factors such as age, earnings and years of service.

RESIDENT/FELLOW BENEFITS

CHILDCARE BENEFITS

Childcare benefits are offered in both Roanoke and the New River Valley to help you with your childcare needs. In Roanoke, Carilion Clinic has partnered with HoneyTree Early Learning Centers to provide our employees with access to quality childcare. Benefits include a 25% subsidy for Carilion Clinic employees as well as access to our sick room, an alternative care solution for you when your mildly ill child is too sick to go to school but you need to go to work (Riverwalk HoneyTree location only). In addition, Carilion Clinic has partnered with Radford Early Learning Center to provide childcare for employees in the New River Valley. Benefits include a 25% subsidy for Carilion Clinic employees.

CARILION CLINIC PHARMACIES

Our pharmacies at the Crystal Spring Medical Office Building, Carilion Roanoke Memorial Hospital lobby, 3 Riverside lobby and CNRV lobby are excellent sources for both your prescriptions and over-the-counter medications. In addition, as a Carilion Clinic employee, you have access to many other benefits including 10% off already low prices for over-the-counter drugs, the ability to use payroll deduction to pay for purchases, and delivery to select Roanoke-area facilities. For more information, call 540-853-0905 (Roanoke) or 540-639-1647 (New River Valley).

EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP) provides you and your immediate family members with confidential counseling assistance to help you better manage your work and personal responsibilities. Carilion Clinic covers 100% of the cost for up to five sessions per year, per issue, with a licensed or certified counselor for you and/or your immediate family members. If needed, additional sessions may be covered by your medical insurance.

AETNA CRITICAL ILLNESS PLAN

The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition, like heart attack, stroke, cancer and more. You have the option to choose between three different face amounts: "low," "middle" or "high."

AETNA ACCIDENT PLAN

The Aetna Accident Plan pays benefits when you get treatment for an accidental injury. The plan pays for a long list of covered minor and serious injuries. You have the option to choose between a "high" or "low" coverage plan.

AETNA HOSPITAL INDEMNITY PLAN

The Aetna Hospital Indemnity Plan pays you cash benefits when you have a planned or unplanned hospital stay for an illness, injury, surgery or having a baby.

MINIMUM OF THREE WEEKS VACATION

MEAL ALLOWANCE FOR DESIGNATED GROUPS

FREE ON-SITE PARKING

MOBILE DEVICE OPTIONS AVAILABLE

EDUCATIONAL MEETINGS

- » Reimbursement for approved educational meetings
- » Conference time

RECREATION

- » Membership at Carilion Wellness
- » Tickets to Virginia Tech home football and basketball games via lottery system

COMPUTER SERVICES

- » Wi-fi throughout all hospitals and clinics
- » Access to electronic record, library, intranet and PACS from home

LIBRARY SERVICES

- » Print journals and over 10,000 e-journals
- » Literature searches
- » 39,000 e-books along with over 2,300 print books
- » Access to Medline, CINAHL, PsycEXTRA, HealthBusiness, Cochrane, MDConsult, Stat!Ref, UpToDate, DynaMed, AccessSurgery, Access Medicine, Access Emergency Medicine, Pediatric Care Online, PsychiatryOnline and many other resources is available
- » Copying is available to employees for no charge

OTHER

- » Security/escort service
- » Counseling and support services
- » Lab coats provided
- » Taxi service for fatigued residents