

RESIDENT GME INSURANCE BENEFITS

GME Health, Behavioral Health, Vision, Prescription, and Dental Insurance Program

The University of Tennessee Health Science Center provides a Group Healthcare Insurance Program for its Statewide Graduate Medical Education Program trainees.

Health, behavioral health, vision, prescriptions, and dental insurance are provided by CIGNA Healthcare for Residents* and eligible dependents. Coverage is effective on the Resident's first official day of residency or fellowship training (July 1 for most trainees). The CIGNA provider directory is available at <http://www.cigna.com>.

Health insurance is mandatory for all trainees. Residents are responsible for approximately 20% of the premium of the type of health coverage selected. Residents with existing coverage may decline UT health insurance by completing the required declination form and providing a copy of their current insurance card.

The Health, Behavioral, Prescription, Vision, and Dental monthly premium rates as of July 1, 2020 are:

Type Coverage	Monthly Total Cost	Monthly Employee Deduction
Employee Only	\$ 509.43	\$ 100
Employee + Spouse	\$ 1,018.79	\$ 200
Employee + Child(ren)	\$ 902.49	\$ 180
Family	\$ 1,413.56	\$ 280

For information regarding this group insurance policy you may contact the Holland Insurance Agency at 6820 Cobblestone Blvd Suite 3, Southaven, MS 38672 or (888) 393-9500. Ask for Meagan Sneed or Gerald (Jerry) Holland if you have questions. They will be at Resident Orientation on June 28 to distribute packets and answer questions.

[Click here for a link to an overview of your CIGNA Health, Behavioral, Prescription, Vision, and Dental Insurance.](#)

Enrollment in the CIGNA Group Insurance Plan is handled through a web-based system, [BerniePortal](#). Once you are loaded into that system, changes can be made to your account and coverage by logging into that system via the [blue](#) hyperlink above:

- 2 digit code: 2 digit birth month
- 4 digit code: last 4 social
- Employer code 656612

Please remember that when you have a qualifying life event, you must notify Jacqueline Hogan at GME@erlanger.org to unlock your account and then make changes by logging into the [BerniePortal](#).

GME Life Insurance Program

- The Basic Group Life Insurance Benefit issued through Hartford is \$100,000.
- Premiums are \$ 4.40 per month.

- If you are still employed at age 65, the Basic Group Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.
- The basic Accidental Death & Dismemberment benefit is \$100,000.
- If you are still employed at age 65, the Accidental Death & Dismemberment benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.
- Benefits are issued on a 24 hour basis, so you are covered around the clock
- There is a provision for an accelerated death benefit of up to \$50,000 in the event you are diagnosed as being terminally ill, with a life expectancy of less than 12 months.
- There is a provision for waiver of premium in the event that the insured is totally disabled.

Life insurance coverage through the designated carrier is mandatory for every Resident and may not be canceled during training.

Contact Ms. Hogan at GME@erlanger.org if you need to make changes to your life insurance beneficiary(ies).

GME Disability Insurance Program

The University of Tennessee Health Science Center provides individual disability insurance coverage for participants in the Statewide UT College of Medicine Graduate Medical Education Programs. The University of Tennessee Health Science Center has chosen Ohio National Financial Services as the individual disability insurance carrier and has selected The Hildreth Agency to support the program.

As part of your benefits package, the University gives you a monthly stipend that is used to offset the cost of your disability and life insurance premiums. The stipend is \$55 per month total including \$4.40 toward life insurance and \$51.60 toward disability insurance. Using this money you can choose from the following tax free monthly income protection options:

- \$1,500/month (required unless proof of over insurance is presented)
- \$2,500/month
- \$4,000/month
- \$5,000/month

Benefits are payable up to age 65.

Included in your policy –

- Own Occupation Specialty Specific Definition of Disability—the best protection available. “You are Totally Disabled if due to Sickness or Injury, you are unable to perform the Material and Substantial Duties of Your Regular Occupation, and you satisfy the Regular Care of a Physician Provision. If your Regular Occupation on the date of Disability is limited to a professionally recognized specialty in medicine within the scope of your degree or license, we will consider that specialty to be your Regular Occupation.”
- Guaranteed Level Premiums -- Coverage cannot be canceled and premiums are guaranteed level through age 65.
- Guaranteed Standard Issue – Up to \$5,000 of monthly coverage without medical underwriting.
- Waiver of Premiums – Premiums are waived after a Disability of at least 90 days.
- Presumptive Disability – Total Disability is presumed if, while the policy is In Force, Injury or Sickness causes you to sustain the total loss of use of both hands, or both feet, or one hand and one foot, or to completely lose your sight in both eyes or the hearing in both ears, or speech. You must satisfy the Regular Care of a Physician requirement. When Total Disability is presumed: (1) the Elimination Period will be waived; and (2) Base Monthly Benefits and rider benefits will be paid even if you still work.

- Additional 50% of Monthly Benefit for Catastrophic Disability -- Contract will pay up to 150% of monthly disability benefit if catastrophically disabled. Catastrophically Disabled means that, due to an Injury or Sickness: (a) you are unable to perform two or more Activities of Daily Living without Stand-By assistance due to loss of functional capacity; or (b) you require Substantial Supervision due to Severe Cognitive Impairment.
- Residual and Recovery Benefits payable to age 65
- Enhanced Residual Disability Rider – If you have a Sickness or Injury that limits your time or duties, you will receive benefits in proportion to your Loss of Earnings. A minimum of 50% of the Disability Benefit is payable for the first 6 months of the claim. After 6 months at least 15% loss of income is required to continue your benefit. If this percentage is greater than 75%, full Total Disability benefits will be paid.

PLUS ... You can take this policy with you when you exit our GME Programs. Additionally, you will be able to increase your coverage to up to \$15,000 per month of tax free benefit at substantially discounted premiums without medical underwriting based upon your income at your new employment. The Hildreth Agency will meet with you at exit to discuss this opportunity.

The Hildreth Team will be presenting information about the insurance plan and details about premium rates via special webinars on June 15, 16, and 17, 2020. They will also be available via Zoom for a few minutes at our Institutional GME Orientation on the morning of June 30, 2020. If you have questions about the policy or need to file a claim, please contact the Hildreth Insurance Agency in Knoxville at (800) 874-0831, 10259 Kingston Pike, Knoxville, TN 37922:

John Hildreth, CLU: jhildreth@hildrethins.com
 Heath Hildreth, GBDS: hhildreth@hildrethins.com
 Jaclyn Slack, MBA: jslack@hildrethins.com

General email through which our GME trainees can contact the Hildreth Agency:
UTMD@hildrethins.com

Link to a special website about your LTD coverage and information: www.hildrethins.com/UTMD.

[Click here to view a link to a brief flyer about the LTD plan available to you.](#)

Every Resident is required to have basic disability insurance coverage through the GME designated carrier that provides a minimum monthly benefit of \$1500. Residents who are not eligible to participate in the GME provided disability plan due to over insurance must provide a copy of their disability policy documenting the monthly coverage and proof throughout training of their ongoing insurance premium payments. Disability insurance may not be canceled during residency training.

Note: Residents who do not participate in the disability and life insurance programs provided through GME do not receive the additional \$660 per year offset that is applied toward purchase of this coverage.

*The term “Resident” refers to both Resident and Fellow trainees.

Revised and Approved by the GMEC 5/16/2017. Administrative edits 6/15/2020.