



## BENEFITS AND REWARDS FOR THE WAY YOU LIVE

At Henry Ford Health System (HFHS), our benefits and rewards offer flexible, affordable choices to meet our team members' diverse needs. Through My Choice Rewards, you'll have access to health plans that offer a greater value at a lower cost than other employers, and our generous retirement program helps you plan for your future. We also offer market-competitive wages, along with pay premiums and incentives. Whether based in the heart of Detroit or elsewhere in our Michigan community, we've got you covered. It's among the reasons we're topping Forbes' 2019 list of the best employers in Michigan. **Learn what sets us apart.**

### GENEROUS, AFFORDABLE HEALTH CARE OPTIONS

My Choice Rewards offers six medical plan options to cover your medical, vision and prescription drug needs:

- **Three HAP Consumer-Driven Health Plans (CDHPs) with an HFHS-funded health savings account (HSA);** you only pay for the services you use and can save tax-free for current and long-term health care costs
- **HFHS Advantage Tiered Access HAP Plan,** with lower deductibles and copays when you use HFHS-affiliated providers and facilities
- **BCBSM PPO Plan,** offering the broadest network of providers – but at the highest cost
- **Manulife Plan** for Canadian team members

*My Choice Rewards also offers two Delta Dental plans with coverage for preventive care.*

### TIME OFF TO RELAX, RECHARGE AND RECONNECT

You are entitled to four weeks of paid time off per academic year. Please refer to Medical Education Policy 221 for more information.

### TAX-FREE SAVINGS FOR HEALTH CARE COSTS

#### Health Savings Account

Choose a CDHP medical plan and you'll have access to an HFHS-funded HSA that can be used on eligible health care expenses. In addition to your pretax contributions, HFHS will deposit \$250 in your HSA for employee-only coverage or \$500 for family coverage. You can double the HSA contributions from HFHS by completing wellness activities. Plus, your HSA dollars carry over from year to year for future medical expenses – even into retirement.

#### Flexible Spending Accounts (FSAs)

For all other medical plans, you can contribute pretax dollars (up to the IRS allowable limit) in a Health Care FSA for eligible health care expenses and/or a Dependent Care FSA for child/elder care expenses. Unlike an HSA, your FSA funds can only be used in the year in which you contribute.

### MEANINGFUL SAVINGS FOR RETIREMENT

To support your future financial well-being and maximize your savings potential, we offer the HFHS Heritage 403(b) Plan. Upon hire, you are automatically enrolled in this employee-funded plan at 1% of pay. Your contributions automatically increase by 1% each year (up to 3%), and you can make additional pretax or after-tax contributions (up to the annual IRS limit).



## CULTURE OF CARING

When you work at HFHS, you're not just another team member:  
you're a part of a community of experts dedicated to helping our patients – **and each other.**

### PROTECTION FOR THE UNEXPECTED

#### Disability and Accident Insurance

Unplanned emergencies happen, and you need to be prepared. House officers are provided with employer-paid long-term disability and salary continuation (i.e., short-term disability) for up to 26 weeks. You receive credits to offset the cost of accidental death & dismemberment coverage.

#### Term Life Insurance

We offer several competitive life insurance options for you and your dependents. You may choose more or less coverage for you and your family (if applicable).

### OTHER PERKS, RESOURCES AND REWARDS

As a member of the HFHS community, we want you to have an exceptional experience. That's why our benefits go beyond health care and retirement to include:

#### Voluntary Benefits

To help offset your medical expenses and further protect and support you, we offer hospital indemnity, critical illness and accident, identity theft, group legal, and discounted auto, home and pet insurance. We also offer a Premier Purchase program. Cost to enroll varies by benefit.

#### Educational Support

Please refer to Medical Education Policy 204 for details.

#### HFHS-Paid Educational Expenses

We will cover the cost of fingerprinting, medical licenses, required professional memberships, accreditation, conference registration and travel expenses, and ACLS/BLS/ATLS/PALS courses scheduled at HFHS. You will also receive white coats, surgical loupes, in-service exams and a meal supplement when on in-house 24-hour call.

#### Adoption Assistance

We cover eligible adoption expenses after one year of service (\$2,000 per adoption).

#### Team Member Perks

Detroit-area team members have access to day care services. All locations offer free parking, team member discounts and banking/credit union services, as well as an Employee Assistance Program for personal and work-related support. You also have access to employee resource groups, health/lifestyle programs, a career opportunity program and more.

#### Professional Travel

Based on your level, we provide up to \$1,500 annually for approved expenses, including non-participant and elective conferences, course registration and travel expenses.

This document summarizes the benefits offered to full-time benefits-eligible house officers (i.e., interns, residents and fellows) participating in the graduate medical education programs. Benefits are effective on the start date. For additional details on the benefits offered, including cost and coverage, please refer to the My Choice Rewards Benefits Guide. HFHS reserves the right to amend, modify or terminate the benefit programs. This summary is not intended to create or be construed as a contract between HFHS and its employees for any matter, including for the provision of benefits described. The official text or terms of the plan document will govern.