

Benefits and Rewards for the Way You Live

At Henry Ford Health, 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. ***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 a Henry Ford Health-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 Henry Ford Health-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. Dental coverage is available through ManuLife for Canadian team members.

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 421 for more information.

Tax-Free Savings for Health Care Costs

Health Savings Account

Choose a CDHP medical plan and you'll have access to a Henry Ford Health-funded HSA that can be used on eligible health care expenses. In addition to your pretax contributions, we will deposit $250 in your HSA for employee-only coverage or $500 for family coverage. You can double the HSA contributions from Henry Ford Health 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

HFHS Ambassador 403(b) Plan

To support your future financial well-being and maximize your savings potential, we offer the HFHS Ambassador 403(b) Plan. Upon hire, team members in all pay grades are enrolled in this plan at 3% of pay. Team members are also eligible to make additional pretax or after-tax contributions (up to the annual IRS limits). We will match your contribution as follows:

Culture of Caring

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

Team Member Contribution	Henry Ford Health Matching Contribution
6.0%	3.5%
5.0%	3.0%
4.0%	2.5%
3.0%	2.0%
2.0%	1.5%
1.0%	1.0%

Eligible team members who work at least 1,000 hours of service in the Plan Year and are actively employed within Henry Ford Health on December 31 will also receive a discretionary supplemental contribution. This contribution will be allocated as a uniform percentage, which is subject to change, of eligible compensation.

You are always 100% vested in your own contributions to the plan, but a two-year vesting period is required to "own" 100% of the employer-paid contributions.

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 our 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.

Food Stipend

You will receive $1,500 per academic year.

Educational Support

You will be provided with Professional Development funds to support your education. PGY 1-2 will receive $1,000 each academic year. PGY 3 and above will receive $1,650 each academic year.

Other Paid Expenses

We will cover the cost of fingerprinting, medical licenses, ACLS/BLS/ATLS/PALS courses scheduled at Henry Ford Health, white coats and in-service exams.

Leave of Absence (LOA)

Refer to Medical Education Policy 410.

Fertility Health Care and Family-Forming Benefits

Available through Carrot, team members enrolled in a Henry Ford Health HAP medical plan have access to a $15,000 lifetime benefit maximum for the medical portion of fertility coverage, donor assistance, adoption and/or gestational surrogacy. All benefits-eligible team members, including those who waive medical coverage or are enrolled in a non-HAP medical plan, are still eligible for a $15,000 lifetime maximum adoption and surrogacy benefit through Carrot.

Ovia Health

Through Ovia Health, we also offer maternity and family-forming benefit support throughout your parenthood journey.

Team Member Perks

All locations offer free parking, team member discounts, employee resource groups, heath/lifestyle programs and an Employee Assistance Program for personal and work-related support.

Professional Travel

Henry Ford Health encourages house officers to conduct research and disseminate findings to further the profession and advance knowledge. At Henry Ford Detroit, Jackson, Macomb and Wyandotte, funding of up to $1,500 may be provided to support costs associated with travel based on the judgment and discretion of the Program Director. Eligibility is limited to one author, presenter or exhibitor per paper/poster per meeting and one presentation/exhibit of the same material per house officer. All other locations should check with their local GME office to identify potential support options.

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. Henry Ford Health 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 Henry Ford Health and its team members for any matter, including for the provision of benefits described. The official text or terms of the plan document will govern.