

### UT 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, 2023 are:**

| Type Coverage         | Monthly Total Cost | Monthly Employee Deduction |
|-----------------------|--------------------|----------------------------|
| Employee Only         | \$ 631.63          | \$ 125                     |
| Employee + Spouse     | \$ 1,261.95        | \$ 250                     |
| Employee + Child(ren) | \$ 1,118.27        | \$ 225                     |
| Family                | \$ 1,749.87        | \$ 350                     |

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 for our luncheon on Thu, June 29 to distribute packets, temporary insurance ID cards, and answer questions.

#### [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](mailto: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](mailto: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 Unum Insurance as the individual disability insurance carrier and has selected The Hildreth Agency to support the program.

**Incoming residents with questions about the new Unum Disability Policy** may contact The Hildreth Agency in Knoxville. Residents who have coverage through the old policy (Ohio National Disability) can also contact the Hildreth Team. The Hildreth office may be reached by phone at 865.691.4652 or toll free at 800.874.0831 or via email at [utmd@hildrethins.com](mailto:utmd@hildrethins.com) to answer any of your questions or concerns. Additional plan information can also be found at <http://www.hildrethins.com/utmd>. The Hildreth Agency is located at 10259 Kingston Pike, Knoxville, TN, 37922. Scan the code below on your phone's camera to save The Hildreth Agency's contact information:



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 67.

Included in your policy –

- Four monthly benefit options – \$1,500/month (required unless proof of over insurance is presented), \$2,500/month, \$4,000/month, or \$5,000/month tax free benefit amount. Monthly benefits begin after an elimination period of 90 days; i.e., 90 days from the onset of disability.
- Non-Cancelable & Guaranteed Renewable – Coverage cannot be canceled and premiums are guaranteed level at your current age through age 67.
- Definition of Disability – True Own Occupation, specialty specific. Total disability is defined as your inability to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.
- Premiums are waived while on claim.
- Presumptive Disability Benefit - For certain disabilities, Total Disability Benefits will be payable regardless of ability to work.
- Catastrophic Total Disability Benefit – Contract will pay up to an additional 50% of your monthly disability benefit for certain permanent disabilities.
- Residual Benefit - Pays partial disability benefits for disabilities that are not totally disabling. Benefits begin after at least a 15% loss of income due to the disability.
- Recovery Benefit – A benefit is payable up to age 65 after returning to full time work following a disability and experiencing a 15% or greater loss of income.
- Guaranteed Standard Issue – Up to \$5,000 of monthly coverage without medical underwriting.
- Unisex, Discounted Premiums – Rates for this payroll deduction plan are heavily discounted below individual rates.
- Portability – You may choose to continue your coverage when you leave the program at your specified rate since this is an individual policy and NOT a group plan. Our servicing agency, The Hildreth Agency, will meet with you to review your policy continuation options as you prepare to exit residency.
- No offsets for social security – Full benefits are paid even if you collect from social security or workers compensation.

As mentioned about, 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 contact you before you exit training to discuss this opportunity.

General email through which our GME trainees can contact the Hildreth Agency:

[UTMD@hildrethins.com](mailto:UTMD@hildrethins.com)

Link to a special website about your LTD coverage and information: [www.hildrethins.com/UTMD](http://www.hildrethins.com/UTMD).  
[Click here to view a link to a brief flyer about the LTD plan available to you.](#)

[Click here to view the UT GME Disability Insurance Plan Summary.](#)

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 4/19/2022. Administrative edits made by the GME Director on 4/21/2023.