

## RESIDENT INSURANCE BENEFITS

### Healthcare, Dental, and Vision Insurance

Health, dental, and vision insurance are provided by CIGNA Healthcare for residents and eligible dependents. University paid coverage is effective on the resident's first worked day of residency/fellowship program. Interim coverage is available prior to the first day at the resident's expense from the carrier. The CIGNA provider directory is available at <http://www.cigna.com>.

Health insurance is mandatory. 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.

For information regarding the health, dental or vision policy you may contact the **Holland Insurance Agency** at 6820 Cobblestone Blvd Suite 3, Southaven, MS 38672 or **662-895-5528**.

### Life Insurance

- The Basic Group Life Insurance Benefit issued through Hartford is \$100,000.
- 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 issued through Hartford 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 GME designated carrier is mandatory for every resident and may not be canceled during training.

### Disability Insurance

Benefits provided through the GME designated carrier are listed below:

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Sponsoring Institution: University of Tennessee College of Medicine

- 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 65.
- 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.

**Incoming residents and those with Ohio National policies** need to contact The Hildreth Agency in Knoxville. They can be contacted at 865-691-4652 or toll free at 800-874-0831 or [utmd@hildrethins.com](mailto:utmd@hildrethins.com) to answer any of your questions or concerns. Additional plan information can also be found at [www.hildrethins.com/utmd](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:



**Residents that have a Unum policy** need to contract The Barnett Group in Memphis, TN. They can be contacted at 901.365.3447 or toll free at 866.915.7427 or [utdisability@gobarnett.com](mailto:utdisability@gobarnett.com) to answer any of your questions or concerns. The address is 7906 Players Forest Drive, Suite 1, Memphis, TN 38119.

Every resident is required to have basic disability insurance coverage through the GME designated carrier that provides a minimum monthly benefit of \$1500. (Disability insurance is optional for dentistry residents.) 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. The GME provided 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 that is applied toward purchase of this coverage. (See GME Policy #210 for current resident compensation rates).