

RESIDENT HANDBOOK

SECTION III: TRAINING ENVIRONMENT

RESIDENT BENEFITS

GROUP HEALTH INSURANCE

Board of Regents Handbook, Title IV, Chapter 7, section 4

- I. Enrollment must take place within 30 days of start date or five days from date of receiving information.
- II. Coverage begins on the first day of employment.
- III. Dependent dental and vision coverage is paid 100% by the resident.
- IV. The group health insurance plan covers medical, dental, and vision care.
- V. There is \$20,000 term life insurance.
- VI. There is \$20,000 personal accident insurance.
- VII. There is long term disability which insures 66.67% of gross pay after 90 days of total disability to a maximum of \$2,000 per month.
- VIII. Dependent coverage includes medical, dental, and vision only.
- IX. Coverage for dependent dental and vision for domestic partners and dependent(s) of domestic partners is paid 100% by the resident.
 - a. The participant's domestic partner, as determined by the laws of the State of Nevada, is eligible for coverage under the Kirk Kerkorian School of Medicine at UNLV Resident Physicians and Fellows Benefits Plan.
 - b. The plan requires a copy of the Domestic Partner Certification from the Nevada Secretary of State.
 - c. The participant must also provide a statement acknowledging the participant's responsibility for any federal income tax consequences resulting from the enrollment of the domestic partner in the plan. A domestic partner is not eligible for coverage after termination of the domestic partnership. In the event of a Termination of Domestic Partnership, a copy of the Termination of Domestic Partnership filed with the Nevada Secretary of State's office must be provided within 30 days of the event.
- X. Voluntary benefits – including life and accident, short term disability, critical illness, and group legal – are available through payroll deduction.
- XI. Contacts:
 - a. Wells Fargo Kirk Kerkorian School of Medicine at UNLV Benefits Hotline:
Phone Number: 888-336-7463
Hours of Operation: Monday to Friday, from 7:30 a.m. – 5:00 p.m.
 - b. Kirk Kerkorian School of Medicine Human Resources
Contact: hr.som@medicine.unlv.edu

TUITION

- I. Residents, fellows, and dentists with appointments of half time or more and their spouse and dependent children will be considered in-state residents for tuition purposes.
- II. There is no fee waiver available.
- III. For additional information, call UNLV Human Resources at 702-895-3504, email hr@unlv.edu or visit the [Medical Resident Benefits webpage](#).

WORKER'S COMPENSATION

- I. Covers employees in the event of work-related injuries.
- II. Important to know the procedures to follow to make sure claims are processed appropriately.
 - a. If an injury occurs or the development of an occupational disease as a result of employment, the program director should be notified immediately.
 - b. A C-1 (notice of injury or occupational disease incident report) form will be distributed for immediate completion – this form can be found on the [Risk Management & Safety web page](#).
 - c. C-1 form MUST be completed and submitted to the program director within seven days of the occurrence OR within seven days of knowledge of the relationship between the disease and employment
 - d. In an emergency, treatment should be sought at the nearest emergency medical facility.
 - e. In all other cases, treatment should be sought with an authorized workers' compensation medical provider. A list of authorized providers can be obtained from the clinical department housing the residency program, human resources or from the UNLV Risk Management and Safety office.
 - f. A C-4 form (employee's claim for compensation/report of initial treatment) needs to be completed at the first visit for medical treatment. This form will be provided by occupational health at the time of the visit.
 - i. Complete the top half of the C-4 form and the treating physician will complete the rest of the form and distribute it to the appropriate persons.
 - ii. The C-4 form must be completed within 90 days of seeking treatment or missing time from work to comply with worker's compensation requirements.
- III. For questions and additional information contact the UNLV risk management and safety office at (702) 895-5404.

MANDATORY RETIREMENT PLAN

- I. Residents, fellows, and dentists who are hired on an agreement of at least 50% are provided with a mandatory defined contribution 403(b) retirement plan commencing on the date of hire.
- II. Under the terms of the retirement plan, employees must contribute 6.2% of their gross salary to the plan.
- III. The employee contributions made to the plan are before income taxes are calculated.
- IV. There is a matching employer contribution of 6.2%.

Both the employee and employer contributions are invested at the direction of each participant into a 403(b) account. The current fund sponsor is TIAA-CREF. There is immediate vesting.

- V. Additional information is available from the benefits office at (702)-895-3011 or on the [human resources web page](#).

VOLUNTARY RETIREMENT PLANS

- I. Eligible to participate in voluntary retirement plans. Each plan has a basic annual contribution limit. If the resident is of age 50 or greater, additional contributions may be made.
 - a. Nevada System of Higher Education (NSHE) tax sheltered annuity 403(b) plan- allows tax deferred money to be set aside for retirement. Additional information may be found at the [403\(b\) Tax Sheltered Annuity Plan webpage](#).
 - b. State of Nevada deferred compensation 457 plan – allows compensation to be set aside under the program which while invested under the program is exempt from federal income taxes, interest, dividends and capital gains. Additional information is available on the [Nevada Public Employees' Deferred Compensation Program web page](#).

Approved by GMEC April 2017