

Bargaining Resident Benefit Summary TJUH (includes Nemours) and Einstein Short Plan Year 7/1/2026-12/31/2026

Health Plans	
Medical Plans Through Independence Administrators (Independence Blue Cross) – PPO Plan Options or a High Deductible Health Plan (HDHP) • First*, Select, Choice or HDHP Plans ❖ Choice of four medical plans; each plan provides the highest level of benefit coverage when using Jefferson facilities and providers ❖ Prescription plan administered by CVS Caremark included with medical coverage ❖ Jefferson diabetes management program ❖ Disease management programs ❖ Fertility benefits and hearing aid coverage under the Choice plan *Jefferson First Plan available to non-benefit eligible employees for Employee Only or Employee + Child(ren)	
Dental Plans Through Delta Dental • Platinum PPO, Gold PPO or DMO* ❖ Orthodontia covered for adults & children with the Platinum & DMO* plans *DMO available in most states	Vision Plan Through Davis Vision by MetLife • Annual routine exam covered 100% with in-network provider
Well-being	
• Employee Assistance Program • Marvin virtual behavioral health therapy • Onward by NeuroFlow well-being app	• Maternity management program • Fitness & weight management reimbursements • Gym discounts
Supplemental Insurance	Flexible Spending/Health Savings Accounts
• Critical illness • Accident • Hospital indemnity • Universal life with long-term care	• Healthcare FSA • Dependent Care FSA • Health Savings Account (HSA) ○ HSA only available when electing HDHP
Life Insurance and Accidental Death and Dismemberment Insurance	
Basic Life and AD&D Insurance (employer-paid) • Residents, fellows and postdoctoral fellows: 1.5x base annual salary with a \$50,000 minimum and a \$1,000,000 maximum	
Supplemental Life and AD&D Insurance (employee-paid) • Coverage available for employee, spouse and child(ren)	
Business Travel Accident Insurance (full-time employees)	

Disability Insurance	
Salary Continuation - Full-time residents and full-time fellows receive 100% of base salary continuation: - Up to 26 weeks for own medical condition, if approved - Up to 6 weeks to care for a family member, if approved - Up to 6-8 weeks for maternity, if approved Long-Term Disability - Full-time employees: Core Plan - 50% to \$7,500 monthly benefit (employer-paid) - Full-time employees: Buy-Up - 60% to \$15,000 monthly benefit (employee-paid)	
Time Off (Vacation)	
160 hours of vacation each academic year. Unused vacation does not accumulate and will not roll over from year to year and is not paid out upon completion of the program or termination of employment. - Two (2) personal days to be scheduled as per department procedure.	
Family Care	Retirement
- Time off plans - Daycare discounts - Adoption assistance - Lactation lounges for new mothers	- Employer contributions to retirement plans - Free retirement counseling - Financial planning webinars
Career Development	
- Tuition assistance at any accredited college/university (greater benefit when attending Thomas Jefferson University) - Graduate degree discount at Thomas Jefferson University - Professional development opportunities - Classroom & online learning program	
Voluntary Benefits / Discounts / Perks	
- Tuition discount for dependent children of employees (50% discount for undergraduate degree at Thomas Jefferson University) - Legal insurance - Pet insurance - Cell phone & computer discounts - Shopping discounts - Auto & home insurance - Purchasing Power (credit)	- Library privileges (at locations with a local library) - Identity theft protection - Commuter service and discounts - Fitness centers (at various locations) - Credit4Work! (financial wellness program) - Student loan refinancing - Savi student loan forgiveness - Disaster Insurance