2015-2016 Health Benefits for University of Minnesota Medical School Residents and Fellows

The University of Minnesota is pleased to offer a broad range of benefits to Medical School residents and fellows. The following benefits are administered by the Office of Student Health Benefits. Benefits are effective as of your start date.

**Medical Coverage: HealthPartners Residents and Fellows Health Plan**

HealthPartners provides the health plan network and claims administration services for University of Minnesota Medical School residents and fellows. HealthPartners, in alliance with CIGNA, gives members access to 650,000 healthcare providers and 6,500 hospitals across the United States. You will have a choice of two plans, Basic or Basic Plus. All residents and fellows are required to enroll in one of the two plans for at least single coverage, or provide documentation of other comparable health benefit coverage. Medical School residents and fellows who enroll in the University-sponsored HealthPartners plan (and enrolled dependents) are automatically eligible for Continuation of coverage through COBRA at the end of their residency or fellowship.

**Dental Coverage: Delta Dental**

Delta Dental of MN provides dental network and claims administration services for University of Minnesota Medical School residents and fellows. Delta Dental members have access to both PPO and Premier providers. Medical School residents and fellows who enroll in the University-sponsored Delta Dental plan (and enrolled dependents) are automatically eligible for Continuation of care through COBRA at the end of their residency or fellowship.

**Life Insurance: Minnesota Life**

Medical School residents and fellows are automatically enrolled in a $50,000 standard life Minnesota Life insurance policy. Enrollment is no cost to Medical School residents and fellows (the cost is covered by your department). In addition to the standard plan, residents and fellows have the option to purchase voluntary life insurance for themselves or their dependents at low group rates through Minnesota Life. Medical School residents and fellows are automatically eligible for Continuation of life insurance coverage through COBRA at the end of their residency or fellowship.

**Long and Short Term Disability Coverage: Guardian Life Insurance Company**

Medical School residents and fellows are automatically enrolled in a long and short term group disability insurance policy. Enrollment is no cost to Medical School residents and fellows (the cost is covered by your University department). In addition, Guardian offers a Student Loan Payoff benefit effective if you become disabled while you are a resident or fellow. You also have the opportunity to obtain a Guaranteed Standard Issue individual disability policy that you own and take with you upon completion of your residency/fellowship regardless of any preexisting medical conditions- 25-30 percent of residents and fellows would not otherwise qualify for this type of coverage due to pre-existing medical conditions. This plan offers benefits of up to $10,000 per month, including the future increase option rider, should you become disabled.

**Flexible Spending Accounts**

Medical School residents and fellows are eligible to participate in two types of Flexible Spending Accounts (FSAs), the U of M Health Care Account and the Dependent Care Account. Both programs allow you to pay for related expenses using pre-tax dollars.

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For more information, visit the Office of Student Health Benefits website at www.shb.umn.edu or email umshbo@umn.edu.