



Northwell's Total Rewards Summary for Residents and Fellows

Health and welfare benefits

- **Choice of United Healthcare Value & Buy-Up Plans, or Magna Care High-Deductible Health plan**
Free services when enrolled in Value/Buy-Up and utilizing in-system network include:
 - Preventative care
 - Maternity care/delivery (surgery, surgical assistance, anesthesia and inpatient hospital stay)
 - Lab tests and x-rays
 - Speech/language, occupation and developmental delay therapy
 - Emergency treatment (if admitted through Tier 1 or Tier 2 ER)
 - Physical therapy at STARS
- **Prescription Drug Plan**
- **Wellbeing Credit Program:** offers \$1,560 annual paycheck credits for completing healthy actions
- **Health Solutions:** offers assistance navigating through our health system, personal health coaching, and 24/7 access to a registered nurse for clinical advice for those on a medical plan
- **Choice of two Dental Plans (DPPO or Dental Care Access Network) through Cigna**
 - Exams, x-rays, cleaning covered at no charge
 - Orthodontia benefit per insured
- **Vision Plan through Davis Vision**
 - Annual exam, lenses, frames and warranty covered at 100%
- **Healthcare, Dependent Care and Commuter Flexible Spending Accounts**
- **Disability Coverage:** protection against loss of salary due to an illness or accident
 - Short-Term Disability – 12 weeks of salary continuation; followed by 50% of salary up to \$692.31/week at *no cost to team members*. Option to buy up to 60%.
 - Specialty Specific Own Occupation Definition of total disability if for 5 years
 - Own Specialty Definition of disability to age 65 available upon graduation
 - Long-Term Disability – available through Guardian
- **Life Insurance:** automatic employer paid policy to protect the financial security of your loved ones
 - 1.5x base salary up to \$500,000
 - Supplemental Life - Option to purchase 1-5x base salary up to \$1 million
 - Dependent Life Insurance for spouse and children available
- **Voluntary benefits**
 - Accident Insurance
 - Cancer Insurance
 - Critical Illness Insurance
 - Fraud SafeGuard Insurance
 - Pet Insurance
 - Pre-Paid Legal Services
 - Life Insurance

Work/Life programs

Northwell is constantly reviewing programs designed to make your life at the organization integrated with your personal goals and achievements.

- **Paid Time Off:** 20 PTO days annually, inclusive of vacation and personal time
 - Pro-rated for part-time team members
- **Bethpage Federal Credit Union**
 - \$100 bonus for direct deposit of \$100 or more / \$25 bonus for referring a friend
 - \$500 off closing cost plus no application fee
 - Low rate credit cards with rewards and cash back options



- No monthly fee or minimum balance requirements on checking accounts
- Free online banking, mobile banking, bill pay and mobile check deposit
- More than 60 branches and 600 surcharge-free ATMs

Wellness programs

- **Employee and Family Assistance Program:** offers behavioral health services to achieve and maintain optimum wellness and productivity at work
- **Employee Health Services:** offers on-site clinicians and occupational health nurses available to all
- **myWellness:** offers incentivized virtual challenges that encourage team members to be healthy
- **On-site wellness workshops:** offers ergonomics and meditation, nutrition education, and more
- **Food and Nutrition:** offers “Healthy Choice” menus in all facilities with less salt, less fat, and sugar
- **Weight Watchers at Work:** offers discounted membership rates and 50% reimbursement for completing a covered WW program if you meet attendance requirements

Discounts

- **Local**
 - Automobile sales and repair
 - Banking, home and real estate
 - Children’s camps and services
 - Phone, internet, TV
 - Fitness, health and beauty
 - Entertainment and restaurants
 - Shopping
 - Travel
- **National through Working Advantage**
 - Broadway shows
 - Sporting events
 - Theme parks
 - Movie tickets
 - Hotels
 - Retail and online shopping