

MADE FOR

YOU

Why join University Hospitals?

If you are looking for a meaningful and exceptional residency experience, you will find it here, at University Hospitals (UH).

- **You will learn** from renowned experts in your field—receiving hands-on experience and technical training to advance your knowledge and skills—putting you on the path to professional success.
- **You are seen** at UH. We offer an inclusive and welcoming environment.
- **You are recognized** for your value **and rewarded** for your contributions through the UH Total Rewards Program.
- **You will make a difference** in the lives of our patients, your colleagues and your community.

UH wants you to start your career with us. And we are here to support you—both in and out of work. Our rewards program offers choice and flexibility to meet you where you are at in life. Just as you will be there to care for our patients as you grow in your career, we will be there to care for you at every stage of your residency.

At UH, you will have the opportunity to grow in an environment where inclusivity and empathy are promoted, learning and development opportunities are readily available from field-leading experts, and caregiver input is respected through attentive leadership. Where your value is celebrated, and you are compensated fairly for your contributions. Where you will have a positive impact on the well-being of your patients, your peers and the community you serve. And where you will gain the knowledge and skills you need to excel in your career as a medical professional.



UH Total Rewards. Made for you.

UH values our residents—learners, explorers, risk-takers and miracle-workers. Our programs mirror the culture of caring that you, along with your fellow caregivers, create. In return, we provide a full breadth of Total Rewards to support your whole well-being—physical, emotional, financial and professional.

UH Total Rewards give you the freedom to take care of yourself and your family the way that best meets your needs, lifestyle and family situation. We recognize that some residents are new to the world of Total Rewards. UH is here to help you understand your options and select the programs that are right for you. We also offer one-on-one support with a benefits counselor at the time you enroll in benefits to help you make informed decisions.

Physical Well-being

As health care providers, we know a proactive approach is key to staying healthy. Our programs support prevention and getting the care you need, when you need it.

MEDICAL AND PHARMACY PLAN COVERAGE

UH offers three medical/prescription drug plan options: A Preferred Provider Organization (PPO) Plan and two High Deductible Health Plans (HDHP).

Traditional Choice (PPO)	Consumer Choice (HDHP)	Healthy Choice (HDHP)
<ul style="list-style-type: none">• No up-front deductible to meet for your medical services• Medical care is covered by the plan from the start*• Protection from high out-of-pocket medical expenses due to a significant health issue or injury• Option to open a Healthcare Flexible Spending Account (FSA) to offset the cost of medical, prescription drug, dental and vision expenses and lower your taxable income	<ul style="list-style-type: none">• Lower premiums than the Traditional Choice Plan• Additional financial protection• Pairs with a Health Savings Account (HSA), including an employer contribution, to offset the cost of eligible health care expenses and lower your taxable income• Option to open a Limited Purpose Healthcare FSA to further offset dental and vision expenses and lower your taxable income	<ul style="list-style-type: none">• Lowest premium contributions• Appropriate for those who do not expect to have a lot of health care needs• Pairs with an HSA, including an employer contribution, to offset the cost of eligible health care expenses and lower your taxable income• Option to open a Limited Purpose Healthcare FSA to further offset dental and vision expenses and lower your taxable income

**Subject to copays, coinsurance and out-of-pocket maximum.*

UH OFFERS ON-DEMAND VIRTUAL CARE THAT WORKS AROUND YOUR BUSY SCHEDULE.

We know residents juggle a lot. We offer cost-effective on-demand virtual care—including a low-cost email visit (e-visit) option for certain routine conditions.

HEALTH SAVINGS ACCOUNT (HSA)

The two HDHPs are paired with a tax-advantaged HSA. An HSA allows you to set aside tax-free money to offset the cost of eligible medical expenses and provides financial protection—now and in the future.

When you open your HSA, UH will contribute dollars too! If you elect the:

- Consumer Choice plan: Up to \$700 per person/\$1,400 per family per year
- Healthy Choice plan: Up to \$250 per person/\$500 per family per year

DENTAL AND VISION PLAN COVERAGE

Caring for your smile and eyes is key to a healthy you. We offer:

- Two dental plan options: Coverage for preventive, basic and major services, and orthodontia.
- Vision plan: Coverage for routine eye exams, prescription eyeglasses (lenses and frames) and contact lenses.

Financial Well-being

Preparing for tomorrow, starts today. UH provides resources to support your short- and long-term financial goals.

UH RETIREMENT PROGRAM

We want you to build a financially secure future. UH supports your retirement savings through the 403(b) Retirement Plan with a matching contribution—50% on the first 6% of pay you contribute after your first year of employment.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Set aside pre-tax money to pay for eligible dependent day care expenses (for eligible children or elderly parent) while you or your spouse work, seek work or attend school full-time.

LAUREL ROAD

Receive special rates and incentives for residents on services such as student loan refinancing, mortgage lending and refinancing, tailored checking and savings accounts, and personal lending.

HSAs offer triple tax savings! You are not taxed when you:

1. Contribute money
2. Earn interest
3. Spend money on eligible health care expenses—now or in the future

Financial Protection

Guard against the unexpected with financial protection benefits from UH.

LIFE INSURANCE

In the event of a death or injury due to an accident:

- **Basic Term Life Insurance, including Accidental Death and Dismemberment (AD&D):** Two-times (2x) annual salary—100% paid by UH.
- **Supplemental Life and Voluntary AD&D insurance:** Purchase additional protection for yourself, your spouse and your dependents.

SHORT-TERM AND LONG-TERM DISABILITY

In the event of an extended illness or injury, UH offers basic and voluntary:

- **Short-term Disability:** See the Residents Manual for details.
- **Long-term Disability:** Replaces a portion of earnings if unable to work.

UH supports you in your time of need—basic Short-term and Long-term Disability for full-time residents are 100% paid by UH—no cost to you.

VOLUNTARY BENEFITS

UH provides additional options to help you meet your personal and family needs:

- Hospital Indemnity
- Personal Accident Insurance
- Critical Illness Insurance
- Legal Services
- Identity Theft Protection
- Group Auto & Home Insurance
- Pet Insurance
- Long Term Care



Work/Life Benefits

Get the most out of life—inside and outside of work.

FAMILY GROWTH BENEFITS

Support for your family planning needs:

- **Paid maternity, paternity and adoption leave:** To recover from birth and care for a newborn or newly adopted child. Refer to the policy for pay details.
- **Reproductive health benefits:** Coverage options include egg and embryo extraction for freezing, sperm extraction for banking, IVF, vasectomy reversal and more.
- **Adoption assistance:** Reimbursement is provided for certain qualified expenses for the legal adoption of either a single child or a sibling group.

SENIOR CARE AUTHORITY

Caring for an aging parent or elder family can be difficult. Senior Care Authority (SCA) provides support with placing an elder family member in a care facility, coaching services to guide you through tough conversations with loved ones, assistance with navigating legal needs and more.

Professional Well-being

UH recognizes and supports your career growth.

UH APPRECIATES RECOGNITION PROGRAM

You are valued at UH. Leaders and caregivers alike can award recognition for meaningful moments such as going above and beyond in work performance, demonstrating UH Values or achieving a personal or professional milestone. Recognition awards can be redeemed for gift cards and other valuable prizes.

TUITION ASSISTANCE

UH offers generous financial support to help you advance your knowledge and skills through post-secondary education. Full-time residents are eligible for reimbursement up to:

- \$5,000 per year for an undergraduate degree
- \$7,500 per year for a graduate degree

CAREGIVER PERKS PROGRAM

Access to discounts on products and services from local merchants and hundreds of brand names nationwide—enjoy your purchase and the savings!

Holistic Well-being

Taking care of your whole self means caring for all aspects of well-being. Our programs help you thrive.

UH CAREGIVER SUPPORT PROGRAM

Residency is a unique opportunity to advance your skills and technical knowledge. We recognize it can also be a new and stressful time. To support you during your residency, we offer the UH Caregiver Support Program. This free, confidential resource offers 24/7/365 virtual support for concerns such as stress, depression and anxiety, navigating your role as a resident, elder care needs, relationship concerns, financial issues and more.

HEALTHY UH

Our well-being platform encourages you to take time for your personal well-being through activities, such as meditation, self-paced journals and fitness challenges. Focus on your health and earn—up to \$600 a year (\$1,200 when spouses are covered).

ACTIVE & FIT NOW

Gives members access to 8,500+ gyms nationwide and 5,500 online workout videos—stay active at home and on-the-go. And, you can enroll in free one-on-one wellness coaching!

NICOTINE CESSATION PROGRAMS

Available to you and your spouse at no cost—kick the nicotine habit for good.

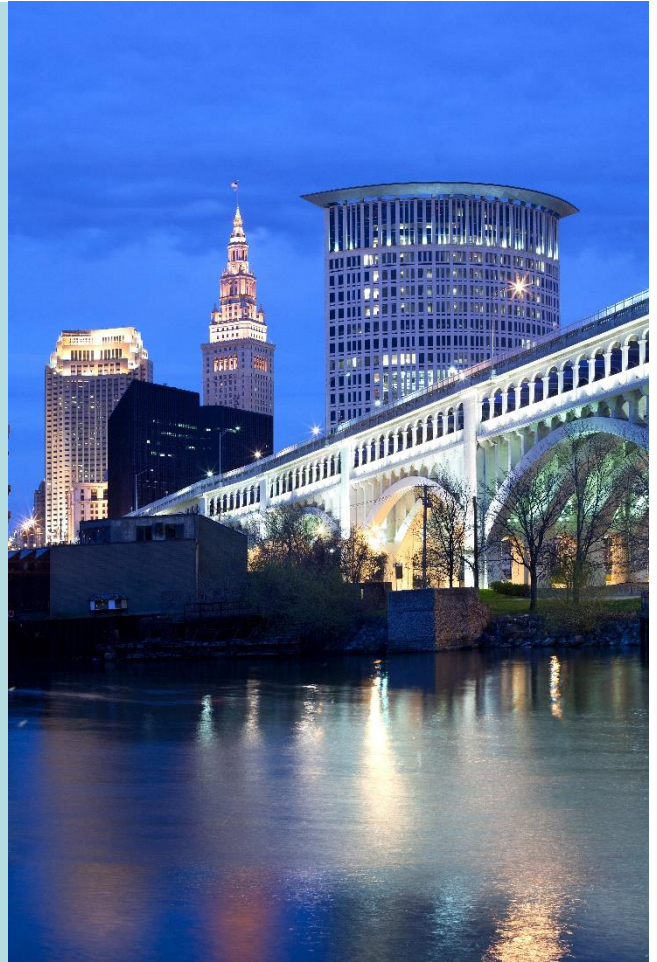


BE A PART OF THE HOMETOWN TEAM! CLEVELAND HAS A LOT TO OFFER.

Located a short distance from Downtown Cleveland, UH's main campus provides easy access to art, entertainment, sporting events, shopping, outdoor recreation and more!

Home to the Rock & Roll Hall of Fame, the Cleveland Museum of Art, the Cleveland Browns (sponsored by UH), Cavs and Guardians, and other attractions, the vibrant city of Cleveland offers a variety of activities for you to enjoy during your free time.

If you choose to live in town, you can even walk or bike to work. And, with a lower cost of living than many metropolitan areas, you can start saving for your future sooner. Join the residents who have come to call the community of Cleveland home.



We invite you to become a resident at UH. We are here to support you throughout your residency—at work, at home—and, as you grow in your professional career.

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