



2025 Benefit Program Summary Resident/Fellow

Health Insurance

Residents & Fellows may choose from several health plans. Effective date of coverage is first of the month following your start date with Marshfield Clinic. The plans include a range of deductibles, copays and coinsurance and the premium is paid 100% by Marshfield Clinic.

If you need non-emergency (routine care) coverage outside of the service area there is an Explore plan. You may be responsible for a portion of the premium in addition to the deductibles. Coverage will be effective the first of the month following your start date.

Vision Insurance

A vision plan is available to purchase through Delta Dental. The effective date will be the first of the month following your start date. The premium is paid by the employee.

Dental Insurance

The Clinic offers a dental plan through Delta Dental. The effective date will be the first of the month following your start date. The premium is 100% paid by Marshfield Clinic.

Life Insurance

The Clinic purchases \$50,000 of term life insurance for residents & fellows. The effective date will be the first of the month following start date.

Additional Voluntary Insurance

Additional term life insurance and voluntary accidental death and dismemberment insurance may be purchased by the employee for themselves, their spouse, and children at reasonable rates.

Travel and Accident Insurance

The Clinic provides \$150,000 of travel/accident insurance coverage while traveling on Clinic business.

Section 125 Plans

- **Medical Expense Flexible Spending Account (MEFSA) or Limited Purpose Flexible Spending Account (LPFSA)**
A MEFSA or LPFSA allows the employee to set aside pre-tax dollars to cover eligible medical expenses not payable by insurance, such as health and dental plan deductibles or copays, prescription drugs, eye glasses, etc.
- **Dependent Care Plan (DCP)**
Eligible participants may elect to pay for qualifying child or elderly care expenses with pre-tax dollars.
- **Health Savings Account (HSA)**
High Deductible Health Plan participants can elect to fund their HSA with pre-tax payroll deductions.

Retirement Plan

The Clinic fully funds a retirement plan for employees. The Clinic contributes 3% of compensation + 3% over social security wage base up to the annual compensation limit. Vested 100% upon eligibility. Your money is invested according to the investment options you select. Contributions are made annually based on meeting the following criteria: age 18 prior to or as of the last day of the calendar year, worked a minimum of 1000 hours during the calendar year (based on the paychecks received in the calendar year) and actively employed as of the last business day of the calendar year.

401(k) Plan

In addition to the retirement plan, Marshfield Clinic has established a tax-deferred savings account. Eligibility requirements are: age 18, and benefit status or worked 1000 hours in a year. Upon eligibility, you may elect to set aside up to 100% of your salary on a tax-deferred or post tax basis subject to IRS limitations.

The Clinic matches the first 6% of those savings 50 cents on the dollar up the annual compensation limit. Your money is invested according to the investment options you select.



Employee Assistance Program (EAP)

Marshfield Clinic staff, employees, and their immediate families may utilize the Clinic's EAP for assistance and referral for personal concerns and challenges. The program is voluntary and confidential.

Relocation Reimbursement

The Clinic will reimburse you for your incurred relocation expenses up to \$2,500. Reimbursable relocation expenses require original receipts. Marshfield Clinic cannot reimburse expenses without the appropriate documentation. Note: All expenses are reportable to the IRS as income.

Short-Term Disability Leave

Employees are eligible the first of the month following 90 days of employment. A 70% benefit (based on Budgeted Average Week) is payable after a 7-calendar day elimination period up to 90 days and a 60% benefit during the 91 – 180 day disability period. Maximum benefit period is 180 calendar days. Benefits are subject to approval by the disability insurance company.

Long Term Disability (LTD)

Coverage is effective the first of the month following 90 days of employment. Benefits begin after 180 calendar days of disability and the benefit is 60% of pre-disability base salary.