

# CU GME Benefits Summary for Prospective Interns, Residents & Fellows

Subject to enrollment and verification of eligibility, the following benefits are available to CU GME interns, residents and subspecialty fellows through University of Colorado School of Medicine Graduate Medical Education. These are the benefits for the current plan year (July 1, 2024-June 30, 2025) and are subject to change. Please refer to the GME website for the most current and/or additional information - [medschool.cuanschutz.edu/GMEBenefits](https://medschool.cuanschutz.edu/GMEBenefits).

The first day of coverage eligibility for CU GME benefits is the first of the month coincident with or following the date referenced in the individual's training agreement with the University of Colorado Graduate Medical Education Programs. If interim coverage prior to this first day of coverage eligibility is desired, residents may choose to purchase coverage such as continuation through previous insurance carrier (e.g. COBRA), special enrollment in another health plan for which resident may be otherwise eligible (e.g. spouse's employer plan or insurance marketplace) or an individual interim insurance plan.

## **Medical Insurance**

- Health benefits
- Prescription drug program

---

## **Dental Insurance**

- Preventive, basic and major dental service levels
- Deductible waived for preventive services

---

## **Disability Insurance**

- Monthly disability benefits payable beginning the 91<sup>st</sup> day of disability
- Monthly benefit amount based on PGY level and ranges from \$3000 to \$4000
- Coverage available only to resident (no monthly premium contribution)

---

## **Life Insurance**

- \$50,000 group term life insurance
- Additional \$50,000 for accidental death or dismemberment
- Terminally ill accelerated benefits
- Coverage available only to resident (no monthly premium contribution)

---

## **Vision**

Optional vision plan is available to residents and their dependents through payroll deduction.

---

## **Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSA)**

Optional participation in an FSA, an IRS Section 125 Flexible benefit plan, is available. FSAs allow pre-tax deduction from stipend to use to pay eligible out-of-pocket health care and/or dependent care expenses. If electing the High Deductible Health Plan, you can participate in the HSA which offers tax-free saving, growth, and spending on qualified expenses from now through retirement. For further information on FSAs or the HSA, contact the CU Employee Services at 303-860-4200, option 3.

---

## July 1, 2024-June 30, 2025 CU GME Benefits Summary

### **Continued Professional Liability Coverage**

University of Colorado School of Medicine Graduate Medical Education residents have professional liability coverage for acts within the course and scope of their Graduate Medical Education responsibilities.

---

### **Voluntary Retirement Savings Plans**

University of Colorado School of Medicine Graduate Medical Education residents are eligible to participate in an optional CU 403(b), PERA 401(k) and/or 457 voluntary retirement savings plan. For further information on Voluntary Retirement Savings Plans, contact CU Employee Services at 303-860-4200. *Retirement Plan with matching contributions is coming January 1, 2025. Details will be available in the Fall 2024.*

---

### **Injury at Work**

Residents who experience a needle stick, body fluid exposure (BFE) or other injury at work should seek immediate medical attention in the Emergency Room (or designated hospital area) of the hospital where the incident occurs. For follow-up care, residents are to be seen by designated workers' compensation providers. University Risk Management, NOT the CU Health Plan, is responsible for payment of charges related to an on-the-job injury. The resident is responsible to provide appropriate notification of incident to providers of service and University Risk Management. Additional information, provider location and injury report form are accessible at [www.cu.edu/risk/workers-compensation](http://www.cu.edu/risk/workers-compensation). Contact University Risk Management at 303-860-5682 with questions.

---

### **Leave**

Vacation

- Residents are granted a total of 4 weeks of paid vacation per post graduate year of training. This includes leaves for educational purposes. One week consists of 5 business days and 1 attached weekend.

Leave of Absence

- Up to 12 weeks of Family and Medical Leave Insurance (FAMLI) leave for medical, parental or caregiver reasons (additional 4 weeks for complications of childbirth is available. Claims are managed on a case-by-case basis.

See GME website for detailed leave policy.

---

### **Resources for Residents**

**Information, Policies, Procedures, Responsibilities, etc.:**

Graduate Medical Education (GME)

Phone: 303-724-6031

Website: [medschool.cuanschutz.edu/GMEBenefits](http://medschool.cuanschutz.edu/GMEBenefits)

CU GME Benefits Office

Phone: 303-724-6024

Email: [Debra.J.Johnson@cuanschutz.edu](mailto:Debra.J.Johnson@cuanschutz.edu)

CU GME health, dental and prescription program information, including **Plan Document** and **Provider Directory** may be found [here](#).

This is not considered a contract for benefits. Contract plan provisions prevail over any written or verbal interpretation.