



MedStar Health



2025 benefits for **MedStar Health residents and fellows.**

Enrollment timeframe

You may enroll in benefits anytime within your first 30-days from date of hire or within 30 days of a qualifying life event.

When coverage begins

Once enrolled, benefits are effective on your date of hire.

Visit myHR to enroll

myHR serves as a one-stop and primary source for benefits enrollment and human resources (HR) information. To learn more about your comprehensive benefits package and to elect coverage, visit myHR.

Accessing myHR

myHR is accessible anywhere from any computer, mobile device, or tablet. If you are:

- **Inside the MedStar Health network:** Log into StarPort and click the myHR link. Note: Single sign on (SSO) is not supported on shared workstations.
- **Outside the MedStar Health network:** Visit **myHRMedStar.net**. Click "Current Associate" and login in using your MedStar Health email address and network credentials.

For assistance accessing myHR, contact the MedStar Health IS Help Desk at **877-777-8787**.

Eligible dependents

Family members eligible for enrollment in most MedStar Health offered health benefits include legal spouses and children up to age 26, regardless of student status. Following enrollment, dependent verification is required within 45 days. This documentation process may be completed within the enrollment system.

Tobacco surcharge

Associates that enroll in medical coverage through MedStar Health and are tobacco users will pay a surcharge for 2025. The tobacco surcharge is deducted out of each paycheck and equates to \$50 per month or \$600 a year.

Health insurance

Associates may choose either the MedStar Select plan or CareFirst Preferred Provider Organization (PPO) plan. In some locations, Kaiser Permanente plan(s) are also an option for enrollment.

The MedStar Select plan offers comprehensive medical coverage through the MedStar Select Provider Network with minimum out-of-pocket costs. Many medical services provided by MedStar Health facilities and physicians are paid at 100% or require minimal copay. You may also use out-of-network providers, but will incur additional costs. In-network providers and facilities are largely MedStar Health providers and MedStar Health facilities located in the Maryland, Virginia, and Washington, D.C. area.

The CareFirst PPO plan allows you the ability to see any provider, with lower out-of-pocket costs when you receive care within the BlueCross/BlueShield network.

Prescription coverage

If enrolling in the MedStar Select or CareFirst PPO medical plans, coverage through CVS Caremark is automatic. If using a MedStar Health pharmacy, you will benefit from discounted co-pays and free delivery within 10 miles.

Prescription coverage is included by Kaiser Permanente when enrolled in a Kaiser Permanente medical plan.

Dental insurance

There are two plan options available: Delta Dental PPO and DentalCare USA (Dental Health Maintenance Organization or DHMO). When enrolled in the DentalCare USA plan, you are required to designate a participating DHMO dentist that is located in the same state as your home address.

Vision care

Associates may choose to participate in the CareFirst vision plan through the Davis Vision network. The plan provides comprehensive vision benefits from a network of providers.



To learn more about the comprehensive benefits coverage available to you, including detailed plan descriptions, rates, and how to enroll, visit **myHRMedStar.net**.



MedStar Health



CareFirst WellBeing and the RealAge Questionnaire

The RealAge Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and tools to help you preserve or improve your health.

Completing the questionnaire reduces your MedStar Select or CareFirst PPO medical plans premium by \$13.85 per pay for the remaining pay periods in 2025.

Visit myHRMedStar.net/RealAge to complete your questionnaire within 60 days of hire to be eligible for the reduced medical premiums.

Note: It may take up to three weeks from your start date to gain access to your CareFirst WellBeing account and up to three pay periods after completing the questionnaire for your wellness credit to be applied to your paycheck.

Retirement savings plan

- Newly hired associates may begin contributing to a MedStar Health retirement savings plan immediately by accessing their Empower account through myHR or calling **833-RET-MSTR** (833-738-6787).
- MedStar Health may match 50% of your contributions up to a maximum of 6% of your earnings
- To be eligible for an employer match, you must:
 - Complete a year of service,
 - Work 1,000 hours or more per year, and
 - Be a MedStar Health associate on the last day of the plan year
- Associates have a choice to contribute to a pre-tax or Roth retirement savings plan. Pre-tax contributions are made before taxes are taken out of your paycheck, meaning withdrawals are taxable. Roth contributions are made after taxes, and are not taxed when withdrawn as a qualified distribution.
- Associates are always 100% vested in their own contributions. MedStar Health's matching contributions are vested after three years of service.

Disability benefits

Short-Term Disability (STD)

- You are eligible for STD benefits on your date of hire
- Coverage is provided at no cost to you

Note: Benefit premiums will continue to come out of your paycheck when receiving STD benefits.

Long-Term Disability (LTD)

The LTD program replaces a portion of your base monthly salary if you remain disabled beyond the maximum STD benefit period, at no cost to the associate, up to a maximum benefit of \$3,500 per month.

Life and AD&D insurance

MedStar Health provides eligible associates with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance equal to one times your annual base pay, with coverage rounded up to the next higher \$1,000. Basic coverage is provided at no cost to the associate.

- Supplemental Life and AD&D insurance coverage is available in amounts equal to one, two, or three times your base pay, up to a combined (basic and supplemental) maximum of \$1,500,000
- If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), through participation in a health questionnaire

Voluntary benefits

MedStar Health offers you the opportunity to elect Universal Life, Critical Illness, and Accident insurance through the convenience of payroll deduction with the advantage of our discounted group rate.

- **Universal Life insurance:** Provides individual or family death benefits
- **Critical Illness insurance:** Offers coverage for a variety of serious illnesses
- **Accident insurance:** Designed to financially assist you in the event of an injury, on or off the job

Flexible spending accounts

MedStar Health provides two flexible spending accounts (FSAs) that allow associates to use pre-tax dollars to pay for certain medical or dependent day care expenses.

Healthcare FSA

Each calendar year you may put aside pre-tax dollars from your pay to cover out-of-pocket medical expenses, such as copays and deductibles. When you enroll in the Healthcare FSA, you receive a Via Benefits debit card to use when paying for eligible expenses.

Dependent Day Care FSA

Each calendar year you may put aside pre-tax dollars from your pay to cover dependent and elder daycare expenses. After paying your daycare bill, submit a request for reimbursement from your Dependent Day Care FSA.

Employee Assistance Program (EAP)

Professional counseling is available for personal or health problems, including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses, and legal problems. To take advantage of this benefit, visit myHRMedStar.net/EAP.



MedStar Health



Legal plan

Associates may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Services include legal advice, consultation and/or representation, and identity theft restoration. To learn more visit myHR or call **800-728-5768**.

Graduate Medical Education (GME) benefits

- Interest-free emergency loans up to \$2,500.00
- GME-specific benefit for gender-neutral paid parental leave
- *UpToDate* subscription
- Extended health care benefits (paid) for one month following departure from MedStar Health
- Special LTD policy for physicians which is portable upon graduation
- Custom diploma frames provided to all graduates
- Physician Concierge Program (Circles)
- Care.com benefit, including back-up childcare support for unexpected emergencies
- Health insurance begins on first day of employment
- Statistics support at no cost to the resident/fellow
- Annual financial awards presented to residents/fellows for research excellence at the Research & Education Symposium
- Full access to Georgetown Dahlgren Memorial Library (DML) holdings both in-person and online, includes access to DML library staff support
- Georgetown.edu email address, Zoom Professional accounts, and other technology resources provided to University employees
- Georgetown faculty appointments at Instructor level available for chief residents/fellows who are board eligible
- Meal stipends (vary from entity to entity)

Support

Call the myHR Support Line at **855-MSH-myHR** (855-674 -6947) to connect with a support representative.

Please note: MedStar Health reviews its benefits programs annually to ensure they are competitive and serve the needs of its associates and their families.

Disclaimer

This document is intended to provide a summary of MedStar Health's benefits for eligible associates. Some of the information is based upon official plan documents and summary plan descriptions that are the governing sources and supersede the information in this document. All benefits are subject to change.

Some benefits are prorated for associates working less than full-time. It is not a guarantee of benefits. Professional expense reimbursements may be subject to change according to policy.

It's how we treat people.