

UT GME INSURANCE BENEFITS

GME Health, Behavioral Health, Vision, Prescription, and Dental Insurance Program

The University of Tennessee Health Science Center provides a Group Healthcare Insurance Program for its Statewide Graduate Medical Education Program trainees.

Health, behavioral health, vision, prescriptions, and dental insurance are provided by United Health Care Choice Plus Insurance for Residents/Fellows and eligible dependents. Coverage is effective on the Resident's/Fellow's first official day of residency or fellowship training (July 1 for most trainees). The UHC information and provider lists are available at <https://www.whyuhc.com/welcometouhc>.

The Group Health, Vision, Dental, Life and Disability Insurance provided by the UT Health Science Center College of Medicine Statewide GME Programs is required for all GME Residents and Fellows.

Regarding the combined Health (including hospitalization and prescriptions), Vision, Dental, and Behavioral Health Insurance, GME trainees are responsible for approximately 20% of the premium of the type of health coverage selected. Residents/Fellows with existing coverage may decline UT health insurance by completing the required declination form and providing a copy of their current insurance card. However, each Resident/Fellow must be able to document that he or she does have health insurance that is in effect at the beginning of training until their GME program ends.

The Health, Behavioral, Prescription, Vision, and Dental monthly premium rates as of July 1, 2024 are:

Type Coverage	Monthly Employee Deductions (about 20% of the entire premium)
Employee Only	\$ 120
Employee + Spouse	\$ 240
Employee + Child(ren)	\$ 210
Family	\$ 325

For information regarding this group insurance policy you may contact the Holland Insurance Agency at 6820 Cobblestone Blvd Suite 3, Southaven, MS 38672 or 888.393.9500. Ask for Meagan Sneed or Gerald (Jerry) Holland if you have questions. They will be at Resident Orientation at the end of June and will present a thorough overview of the plan and the Employee Assistant Program that is part of the overall insurance package.

[Overview of your UHC Health, Behavioral, Prescription, Vision, and Dental Insurance.](#)

Enrollment in the UHC Choice Group Health and related insurance plan is handled through a web-based system call [BerniePortal](#). Once your information has been loaded into that system, changes can be made to your insurance account and coverage by logging into that system. Individualized instructions will be emailed to each trainee.

Please remember that when you have a qualifying life event, you must notify Nolan English, GME Financial Coordinator, at nolan.english@erlangers.org to unlock your account and then make changes by logging into the [BerniePortal](#).

Life Insurance

- The Basic Group Life Insurance Benefit issued through Hartford is \$100,000.
- If you are still employed at age 65, the Basic Group Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.
- The basic Accidental Death & Dismemberment benefit issued through Hartford is \$100,000.
- If you are still employed at age 65, the Accidental Death & Dismemberment benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.
- Benefits are issued on a 24-hour basis, so you are covered around the clock
- There is a provision for an accelerated death benefit of up to \$50,000 in the event you are diagnosed as being terminally ill, with a life expectancy of less than 12 months.
- There is a provision for waiver of premium in the event that the insured is totally disabled.

Life insurance coverage through the GME designated carrier is mandatory for every resident and may not be canceled during training.

Contact Nolan English at nolan.english@erlangers.org if you need to make changes to your life insurance beneficiary(ies).

Disability Insurance Benefits provided by Unum and administered by the Hildreth Insurance Agency in Knoxville, Tennessee.

- Four monthly benefit options – \$1,500/month (required unless proof of over insurance is presented), \$2,500/month, \$4,000/month, or \$5,000/month tax free benefit amount. Monthly benefits begin after an elimination period of 90 days, i.e., 90 days from the onset of disability.
- Non-Cancelable & Guaranteed Renewable – Coverage cannot be canceled, and premiums are guaranteed level at your current age through age 65.
- Definition of Disability – True Own Occupation, specialty specific. Total disability is defined as your inability to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.
- Premiums are waived while on claim.
- Presumptive Disability Benefit - For certain disabilities, Total Disability Benefits will be payable regardless of ability to work.
- Catastrophic Total Disability Benefit – Contract will pay up to an additional 50% of your monthly disability benefit for certain permanent disabilities.
- Residual Benefit - Pays partial disability benefits for disabilities that are not totally disabling. Benefits begin after at least a 15% loss of income due to the disability.
- Recovery Benefit – A benefit is payable up to age 65 after returning to full time work following a disability and experiencing a 15% or greater loss of income.
- Guaranteed Standard Issue – Up to \$5,000 of monthly coverage without medical underwriting.
- Unisex, Discounted Premiums – Rates for this payroll deduction plan are heavily discounted below individual rates.
- Portability – You may choose to continue your coverage when you leave the program at your specified rate since this is an individual policy and NOT a group plan. Our servicing agency, The Hildreth Agency, will meet with you to review your policy continuation options as you prepare to exit residency.

- No offsets for social security – Full benefits are paid even if you collect from social security or workers’ compensation

Residents need to contact The Hildreth Agency in Knoxville. They can be contacted at 865- 691-4652 or toll free at 800-874-0831 or utmd@hildrethins.com to answer any of your questions or concerns. Additional plan information can also be found at www.hildrethins.com/utmd. The Hildreth Agency is located at 10259 Kingston Pike, Knoxville, TN, 37922. Scan the code below on your phone’s camera to save The Hildreth Agency’s contact information:

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Note: Residents who do not participate in the disability and life insurance programs provided through GME do not receive the additional \$660 per year that is applied toward purchase of this coverage. (See GME Policy #210 for current salary rates for 2024-2025.)

Link to a special website about your LTD coverage and information: www.hildrethins.com/UTMD. [Click here to view a link to a brief flyer about the LTD plan available to you.](#)

[UT GME Disability Insurance Policy](#) from Unum and administered by the Hildreth Insurance Agency (John and Heath Hildreth).

Every Resident is required to have basic disability insurance coverage through the GME designated carrier (currently Unum) that provides a minimum monthly benefit of \$1500. Residents who are not eligible to participate in the GME provided disability plan due to over insurance must provide a copy of their disability policy documenting the monthly coverage and proof throughout training of their ongoing insurance premium payments. Disability insurance may not be canceled during residency training.

Note: Residents who do not participate in the disability and life insurance programs provided through GME do not receive the additional \$660 per year offset that is applied toward purchase of this coverage.

*The term “Resident” refers to both Resident and Fellow trainees.

Revised and Approved by the GMEC 4/19/2022. Administrative edits made by the GME Director on 4/21/2023 and again on 4/30/2024.