

Hawaii Residency Programs, Inc. – RESIDENT BENEFITS SUMMARY

Involuntary Benefits	Includes	Terms & Qualifications
Holidays	Paid holidays according to the holiday schedule at the institution or clinic assigned to.	Eligibility is as of date of hire.
Vacation (based on full-time Employment)	Paid vacation per academic year according to the Program Handbook, and the RRC requirements and vacation computation.	Eligibility is as of date of hire.
Sick Leave	12 Paid sick days per academic year.	Eligibility is as of date of hire.
Leave of Absence With Pay	Jury Duty Temporary Military Duty for annual duty for a maximum of two weeks if military pay is less. Bereavement (Death in Immediate Family) – up to 3 days. Educational Leave	As of date of hire. Must provide court statement. As of date of hire. Must provide advance notice and copy of order. As of date of hire. See your program's guidelines.
Leave of Absence Without Pay	Up to 12 weeks on a rolling 12-month calendar system. Notice and approval must be obtained prior to commencing the leave.	Subject to Federal and State Laws depending on the type of qualifying leave and the HRP's policies.
Health Plan HMSA PPO or HMO	Medical, Drug Rider, Vision Rider, Dental	Must work 20 hours per week or more regularly. Enroll as a new hire or due to an eligible qualifying event.
Premium Waiver Election/Incentive	\$100. per month added to regular pay as an incentive for qualifying for health plan coverage but waiving the insurance due to obtaining qualified coverage elsewhere.	Effective the first of the month following the hire date. Must work a minimum of 20 hours per week regularly.
Employee Assistance Program (EAP)	Short-term confidential counseling provided to employees by independent service provider. Assistance with coping with life's demands, interpersonal difficulties, relationship issues, stress management, substance abuse, financial and legal referrals, etc.	As of date of hire.
Group Term Life Insurance	Equivalent to one time the basic annual earnings in increments of \$1,000 to a maximum of \$50,000 in coverage.	Effective the first of the month following the hire date. Must work a minimum of 40 hours per week regularly.
Group Term Accidental Death & Dismemberment (AD&D)	Equivalent to one time the basic annual earnings in increments of \$1,000 to a maximum of \$50,000 in coverage.	Effective the first of the month following the hire date. Must work a minimum of 40 hours per week regularly.
Long Term Disability Insurance (LTD)	Pays 60% of average monthly earnings for loss of wages up to a maximum of \$3,500 per month after 180 days elimination period if you become disabled on a non-work related injury or illness.	As of date of hire. Employee must work a minimum of 20 hours per week regularly.
Temporary Disability Insurance (TDI)	Pays 58% of the average weekly earnings for loss of wages (not to exceed the State's maximum weekly amount) for up to 26 weeks if you become disabled on non-work related injury or illness. There is a seven-day elimination period.	Employee must have worked at least 20 hours per week for the past 14 weeks in the State of Hawaii prior to the start of the disability.
Voluntary Benefits	Includes	Terms & Qualifications
Group Term Life Insurance (VTL)	Purchase extra coverage in increments of \$10,000 to a maximum of \$100,000 in coverage for self or self and spouse with affordable rates for smokers and non-smokers. Spouse's coverage not to exceed employee's amount. Additional children's coverage of \$1,000 or \$5,000 depending on age. Convenient payroll deductions.	Effective the first of the month following 90 days from hire date. Must enroll within 90 days from hire. Must work a minimum of 20 hours per week regularly.
Group Term Accidental Death & Dismemberment (VAD&D)	Purchase extra coverage in increments of \$10,000 to a maximum of \$200,000 in coverage for self or self and family with affordable rates. Convenient payroll deductions.	Effective the first of the month following 90 days from hire date. Must enroll within 90 days from hire. Must work a minimum of 20 hours per week regularly.
Retirement Plan 403(b)	Long term savings program to build a retirement plan paid with pre-tax dollars. Offered only via payroll deductions.	May enroll anytime. Two vendors to suit your needs. Must be actively working for HRP.
Direct Deposit	To deposit your net pay directly into your bank and/or savings account in selected institutions.	Enroll at anytime. First deposit may take up to two payroll cycles to become effective.
Pre-tax Commute Plan for Parking Expenses (Sec. 132)	Tax-free parking expenses via a reimbursement program administered by PIOFAC, our third party administrator. Reimbursement claims must be submitted within 180 days from the day of expense. A monthly administration fee of \$1.00 applies.	Enrollment is on a month-to-month basis. Good only for qualified parking to commute to and from work. Must be actively working for HRP.

<p><u>Flexible Spending</u></p> <p>For the HMSA Medical Premiums</p> <p>For Dependent Care Expenses (Sec. 129)</p> <p>For AFLAC plans</p> <p>For Out-of-Pocket Qualified Health Expenses (Sec. 125)</p>	<p>Tax-free payroll deductions to pay for your monthly cost to enroll eligible dependents and/or yourself in the company's HMSA insurance plan (except for the HMSA <i>HMO</i> single coverage).</p> <p>Tax-free payroll deductions to pay for dependent care expenses up to \$5,000 per calendar year (or \$2,500 if married filing taxes separately) via a reimbursement program administered by PIOPAC, our third party administrator. A monthly administration fee of \$2. applies.</p> <p>Tax-free payroll deductions to purchase supplemental plans (Personal Sickness, Cancer, and Accident plans) via convenient payroll deductions. Note the AFLAC Personal Short Term Disability is offered on after-tax basis.</p> <p>Tax-free payroll deductions to pay for out-of-pocket medical and dental expenses (after any insurance) up to \$1,200. per plan year via a reimbursement program administered by PIOPAC, our third party administrator. A monthly administration fee of \$2. applies.</p>	<p>Effective the first of the month following 1 day of employment. Automatic enrollment in the pre-tax program, otherwise after-tax deductions upon written waiver request during annual open enrollments.</p> <p>Effective the first of the month following 30 days of employment. Must enroll as a new hire or within 31 days due to an eligible qualifying event. Otherwise enroll/cancel/change during annual open enrollments. Must work a minimum of 20 hours per week regularly.</p> <p>Same as above.</p> <p>Effective the first of the month following 3 months from employment. Must enroll as a new hire prior to the effective date or within 31 days due to an eligible qualifying event. Otherwise enroll during annual open enrollments. Must work a minimum of 20 hours per week regularly.</p>
<p>Credit Unions</p>	<p>Three credit unions to open savings or checking accounts with: The Hawaii Central Credit Union (HCCU), The Queen's Federal Credit Union, or the University of Hawaii Credit Union (UHCU). Credit unions offer an array of services including personal, equity, new and old car loans, IRAs, CD's, credit card, traveler checks, special discounts with car rentals, car insurance, etc.</p>	<p>Enroll directly with the credit union at anytime. Brochures available from the HR department.</p>
<p>Costco discounted annual membership</p>	<p>Receive a \$10.00 discount on your annual membership enrollment and renewals by being an employee of HRP.</p>	<p>Enroll at anytime directly with Costco with a verification of employment letter from the HR department.</p>
<p>American Automobile Association (AAA)</p>	<p>Receive a free enrollment fee (worth \$20.00) when you obtain an annual membership with AAA by being an employee of HRP.</p>	<p>Enroll at anytime directly with AAA after you obtain an enrollment brochure from the HR department. Corporate code 47400.</p>
<p>Lasik Eye Surgery</p>	<p>Receive a free consultation and a discount on the cost of laser surgery per eye with Pan Pacific Laser Vision Center. Special payment plans also available. If you plan ahead you may also take advantage of the Flex Plan to turn up to \$1,200. into pre-tax expense.</p>	<p>Obtain a \$400 discount certificate directly from the Human Resources department by calling 586-2891 and present it to Pan Pacific with a verification of employment letter. When calling to make an appointment, please mention the HRP discount.</p>

This information is for an overview only. Any discrepancy between this summary and the respective procedure, policy, plan documents, and insurance contracts, the respective contracts, policies and plan documents will control. Other restrictions and qualifications may apply. HRP reserves the right to add, discontinue and change any benefits at any time. Contact the HRP Human Resources department at 808-586-2891 for more information, questions or materials.