

## RESIDENT BENEFITS SUMMARY 2025-2026

COMPANY Benefits	Includes	Terms & Qualifications
<b>Holidays</b>	Paid holidays according to the holiday schedule at the institution or clinic assigned to.	Eligibility per signed agreement.
<b>Vacation</b>	3 weeks of vacation per academic year according to the Program Handbook.	Eligibility per signed agreement.
<b>Sick Leave</b>	12 Paid sick days per academic year	Eligibility per signed agreement.
<b>ACGME Leave</b>	6 weeks of medical, parental, caregiver paid leave.	Must provide supporting documentation to substantiate leave request. Leave is available once during the duration of your entire residency training program.
<b>Leave of Absence With Pay</b>	<ul style="list-style-type: none"> <li>• Jury Duty</li> <li>• Bereavement</li> <li>• Educational Leave</li> <li>• Temporary Military Duty for annual duty for a maximum of two weeks.</li> </ul>	<ul style="list-style-type: none"> <li>• As of hire date. Must provide court statement.</li> <li>• As of hire date.</li> <li>• See your program's guidelines.</li> <li>• As of hire date. Must provide advance notice and copy of order.</li> </ul>
<b>Health Plan (HMSA PPO or HMO)</b>	Medical, Drug Rider, and Vision Rider. Chiropractic benefits included. Premiums paid with pre-tax deductions.	Coverage begins on the first day of the appointment agreement. Must work minimum of 20 hours per week regularly to be eligible. Enroll as a new hire, during Annual Open Enrollment, or due to a qualifying event.
<b>Dental (HDS PPO)</b>	Comprehensive Dental Coverage including diagnostic and preventive services. Premiums paid with pre-tax deductions.	Coverage begins on the first day of the appointment agreement. Must work a minimum of 20 hours per week regularly to be eligible. Enroll as a new hire, during Annual Open Enrollment, or due to a qualifying event.
<b>Premium Waiver Election/Incentive</b>	<p>\$130 per month added to regular pay (taxable) for waiving HRP medical coverage due to other Hawaii approved medical plan coverage.</p> <p>\$20 per month added to regular pay (taxable) for waiving HRP dental insurance.</p>	Effective 1st of the month following hire date. Must work a minimum of 20 hours per week regularly. Proof of other coverage and annual State of Hawaii HC-5 form must be completed to waive medical coverage. J-1 Visa holders may have restrictions about waiving the plan.
<b>Physician's Assistance Program (PAP)</b>	Short-term confidential counseling provided to employees by an independent service provider. Provides help to cope with life's demands, interpersonal difficulties, relationship issues, stress management, substance abuse, financial and legal consultation, etc.	Eligibility as of hire date.
<b>Group Term Life Insurance and AD&amp;D (Lincoln Life)</b>	Equivalent to one time the basic annual earnings in increments of \$1,000 to a maximum of \$50,000 in coverage.	Effective 1st of the month following hire date. Must work a minimum of 40 hours per week regularly.

<b>COMPANY Benefits</b>	<b>Includes</b>	<b>Terms &amp; Qualifications</b>
<b>Long Term Disability Insurance (UNUM)</b>	Pays 60% of average monthly earnings for loss of wages up to a maximum of \$3,500 per month after 180-day elimination period if you become disabled on a non-work-related injury or illness.	Effective as of the hire date. Must work a minimum of 20 hours per week regularly.
<b>Temporary Disability Insurance (Pacific Guardian Life)</b>	Pays 58% of the average weekly earnings for loss of wages (not to exceed the State's maximum weekly amount) after 7-day elimination period for up to 26 weeks if you become disabled on a non-work-related injury or illness.	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.
<b>Business Trip Insurance AD&amp;D (Hartford)</b>	Equivalent to 5 times the annual salary to a maximum of \$300,000.	Effective 1 <sup>st</sup> day of entering eligible class of full-time employee. Must work a minimum of 40 hours per week regularly.

<b>VOLUNTARY Benefits</b>	<b>Includes</b>	<b>Terms &amp; Qualifications</b>
<b>Group Term Life/AD&amp;D Insurance (Lincoln Financial)</b>	Purchase extra coverage in increments of \$10,000 to a maximum of \$500,000 for self, \$250,000 for spouse, and \$20,000 for dependent children.	Effective the 1st of the month following 90 days from hire date. Must be a full-time employee.
<b>Supplemental Policies (AFLAC)</b>	Purchase supplemental insurance for Personal Short-Term Disability, Cancer, and Accident plans (post-tax).	Effective the 1st of the month following 30 days from hire date. Must work a minimum of 20 hours per week regularly.
<b>Direct Deposit</b>	Deposit your net pay directly into your checking and/or savings account.	May enroll anytime. First deposit may take up to two payroll cycles to become effective.
<b>Flexible Spending Account: Dependent Care Expenses (PIOPAC)</b>	Tax-free payroll deductions to pay for qualified dependent care expenses up to \$5,000 per plan year (or \$2,500 if married filing taxes separately).	Effective the 1st of the month following 30 days from hire date. Must enroll as a new hire or within 31 days of a qualifying event. Otherwise enroll/cancel/change during annual open enrollment. Must work a minimum of 20 hours per week regularly.
<b>Flexible Spending Account: Qualified Medical (Out-of-Pocket) Expenses (PIOPAC)</b>	Tax-free payroll deductions to pay for qualified medical (out-of-pocket), dental, vision, and drug expenses (after insurance) up to \$2,000 per plan year.	Effective the 1st of the month following 3 months from hire date. Must enroll as a new hire prior to the effective date or within 31 days of a qualifying event. Otherwise enroll/cancel/change during annual open enrollment. Must work a minimum of 20 hours per week regularly. Carry-over feature into new plan year of up to \$500.
<b>Flexible Spending Account: Monthly Parking and Mass Transit expenses (PIOPAC)</b>	Tax-free payroll deductions to pay for qualified parking and mass transit expenses incurred commuting to and from work.	Effective 1st of the month following hire date. Enrollment is on a month-to-month basis. Must work a minimum of 20 hours per week regularly. Residents do not qualify if parking is provided free of charge.
<b>LifeMart Benefits</b>	Employee discount benefit program that includes top brands for travel, hotels, childcare, cars, groceries and much more.	Effective date of hire. List of participating companies can be found on the ADP homepage.

This information is being provided to new resident physician hires for an overview only. Detailed information may be found in the Resident Handbook and Summary Plan Description. Any discrepancy between this summary and/or 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 at 808-586-2889 for more information, questions, or materials.