



701 Park Avenue  
 Minneapolis, Minnesota 55415-1829

**2009 Benefits and Premium Rates Summary**  
 (Benefits effective date is June 24, 2009)

**Health Insurance – Blue Cross Blue Shield**

**Aware Gold Plan**

- Office visit co-pays \$25

**CMM Plan (Comprehensive Major Medical)**

- Deductibles \$400 individual and \$1,200 family
- Out-of-pocket maximum \$2,000 individual and \$4,000 family

<b>Contributions/Month – Resident</b>	<b>CMM</b>	<b>Aware Gold</b>
Single	\$34.20	\$96.90
Family	\$393.58	\$575.14

**Dental Insurance – HealthPartners Exceed Plan**

**Tier I**

- No annual deductible for specific areas of care
- Out-of-pocket maximum \$1,000
- Preventative care 100% coverage
- Sealants 100% coverage
- Fillings 50% coverage
- NO OUT OF NETWORK COVERAGE

**Tier 2**

- \$25 per person deductible
- \$75 family deductible
- Out-of-pocket maximum \$1,000
- Preventative care 80% coverage
- Sealants 80% coverage
- Fillings 50% coverage
- NO OUT OF NETWORK COVERAGE

<b>Contributions/Month – Resident</b>	<b>HP Exceed Plan Monthly Prem.</b>
Single	\$29.30
Family	\$71.42

## **Health Care Flexible Spending Account**

Pre-tax dollars are used to pay for out-of-pocket medical, dental and vision expenses for you and your dependents. You can elect up to \$5,000 in you Health Care FSA each year, through automatic payroll deductions. Your annual election is divided by 12 pay periods (July 1 – Dec 31, 2009). You will need to re-enroll in November for participation in the Plan for the period 1/1-12/31/10.

## **Dependent Care Flexible spending Account**

Pre-tax dollars are used for your eligible dependent care expenses, such as day care for your child or elder care. You can elect up to \$5,000 (up to \$2,500 if you're married and filing separate tax returns) in your Dependent Care FSA each year through automatic payroll deductions. Your annual election is divided by 12 pay periods (July 1 – Dec 31, 2009). You will need to re-enroll in November for participation in the Plan for the period 1/1-12/21/10.

## **Life Insurance**

**Basic Life Insurance** - MMCGME life insurance coverage is \$50,000.

**Supplemental Life Insurance** Residents/fellows will be offered the opportunity to purchase additional life insurance in increments of \$10,000 up to a maximum of \$150,000 at group rates. No evidence of insurability will be necessary for the first \$50,000 and the rates are based on age. Coverage is also available for spouses. Additional details will be provided during open enrollment. Rates are as follows:

<b>Age</b>	<b>Rate per \$1,000</b>
<30	\$.06
30-34	.07
35-39	.09
40-44	.14
45-49	.22
50-54	.34

## **Group Short-Term Disability Insurance**

- The policy (S653911) is insured through Northwestern Mutual Financial Network.
- The plan has a 14-day waiting period. Benefits begin on the 15<sup>th</sup> day if you have been continuously disabled.
- The plan pays 70% of base income if disabled and benefits can be paid up to 11 weeks. Maximum weekly benefit is \$1,000.
- You have "own occupation" coverage through the benefit period.
- There is no offset if you collect Social Security Disability Benefits.
- The plan pays for both total and partial disability.
- Pregnancies are covered for 4 weeks, C-sections 6 weeks, after the 14-day waiting period.

## **Group Long-Term Disability Insurance**

- The policy (L653911) is insured through Northwestern Mutual Financial Network.
- The plan has a 91-day beginning date. You must be disabled for 90 days before benefits begin.
- The plan pays 80% of base income if disabled and benefits can be paid to age 65.
- You have "own occupation" coverage through age 65.
- There is no offset if you collect Social Security Disability Benefits.
- The plan pays for both total and partial disability.
- The plan contains COLA (Cost of Living Adjustment) benefit.

For additional information, refer to the Insurance Certificate and Summary Plan Description provided when you enrolled in the medical resident/fellowship program.

**To learn more contact Rich Clark at 952-806-9639 or [rich.clark@nmfn.com](mailto:rich.clark@nmfn.com)**

**William A. Clark, CLU, ChFC, CFP  
Northwestern Mutual Financial Network  
3600 Minnesota Drive, Suite 300  
Edina, MN 55435  
952-806-9615  
[bill.clark@nmfn.com](mailto:bill.clark@nmfn.com)**

## **457 Deferred Compensation Plan**

You have an opportunity to supplement your retirement by participating in a 457 Deferred Compensation Plan. The MNDCPL 457 Deferred Compensation Plan is taken pre-tax from your bi-weekly paycheck in lieu of the 6.2% social security deduction. The maximum contribution amount is \$15,500 annually. Unless exempt because of J1 VISA status, a resident must choose one of the following options. Under either option the resident is subject to the Medicare payroll tax. A resident may elect to contribute 3.75% of his/her "base pay" to the Minnesota Deferred Compensation Plan (the "State Section 457 Plan") and HCMC will make a dollar-for-dollar matching contribution up to \$2,000 per calendar year and will not pay or withhold FICA taxes. No other matching contributions will be made. For purposes of these rules, "base pay" means the total stipend from HCMC. The resident may withdraw his/her contributions and the matching contributions from the state plan at the end of their employment. There is no age limit for distribution tied to this Plan. Detailed information is included in your packet. Alternatively, the resident may participate in the employee Social Security program (FICA). The contribution will be at the statutory rate (currently 6.2% for Social Security and 1.45% for Medicare). It may not be withdrawn at the end of employment. **IF A RESIDENT FAILS TO CHECK the State Section 457 Plan Option under VIII.F and complete the requisite enrollment form for the plan, the resident will be subject to FICA.**

**For questions please contact HCMC Benefits Service Center  
1-800-646-6417  
[www.hcmc.org/employee](http://www.hcmc.org/employee)**



701 Park Avenue  
Minneapolis, Minnesota 55415-1829

## **2009 Payroll Information**

### **Demographic Information - Required**

This form simply concentrates your demographic data into one single location, and helps expedite the data entry process. Thank you for completing this sheet!

### **W-4 - Required**

The W-4 is used to compute your federal and state income tax withholdings. A worksheet is provided on the top of the front page, and on the entire back page of the form. If you need to change your tax withholdings during your employment with HCMC, new W-4 forms are available in the payroll department or you may make changes on e one stop through employee self-service. **Please note: a completed W-4 form is required before we can produce your first paycheck.**

### **I-9 / Employment eligibility verification - Required**

The I-9 is used to confirm your eligibility to work in the United States. Complete section 1 in its entirety; **do not complete section 2. Do not return this form to your program coordinator; bring this form with you to new resident orientation.** Next, review the backside of the I-9 form; you must bring the required identity/employment documents (1 from list A, or 1 from list B **and** 1 from list C) to new resident orientation. **Please note: a completed I-9 must be on file before we can produce your first paycheck.**

**If you are not a U.S. citizen, Payroll will also need a copy of your passport, work permit, or verification of visa status.**

### **SSA-1945 / Social Security Statement - Optional**

This form is required if you choose to participate in the Minnesota Deferred Compensation Plan (MNDCP). Social security withholdings are *not* taken if you elect this retirement plan; the SSA-1945 is a form used to indicate you are aware of this change in usual withholdings, and that information was provided to you regarding this change.

### **Direct Deposit - Optional**

HCMC strongly recommends direct deposit. You may also have your check mailed to your address on file. Checks are mailed first-class; payroll does not provide any guarantee as to the date it will arrive at your home.

Employees may setup multiple accounts, but accounts must be checking or savings. If depositing into a checking account, a voided personal check must be attached to the form. If depositing into a savings account, do not use the routing number on the deposit slip. Contact your bank for the correct routing number. Direct deposit is generally effective up to two pay cycles after you submit the form.

## How to Apply for a Social Security Card

Access the Social Security website: [www.ssa.gov](http://www.ssa.gov) and follow the prompts.

## SOCIAL SECURITY ONLINE

### INFORMATION IF YOU ARE:

[Filing Online for Retirement Benefits](#)

[Applying for Disability Benefits](#)

[Requesting a Social Security Card](#)

### GET A NEW OR REPLACEMENT CARD

#### **More information**

[Name change](#)

[Noncitizens](#)

[International students](#)

[Domestic violence](#)

[Adoptive parents](#)

[Identity theft](#)

[Employers](#)

[Print an Application Form SS-5](#)

[Learn what documents you need](#)

[Find your local field office](#)

★ [Where to send your completed application for a Social Security card](#)

You need a Social Security number to get a job, collect Social Security benefits and receive some other government services. But you don't often need to show your Social Security card. **Do not carry your card with you. Keep it in a safe place with your other important papers.**

#### **What you should know about**

[Your number and card](#)

[Replacing a lost card](#)

[Reporting a stolen card](#)

[Correcting a card](#)

[Different types of cards](#)


## SOCIAL SECURITY NUMBERS FOR NONCITIZENS

### *Social Security Numbers For Noncitizens*

#### [How do I apply for a Social Security number and card?](#)

#### ***How do I apply for a Social Security number and card?***

In general, only noncitizens who have permission to work from the Department of Homeland Security (DHS) can apply for a Social Security number. To apply for a Social Security number:

- Complete an [Application For A Social Security Card](#) (Form SS-5) ; and
- Show us original documents proving your:
  - Immigration status;
  - Work eligibility;
  - Age; and
  - Identity.
- Take your completed application and original documents to your local Social Security office

#### ***Immigration status***

To prove your U.S. immigration status, you must show us the current U.S. immigration document, I-94, *Arrival/Departure Record*, issued to you when you arrived in the United States. If you are an F-1 or M-1 student, you also must show us your I-20, *Certificate of Eligibility for Nonimmigrant Student Status*. If you are a J-1 or J-2 exchange visitor, you must show us your DS-2019, *Certificate of Eligibility for Exchange Visitor Status*.

#### ***Work eligibility***

For most foreign workers, we only need to see your I-94, *Arrival/Departure Record*. Some foreign workers also must show their work permits from DHS (I-766 or I-688B). International students must present further documentation. For more information, see [International Students And Social Security Numbers](#) (Publication No. 05-10181).

#### ***Age***

You must present your birth certificate if you have it or can easily obtain it. If not, we can consider other documents, such as your passport or a document issued by DHS, to prove your age.

## *Identity*

We can accept only certain documents as proof of identity. An acceptable document must be current (not expired) and show your name, identifying information and preferably a recent photograph. Social Security will ask to see your current U.S. immigration documents. Acceptable immigration documents include your:

- Form I-551 (includes machine-readable immigrant visa with your unexpired foreign passport);
- I-94 with your unexpired foreign passport; or
- Work permit card from DHS (I-766 or I-688B).

***All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents.*** We also cannot accept a receipt showing you applied for the document. We may use one document for two purposes. For example, we may use your DHS work permit as proof of both work eligibility and identity. ***However, you must provide at least two separate documents.***

We will mail your number and card as soon as we verify your documents with DHS. While you wait for your Social Security number, your employer can use a letter from us stating that you applied for a number. Your employer can use your DHS documents as proof of your authorization to work in the United States. Employers can find more information on the Internet at [www.socialsecurity.gov/employer/hiring.htm](http://www.socialsecurity.gov/employer/hiring.htm)

### ***What can you do if you need a number for tax purposes?***

If you need a number for tax purposes and you are not authorized to work in the U.S., you can apply for an [Individual Taxpayer Identification Number](#) from the Internal Revenue Service (IRS). Visit IRS in person or call the IRS toll-free number, **1-800-TAXFORM (1-800-829-3676)**, and request Form W-7, *Application For An Individual Taxpayer Identification Number*.

### *Do you need a number for other government services?*

Lawfully admitted noncitizens can get many benefits and services without having a Social Security number. You do not need a number to purchase savings bonds, conduct business with a bank, register for school or apply for educational tests, obtain private health insurance, apply for school lunch programs or apply for subsidized housing.

### *Contacting Social Security*

Our website is a valuable resource for information about all of Social Security's programs. There are a number of [things you can do online](#).

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.