

**To:** Long Island College Hospital  
Incoming House Staff

**From:** Debra Toia  
Corporate Director, Benefits

**Re:** Health & Welfare Benefits

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*Your Health & Welfare Summary Plan Description (H&W SPD)* is enclosed. This booklet provides an overview of the medical, dental, vision, life and disability plans offered as well as flexible spending accounts.

Your benefits will become effective as of your date of hire. You will be able to choose your benefit plans on-line at [www.wehealny.org](http://www.wehealny.org) within the 30-day period following your date of hire. Enrollment instructions are included in the H&W SPD on page 51. Empire EPO Medical and Empire Managed Dental coverage will be provided at no cost to you. If you enroll eligible dependents in the health plans, there will be an associated bi-weekly employee contribution. If you choose the Empire PPO or Guardian Dental, you and your employer share the cost of your (and your eligible dependents, if applicable) coverage. **If you fail to enroll within 30 days of your date of hire, benefit coverage will be defaulted as follows:**

Empire EPO Medical Plan—single (employee only) coverage\*

Basic Life Insurance Plan—1x annual base salary

Basic Short-term Disability (STD) Plan

Basic Long-term Disability (LTD) Plan – taxable

\* Default medical coverage does not include coverage for eligible dependents (spouse, domestic partner, and children). You *must* enroll on-line within 30 days of your date of hire if you wish to cover your eligible dependents.

Please note there is **no** dental plan enrollment in the default benefit coverage. You will need to enroll on-line within 30 days of your date of hire if you wish to participate in a dental plan.

Once your coverage is defaulted, as noted above, you *will not* be able to change your benefit elections (including enrolling in a dental plan) until the open enrollment period in the fall (to be effective January 1, 2009).

Benefits representatives will be present at your house staff orientation to provide further details regarding your health and welfare benefits and respond to any questions you may have.