

2026 Benefits Overview

Saint Louis University School of Medicine
Residents and Fellows



At SSM Health, we value our exceptional employees and are committed to helping our employees lead a healthy lifestyle. We offer a comprehensive benefits package that promotes physical, financial, and emotional well-being. Premiums vary depending on type and level of coverage elected. Unless stated otherwise, your elected benefits are effective on date of hire.

HEALTH PLANS

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| Medical Plans | Traditional medical plans and a High-Deductible Health Plan are available through SSM Health's Medica network. All plans include access to a nationwide prescription drug benefit and worldwide emergency care. Many preventive services included at no out-of-pocket cost. |
| Discounted Medical Premiums | Residents that meet certain family size and household income guidelines as reported on the 2024 United States Federal Income Tax Return (Form 1040) may apply to receive up to a 100% discount on medical premiums and waived pharmacy copays. |
| Dental Plans | Two plan options are available through Delta Dental of Missouri: adult orthodontia coverage available. |
| Vision Plans | Two plan options are available through Vision Service Plan (VSP). The medical plan also provides an annual eye exam benefit. |

Note: Residents may also choose to cover eligible dependents on their medical, dental and vision plans. If not covering a spouse, residents may cover an adult member of their household as a Legally Domiciled Adult (LDA). Dependent children of an LDA may also be covered. Examples of an LDA include a sibling, parent, or domestic partner.

PRE-TAX SAVINGS

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| Health Savings Account (HSA) | Residents who elect the Medica Health Savings Option (High-Deductible Health Plan) may participate in the Health Savings Account. SSM Health provides a contribution to the residents' HSA on a per pay period basis. |
| Health Care FSA | Residents may choose to set aside pre-tax income (up to \$3,300 in 2026) to pay for eligible health care expenses. |
| Dependent Day Care FSA | Residents may choose to set aside pre-tax income (up to \$7,500 in 2026) to pay for eligible dependent day care expenses. |

RETIREMENT SAVINGS

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| Defined Contribution Plan: 403(b) | In 2026, residents may contribute up to \$24,500 in pre-tax or post-tax dollars to an investment plan. Residents who are at least 50 years of age may be eligible to make catch-up contributions. SSM Health provides an employer match for residents who work at least 1,000 hours in the payroll year. The match is 50 cents on the dollar up to the first 6% of eligible compensation and is made on a per pay period basis . Employer contributions are vested after 3 years of credited service. |
| Deferred Compensation: 457(b) | For plan year 2026, residents may also contribute up to \$24,500 to a 457(b) plan. |

| PAID TIME OFF | |
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| Paid Time Off | Residents receive an annual allocation of Paid Time Off. This time is used for vacations, short-term illnesses, and other absences from scheduled work. 21 days of PTO are awarded on the first day of the month of the 12-month training contract. Unused PTO does not carry over. |
| Paid Maternity Leave | The Short-Term Disability benefit covers maternity leave. Residents will have 100% income replacement for up to six weeks for routine delivery and up to eight weeks for c-section. The first week is an elimination or waiting period. |
| Paid Parental Leave | After 90 days of employment , residents are eligible for one week of paid parental leave for newborns or newly adopted children (pro-rated based on FTE). |
| Bereavement | Residents may take up to three scheduled shifts with pay in the event of the death of a family member; up to five scheduled shifts with pay are provided if the loss is a spouse or child. |
| Leave of Absence | Residents are eligible for a minimum of six (6) weeks of paid medical, parental, and caregiver leave at least once and at any time during their ACGME-accredited program. |
| INCOME PROTECTION | |
| Life Insurance | Both employer-paid and voluntary life insurance is available through Securian. Residents are provided with Life and AD&D insurance in the amount of 2X annual salary up to \$1M. Voluntary Life and AD&D insurance may also be purchased for spouses and children. Long-term Care insurance may also be purchased. |
| Disability | Residents are provided with both Short and Long-Term Disability that replaces up to 60% of their income. Short-term Disability coverage has a 75% buy-up option available. 100% pay replacement may be provided if coinciding with an ACGME-eligible leave of absence. |
| ADDITIONAL BENEFITS | |
| Voluntary Benefits, including Purchasing Power | Through Benefits Plus, residents may choose among a variety of voluntary benefits including Accident, Critical Illness and Hospital Indemnity Insurance, Pet Insurance, Identity Theft Protection, Prepaid Legal Services, Home and Auto insurance, and Purchasing Power. An extensive retail discount program is also available. |
| Professional Development and Tuition Benefits | Each calendar year, residents may choose to participate in either FlexPath Funded or Tuition Reimbursement. Flex Path Funded provides up to \$5,250 in pre-paid tuition for skills-based and/or leadership development courses. Tuition Reimbursement provides up to \$4,200 to help cover the cost of tuition for approved degree programs (eligible after 90 days of service). |
| <i>myhealthylife</i> | Access well-being resources and participate in fun, rewarding personal challenges that promote self-care. Earn up to \$500 each year in <i>myhealthylifestyle</i> account funds by completing wellness-related activities. Use your funds for a wide variety of wellness-related rewards such as spa services, fitness memberships, nutritional support, and more. |
| Adoption Reimbursement | After six months of employment , residents may be reimbursed for normal agency and legal fees incurred to adopt a minor child, up to the maximum benefit amount. |
| Employee Assistance Program (EAP) | A free, confidential counseling and referral service is available to assist both employees and their eligible family members. |