

## **MEDICAL, DENTAL, AND VISION INSURANCE**

Medical, dental, and vision insurance is provided for all residents/fellows employed by the Capital Area Health Consortium (CAHC) at a low cost and is deducted pre-tax from the bi-weekly payroll. Coverage for all J-1 exchange visitors and accompanying J-2 dependents will be in accordance with the U.S. Code of Federal Regulations (22 CFR 62.14). There is a pre-tax payroll deduction per paycheck to cover employee, spouse and/or children. For academic year starts, coverage begins on the first full day of employment. For off-cycle starts dates, coverage is effective on the date of hire. The insurance covers hospitalization, medical-surgical, major medical, prescription drug, dental, and vision (if elected).

The CAHC staff must be made aware of any changes in dependent status within 30 days of the event (i.e., marriage, birth, divorce). When a change occurs, please contact the CAHC staff for a new application.