

**CAROLINAS MEDICAL CENTER  
GRADUATE MEDICAL EDUCATION  
SUMMARY OF BENEFITS FOR RESIDENTS AND FELLOWS  
July 1, 2018 to June 30, 2019**

<b>Paid Vacation</b>	<p>PG-1 10 days  PG-2 10 days  *PG-3 10 days  *PG-4 10 days  *PG-5+ 10 days  <b>*5 additional days of vacation to be taken during PGY-3 <u>OR</u> subsequent year (Not each additional year)</b>  At PGY-1 level each intern will receive 5 consecutive days off surrounding either Christmas or New Year's as assigned by the Program Director; PGY-2 level and beyond, holiday break will be set by the Program Director. Fellow vacation may vary per agreement.</p>
<b>Scholarly Expense Allowance</b>	<p>CME maximum allowance of \$1900 per academic year  Five days per academic year for CME meetings</p>
<b>Medical/Maternity Leave</b>	<p>Per Medical Education Policy for Medical &amp; Family Medical Leave and Atrium Health Policy HR 4.09</p>
<b>Hospitalization/Medical Insurance</b>	<p>Coverage provided for residents and family members with premiums paid by employer. Resident pays deductibles and coinsurance for Atrium Health LiveWELL Health Plan</p>
<b>Dental Insurance</b>	<p>Coverage provided for residents and family members with \$2000/\$1800 maximum per person, per calendar year. Premiums are paid by employer. Annual deductible of \$50 per person, \$150 per family and co-pays are paid by teammate.</p>
<b>Vision Insurance</b>	<p>Vision Insurance is offered for residents and their family. Premiums are paid by the resident.</p>
<b>Professional Liability Insurance</b>	<p>Full coverage while functioning in the role of a house officer. External moonlighting activity is not covered.</p>
<b>Life Insurance</b>	<p>Employer provides term life insurance equal to 1 ½ times annual salary for <u>teammate only</u>. Additional coverage for Teammate and dependents is available through enrollment with Voluntary Benefits; premiums paid by teammate through payroll deduction.</p>
<b>Disability Insurance</b>	<p><b>Short-Term:</b> Coverage begins on the first day of orientation; pays 60% of base salary on the 15<sup>th</sup> day of disability  <b>Long-Term:</b> Coverage begins on the first day of orientation; pays 60% of base salary after 180 days of disability.  <b>***Pre-existing exclusions apply to disability plans***</b></p>
<b>401(k)</b>	<p><b>Basic contribution.</b> Each year, Atrium Health contributes <b>2%</b> of your pay to your account, regardless of whether you save through the plan.  <b>Matching contribution.</b> When you save through the plan, Atrium Health matches: <b>75%</b> of the <b>first 4%</b> of pay that you save and <b>50%</b> of the <b>next 2%</b> of pay that you save, making the total maximum match <b>4%</b> of your pay. To receive the full <b>4%</b> match, you must save <b>6%</b> of your pay through the plan.  <b>Performance Based contribution.</b> This contribution is based on System performance, similar to the Performance Plus program. When we meet certain targets, your account can receive an additional contribution, based on your service.</p>
<b>Lab Coats</b>	<p>Three coats are provided initially. One coat allowed each subsequent academic year. Laundry service provided at no charge.</p>
<b>Meals</b>	<p>A meal allowance will be provided to residents and fellows based on the clinical and educational work hours and call schedule of the trainee.</p>

Effective First day of Orientation

Revised: February 13, 2018