

**CAROLINAS MEDICAL CENTER
GRADUATE MEDICAL EDUCATION
SUMMARY OF BENEFITS FOR RESIDENTS AND FELLOWS
July 1, 2019 to June 30, 2020**

Paid Vacation	PG-1 10 days PG-2 10 days *PG-3 10 days *PG-4 10 days *PG-5+ 10 days *5 additional days of vacation to be taken during PGY-3 <u>OR</u> subsequent year (Not each additional year) 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.
Scholarly Expense Allowance	CME maximum allowance of \$1900 per academic year Five days per academic year for CME meetings
Medical/Maternity Leave	Per Medical Education Policy for Medical & Family Medical Leave and Carolinas HealthCare System (CHS) Policy HR 4.09
Hospitalization/Medical Insurance	Coverage provided for residents and family members with premiums paid by employer. Resident pays deductibles and coinsurance for Atrium Health LiveWELL Health Plan
Dental Insurance	Coverage provided for residents and family members with \$2000/\$1700 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.
Vision Insurance	Vision Insurance is offered for residents and their family. Premiums are paid by the resident.
Professional Liability Insurance	Full coverage while functioning in the role of a house officer. External moonlighting activity is not covered.
Life Insurance	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.
Disability Insurance	Short-Term: Coverage begins on the first day of orientation; pays 60% of base salary on the 15 th day of disability Long-Term: Coverage begins on the first day of orientation; pays 60% of base salary after 180 days of disability. ***Pre-existing exclusions apply to disability plans***
401(k)	Basic contribution. Each year, Carolinas HealthCare System contributes 2% of your pay to your account, regardless of whether you save through the plan. Matching contribution. When you save through the plan, Carolinas HealthCare System matches: 75% of the first 4% of pay that you save and 50% of the next 2% of pay that you save, making the total maximum match 4% of your pay. To receive the full 4% match, you must save 6% of your pay through the plan. Performance Based contribution. 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.
Lab Coats	Three coats are provided initially. One coat allowed each subsequent academic year. Laundry service provided at no charge.
Meals	A meal allowance will be provided to residents and fellows based on the duty hours and call schedule of the trainee.

Salary Rate:	<u>PGY-1</u>	<u>\$55,108</u>	<u>PGY-5</u>	<u>\$63,387</u>
	<u>PGY-2</u>	<u>\$56,861</u>	<u>PGY-6</u>	<u>\$66,353</u>
	<u>PGY-3</u>	<u>\$58,712</u>	<u>PGY-7</u>	<u>\$67,292</u>
	<u>PGY-4</u>	<u>\$61,587</u>	<u>PGY-8</u>	<u>\$69,647</u>