

**ATRIUM HEALTH CABARRUS
GRADUATE MEDICAL EDUCATION
SUMMARY OF BENEFITS AND FINANCIAL SUPPORT
July 1, 2020 to June 30, 2021**

Salary Rates	PGY-4 \$63,434														
Paid Vacation/Sick/CME	PG-4 21 days														
Moving Stipend	\$1,000 in net pay paid through payroll as a moving expense allowance. Fellows will eligible to receive this after they have submitted all required documents; this will be paid in the first two weeks of residency.														
Health Insurance Plans	<p>For calendar year 2020 Atrium Health offers two health plan options for teammates (residents and fellows) to select from. Health insurance coverage begins on the resident/fellows first day of employment.</p> <p>Option 1: LiveWell Health Savings Plan with a savings account (HSA): Coverage provided for residents/fellows and eligible dependents/spouse with premium paid by Atrium Health.*</p> <p>Option 2: LiveWELL Health Co-Pay Plan with spending account (FSA): Coverage provided for residents/fellows and eligible dependents/spouse. The plan has a significantly subsidized biweekly premiums paid by the resident/fellow (the difference in cost between the HSA plan and the FSA plan) through payroll deduction.*</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #e0f2f1;">LiveWELL Health Plan with Spending Account (FSA) (bi-weekly premiums)</th> <th style="background-color: #e0f2f1;">Non-Smoker/Non-Tobacco User</th> </tr> </thead> <tbody> <tr> <td>Teammate Only</td> <td>\$15.00</td> </tr> <tr> <td>Teammate + Spouse</td> <td>\$30.00</td> </tr> <tr> <td>Teammate + Working Spouse</td> <td>\$30.00</td> </tr> <tr> <td>Teammate + Child(ren)</td> <td>\$25.00</td> </tr> <tr> <td>Teammate + Spouse + Child(ren)</td> <td>\$42.00</td> </tr> <tr> <td>Teammate + Working Spouse and Child(ren)</td> <td>\$42.00</td> </tr> </tbody> </table> <p><i>*There is an additional premium paid by the resident/fellow if they are a smoker/tobacco user on both health plans. Those rates are available upon request.</i></p>	LiveWELL Health Plan with Spending Account (FSA) (bi-weekly premiums)	Non-Smoker/Non-Tobacco User	Teammate Only	\$15.00	Teammate + Spouse	\$30.00	Teammate + Working Spouse	\$30.00	Teammate + Child(ren)	\$25.00	Teammate + Spouse + Child(ren)	\$42.00	Teammate + Working Spouse and Child(ren)	\$42.00
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Dental Insurance	Coverage provided for residents and eligible dependents/spouse 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 eligible dependents/spouse. Premiums are paid by the resident.														
Medical/Maternity Leave	Per Medical Education Leave Policy and Atrium Health Policy HR 4.09														
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 eligible dependents/spouse is available through enrollment with Voluntary Benefits; premiums paid by teammate through payroll deduction.														

<p>Disability Insurance</p>	<p>Short-Term: Coverage begins on the first day of orientation; pays 60% of base salary on the 15th day of disability. Maternity Leave follows Atrium Maternity Leave Policy.</p> <p>Long-Term: Coverage begins on the first day of orientation; pays 60% of base salary after 180 days of disability.</p> <p>***Pre-existing exclusions apply to disability plans***</p>
<p>401(k)</p>	<p>Basic contribution. Each year, Atrium Health contributes 2% of your pay to your account, regardless of whether you save through the plan.</p> <p>Matching contribution. When you save through the plan, Atrium Health 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.</p> <p>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.</p>