

**CAROLINAS MEDICAL CENTER  
GRADUATE MEDICAL EDUCATION  
SUMMARY OF BENEFITS AND SALARY  
July 1, 2026 through June 30, 2027**

<b>Salary Rates</b>	<u>PGY-1</u> <u>74,048.00</u>	<u>PGY-5</u> <u>88,025.60</u>																		
	<u>PGY-2</u> <u>77,376.00</u>	<u>PGY-6</u> <u>91,332.80</u>																		
	<u>PGY-3</u> <u>80,558.40</u>	<u>PGY-7</u> <u>94,660.80</u>																		
	<u>PGY-4</u> <u>84,364.80</u>	<u>PGY-8</u> <u>98,696.00</u>																		
		<u>PGY-9</u> <u>102,460.80</u>																		
<b>Paid Vacation</b>	<p>Carolinas Medical Center provides residents, at every level, <b>20 weekdays* of paid vacation</b>. Vacation days are approved by the program director.</p> <p>*Holiday block time (December-early January) weekdays count as vacation time. Residents/Fellows may elect not to take a holiday block time and defer these days to alternate eligible vacation times.</p>																			
<b>Scholarly Expense Allowance</b>	<p>CME maximum allowance of \$2500 per academic year. Up to five days per academic year for CME meetings.</p>																			
<b>Health Insurance Plans</b>	<p>For calendar year <b>2026</b>, Atrium Health offers <b>two health plan options</b> for residents and fellows to select from with premiums covered for the Essentials Plan and reduced for the Choice Plan. A third option, the Premier Plan, is available at the standard employment rate. Health insurance coverage begins on the resident/fellow physician's first day of employment and must be renewed annually by the trainee during open enrollment. Health insurance will continue through the final day of residency or fellowship training.</p> <p><b>Option 1 Essentials Plan*</b>: Coverage provided for residents/fellows and eligible dependents/spouse with premium paid by Atrium Health. Access to General Purpose Health Care Flexible Spending Account (FSA)</p> <p><b>Option 2 Choice Plan*</b>: Coverage provided for residents/fellows and eligible dependents/spouse at a significantly decreased rate. Access to a tax-advantaged Health Savings Account (HSA) and an optionable Limited Purpose Flex Spending Account (LPFSA).</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0f2f1;"> <th style="width: 50%;">Essentials Plan</th> <th style="width: 50%;">Non-Smoker/Non-Tobacco User</th> <th style="width: 50%;">Choice Plan</th> <th style="width: 50%;">Non-Smoker/Non-Tobacco User</th> </tr> </thead> <tbody> <tr> <td>Teammate Only</td> <td style="text-align: center;">\$0</td> <td>Teammate Only</td> <td rowspan="4" style="text-align: center; vertical-align: middle;">significantly decreased rates</td> </tr> <tr> <td>Teammate + Spouse/Domestic Partner</td> <td style="text-align: center;">\$0</td> <td>Teammate + Spouse/Domestic Partner***</td> </tr> <tr> <td>Teammate + Child(ren)</td> <td style="text-align: center;">\$0</td> <td>Teammate + Child(ren)</td> </tr> <tr> <td>Teammate + Spouse + Child(ren)</td> <td style="text-align: center;">\$0</td> <td>Teammate + Spouse + Child(ren)</td> </tr> </tbody> </table> <p>* <b>There is a working spouse surcharge of \$60 per bi-weekly pay period.</b>  *Health plan premiums are deducted pre-tax, except for the portion that applies to a covered domestic partner</p>			Essentials Plan	Non-Smoker/Non-Tobacco User	Choice Plan	Non-Smoker/Non-Tobacco User	Teammate Only	\$0	Teammate Only	significantly decreased rates	Teammate + Spouse/Domestic Partner	\$0	Teammate + Spouse/Domestic Partner***	Teammate + Child(ren)	\$0	Teammate + Child(ren)	Teammate + Spouse + Child(ren)	\$0	Teammate + Spouse + Child(ren)
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<b>Dental Insurance</b>	<p>Coverage provided for Delta Dental Standard for residents/fellows and eligible dependents/spouse/domestic partner with \$1500 maximum per person, per calendar year. Premiums are paid by employer. Annual deductible of \$50 per person, \$150 per family co-pays are paid by teammate.</p>		Plan																	
	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0f2f1;"> <th style="width: 70%;">Dental Plans (2 Options)</th> <th style="width: 30%;">Biweekly Premium</th> </tr> </thead> <tbody> <tr> <td>Teammate Only</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td>Teammate + Spouse</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td>Teammate + Child(ren)</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$0</td> </tr> </tbody> </table>		Dental Plans (2 Options)	Biweekly Premium	Teammate Only	\$0	Teammate + Spouse	\$0	Teammate + Child(ren)	\$0	Family	\$0	and							
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<b>Medical, Family/Maternity/Parental &amp; Caregiver Leave</b>	<p>Per the Graduate Medical Education Leave Policy and Atrium Health Policy HR 4.09 Paid Medical, Family/Maternity/Parental and Caregiver leave available in keeping with ACGME policy, eligible day one of employment.</p>																			
<b>Professional Liability Insurance</b>	<p>Residents and Fellows have full coverage while functioning in the role of a house officer. <b>External moonlighting activities are not covered.</b></p>																			

<b>Life Insurance</b>	Employer provides term life insurance equal to 1 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.
<b>Disability Insurance</b>	Coverage ( <b>Short-Term and Long-Term</b> ) begins on the first day of orientation. <b>***Pre-existing exclusions apply to disability plans***</b>
<b>401(k)</b>	<p>After three months of service, you automatically will be enrolled in the Atrium Health 401(k) Retirement Savings Plan at a pretax contribution rate of 3% of eligible compensation. Look for an email from Empower will include information for how to change your contribution or opt out before the automatic enrollment occurs but you can change contributions at any time.</p> <ul style="list-style-type: none"> <li>❖ Contributions will be matched dollar for dollar up to 3% of your eligible pay each pay period. Atrium Health matches your contribution on each paycheck in which you make a contribution – up to limits determined by the IRS. <b>Catch-up contributions are not matched.</b></li> <li>❖ You're always 100% vested in your own contributions, including rollovers and any earnings.</li> <li>❖ Employer match and non-elective contributions (plus any earnings) vest after three years of service (12 consecutive months equals one year of service). Prior service counts.</li> </ul>
<b>Lab Coats</b>	Lab coats will be provided in your 1 <sup>st</sup> year of training. One lab coat is allowed each subsequent academic year and can be ordered by your program coordinator. Laundry services are provided at no charge. Review the lab coat laundry service guidelines found in MedHub's GME policy and procedure manual for details.
<b>Meals</b>	A meal allowance will be provided to <b>most</b> residents and fellows based on the call schedule of the trainee. The amount of the meal allowance is dictated by the program and uploaded quarterly to GEMPay by the Institutional Coordinator. Meal points DO NOT roll over if not used. Check with your Program Coordinator to confirm if your program receives meal points.