

**CAROLINAS MEDICAL CENTER
GRADUATE MEDICAL EDUCATION
SUMMARY OF BENEFITS AND FINANCIAL SUPPORT
July 1, 2025 through June 30, 2026**

Salary Rates	PGY-1	\$70,528	PGY-5	\$83,840
	PGY-2	\$73,682	PGY-6	\$86,993
	PGY-3	\$76,718	PGY-7	\$90,147
	PGY-4	\$80,338	PGY-8	\$94,000
			PGY-9	\$97,578
Paid Vacation	Carolinas Medical Center provides residents, at every level, 20 weekdays* of paid vacation . Vacation days are approved by the program director. *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.			
Scholarly Expense Allowance	CME maximum allowance of \$2200 per academic year. Up to five days per academic year for CME meetings.			
Health Insurance Plans	For calendar year 2025 , Atrium Health offers two health plan options for teammates (residents and fellows) to select from. Health insurance coverage begins on the resident/fellow physicians 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. 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* 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*			
	2025 Medical Resident Insurance Biweekly Premiums			
	Health Savings Plan with Savings Account (HSA)	Non-Smoker/Non-Tobacco User	Co-Pay with Spending Account (FSA)	Non-Smoker/Non-Tobacco User
	Teammate Only	\$0	Teammate Only	\$18.00
	Teammate + Spouse	\$0	Teammate + Spouse	\$37.20
	Teammate + Child(ren)	\$0	Teammate + Child(ren)	\$30.05
	Teammate + Spouse + Child(ren)	\$0	Teammate + Spouse + Child(ren)	\$50.70
	Dental Plan	Biweekly Premium	Vision Plan	Biweekly Premium
	Teammate Only	\$0	Teammate Only	\$6.80
	Teammate + Spouse	\$0	Teammate + Spouse	\$12.91
	Teammate + Child(ren)	\$0	Teammate + Child(ren)	\$17.65
	Family	\$0	Family	\$20.05
*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. There is a working spouse surcharge of \$50 per bi-weekly pay period.				
Dental Insurance	Coverage provided for residents and eligible dependents/spouse with \$1500 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, Family/Maternity/Parental & Caregiver Leave	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.			
Professional Liability Insurance	Residents and Fellows have full coverage while functioning in the role of a house officer. External moonlighting activities are not covered.			
Life Insurance	Employer provides term life insurance equal to 1 times annual salary for teammate only.			

	Additional coverage for Teammate and eligible dependents/spouse is available through enrollment with Voluntary Benefits; premiums paid by teammate through payroll deduction.																				
Disability Insurance	Coverage (Short-Term and Long-Term) begins on the first day of orientation. ***Pre-existing exclusions apply to disability plans***																				
401(k)	Contributions: Teammates have the potential to receive 7 - 8% in Atrium Health contributions. ❖ 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. ❖ These contributions will be matched by Atrium Health based on how much you contribute. ❖ Atrium Health matches your contribution on each paycheck in which you make a contribution – up to limits determined by the IRS. Catch-up contributions are not matched. <table><tr><th>401(k) Contributions</th><th>Contributions</th><th>Your Contribution</th><th>Atrium and Your Contribution</th></tr><tr><td>Basic</td><td>2% (regardless of whether you save through the plan)</td><td>0%</td><td>2%</td></tr><tr><td>Performance-Based</td><td>1 to 2% (based on years of service and regardless of whether you save through the plan)</td><td>0%</td><td>1%</td></tr><tr><td>Match</td><td>4%</td><td>6%</td><td>10%</td></tr><tr><td>Total Annual Contribution</td><td>7-8%</td><td>6% or more</td><td>13-14%</td></tr></table>	401(k) Contributions	Contributions	Your Contribution	Atrium and Your Contribution	Basic	2% (regardless of whether you save through the plan)	0%	2%	Performance-Based	1 to 2% (based on years of service and regardless of whether you save through the plan)	0%	1%	Match	4%	6%	10%	Total Annual Contribution	7-8%	6% or more	13-14%
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Lab Coats	You will receive 3 lab coats in your 1 st 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.																				
Meals	A meal allowance will be provided to most 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.																				