

**CAROLINAS MEDICAL CENTER  
GRADUATE MEDICAL EDUCATION  
SUMMARY OF BENEFITS AND FINANCIAL SUPPORT  
July 1, 2022 thru June 30, 2023**

<b>Salary Rates</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><u>PGY-1</u></td> <td style="text-align: center;"><u>\$60,400</u></td> <td style="text-align: center;"><u>PGY-5</u></td> <td style="text-align: center;"><u>\$71,800</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-2</u></td> <td style="text-align: center;"><u>\$63,100</u></td> <td style="text-align: center;"><u>PGY-6</u></td> <td style="text-align: center;"><u>\$74,500</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-3</u></td> <td style="text-align: center;"><u>\$65,700</u></td> <td style="text-align: center;"><u>PGY-7</u></td> <td style="text-align: center;"><u>\$77,200</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-4</u></td> <td style="text-align: center;"><u>\$68,800</u></td> <td style="text-align: center;"><u>PGY-8</u></td> <td style="text-align: center;"><u>\$80,500</u></td> </tr> </table>	<u>PGY-1</u>	<u>\$60,400</u>	<u>PGY-5</u>	<u>\$71,800</u>	<u>PGY-2</u>	<u>\$63,100</u>	<u>PGY-6</u>	<u>\$74,500</u>	<u>PGY-3</u>	<u>\$65,700</u>	<u>PGY-7</u>	<u>\$77,200</u>	<u>PGY-4</u>	<u>\$68,800</u>	<u>PGY-8</u>	<u>\$80,500</u>
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<b>Paid Vacation</b>	<p>Carolinas Medical Center provides residents, at every level, <b>15 weekdays* of paid vacation</b>. There are 5 additional days of vacation to be taken during PGY-3 <b>OR</b> subsequent year (<b>Not each additional year</b>). Vacation days are approved by the program director.</p> <p><b>*NOTE:</b> 5 days of the 15 days paid vacation are allocated to a holiday block (December/January). Should a resident opt not to be scheduled for time off during this holiday block, the 5 days remain in their vacation pool for that academic year.</p>																
<b>Scholarly Expense Allowance</b>	CME maximum allowance of \$1900 per academic year. Up to five days per academic year for CME meetings.																
<b>Health Insurance Plans</b>	<p>For calendar year 2021 Atrium Health offers <b>two health plan options</b> for teammates (residents and fellows) to select from. Health insurance coverage begins on the resident/fellows first day of employment.</p> <p><b>Option 1: LiveWell Health Savings Plan with a savings account (HSA):</b> Coverage provided for residents/fellows and eligible dependents/spouse with premium paid by Atrium Health*</p> <p><b>Option 2: LiveWELL Health Co-Pay Plan with spending account (FSA):</b> 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; border-collapse: collapse;"> <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 style="text-align: center;">\$16.00</td> </tr> <tr> <td>Teammate + Spouse</td> <td style="text-align: center;">\$32.00</td> </tr> <tr> <td>Teammate + Working Spouse</td> <td style="text-align: center;">\$32.00</td> </tr> <tr> <td>Teammate + Child(ren)</td> <td style="text-align: center;">\$26.00</td> </tr> <tr> <td>Teammate + Spouse + Child(ren)</td> <td style="text-align: center;">\$44.00</td> </tr> <tr> <td>Teammate + Working Spouse and Child(ren)</td> <td style="text-align: center;">\$44.00</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	\$16.00	Teammate + Spouse	\$32.00	Teammate + Working Spouse	\$32.00	Teammate + Child(ren)	\$26.00	Teammate + Spouse + Child(ren)	\$44.00	Teammate + Working Spouse and Child(ren)	\$44.00		
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<b>Dental Insurance</b>	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.																
<b>Vision Insurance</b>	Vision Insurance is offered for residents and eligible dependents/spouse. Premiums are paid by the resident.																
<b>Medical, Family &amp; Parental Leave</b>	Per Medical Education Leave Policy and Atrium Health Policy HR 4.09																
<b>Professional Liability Insurance</b>	Full coverage while functioning in the role of a house officer. External moonlighting activity is not covered.																

<b>Life Insurance</b>	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.
<b>Disability Insurance</b>	<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>Maternity Leave follows Atrium Maternity Leave Policy.</b> <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>
<b>401(k)</b>	<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.
<b>Lab Coats</b>	Three coats are provided initially. One coat allowed each subsequent academic year. Laundry service provided at no charge.
<b>Meals</b>	A meal allowance will be provided to residents and fellows based on the duty hours and call schedule of the trainee.