

**CAROLINAS MEDICAL CENTER  
GRADUATE MEDICAL EDUCATION  
SUMMARY OF BENEFITS AND FINANCIAL SUPPORT  
July 1, 2023 through June 30, 2024**

<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>\$61,608</u></td> <td style="text-align: center;"><u>PGY-5</u></td> <td style="text-align: center;"><u>\$73,236</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-2</u></td> <td style="text-align: center;"><u>\$64,362</u></td> <td style="text-align: center;"><u>PGY-6</u></td> <td style="text-align: center;"><u>\$75,990</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-3</u></td> <td style="text-align: center;"><u>\$67,014</u></td> <td style="text-align: center;"><u>PGY-7</u></td> <td style="text-align: center;"><u>\$78,744</u></td> </tr> <tr> <td style="text-align: center;"><u>PGY-4</u></td> <td style="text-align: center;"><u>\$70,176</u></td> <td style="text-align: center;"><u>PGY-8</u></td> <td style="text-align: center;"><u>\$82,110</u></td> </tr> </table>	<u>PGY-1</u>	<u>\$61,608</u>	<u>PGY-5</u>	<u>\$73,236</u>	<u>PGY-2</u>	<u>\$64,362</u>	<u>PGY-6</u>	<u>\$75,990</u>	<u>PGY-3</u>	<u>\$67,014</u>	<u>PGY-7</u>	<u>\$78,744</u>	<u>PGY-4</u>	<u>\$70,176</u>	<u>PGY-8</u>	<u>\$82,110</u>
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<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 counts 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>	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 2023, Atrium Health offers <b>two health plan options</b> 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.</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="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0f2f1;"> <th style="text-align: center;">LiveWELL Health Plan with Spending Account (FSA)</th> <th style="text-align: center;">Non-Smoker/Non-Tobacco User</th> </tr> </thead> <tbody> <tr> <td>Teammate Only</td> <td style="text-align: center;">\$16.25</td> </tr> <tr> <td>Teammate + Spouse</td> <td style="text-align: center;">\$32.49</td> </tr> <tr> <td>Teammate + Child(ren)</td> <td style="text-align: center;">\$26.40</td> </tr> <tr> <td>Teammate + Spouse + Child(ren)</td> <td style="text-align: center;">\$44.67</td> </tr> </tbody> </table> <p>*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. <b>There is a working spouse surcharge of \$50 per bi-weekly pay period.</b></p>	LiveWELL Health Plan with Spending Account (FSA)	Non-Smoker/Non-Tobacco User	Teammate Only	\$16.25	Teammate + Spouse	\$32.49	Teammate + Child(ren)	\$26.40	Teammate + Spouse + Child(ren)	\$44.67						
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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/Maternity/Parental &amp; Caregiver Leave</b>	<p>Per the Graduate Medical Education Leave Policy and Atrium Health Policy HR 4.09</p> <p>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>	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 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>	<p>Coverage (<b>Short-Term and Long-Term</b>) begins on the first day of orientation. Details available upon request.</p> <p><b>***Pre-existing exclusions apply to disability plans***</b></p>
<b>401(k)</b>	<p><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.</p> <p><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.</p> <p><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.</p>
<b>Lab Coats</b>	<p>You will receive 3 lab coats in your 1<sup>st</sup> year of training ordered by GME. One lab coat is allowed each subsequent academic year and can be ordered by your program coordinator. Laundry service provided at no charge.</p>
<b>Meals</b>	<p>A meal allowance will be provided to most residents and fellows based on the duty hours and 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.</p>