

**CAROLINAS MEDICAL CENTER
GRADUATE MEDICAL EDUCATION
SUMMARY OF BENEFITS FOR RESIDENTS AND FELLOWS
July 1, 2019 to June 30, 2020**

Paid Vacation	<p>Carolinas Medical Center provides residents, at every level, 15 weekdays* of paid vacation. There are 5 additional days of vacation to be taken during PGY-3 OR subsequent year (Not each additional year). Vacation days are approved by the program director.</p> <p>*NOTE: 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>														
Scholarly Expense Allowance	<p>CME maximum allowance of \$1900 per academic year Up to five days per academic year for CME meetings</p>														
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" data-bbox="683 915 1448 1287"> <thead> <tr> <th data-bbox="683 915 1221 1020">LiveWELL Health Plan with Spending Account (FSA) (bi-weekly premiums)</th> <th data-bbox="1221 915 1448 1020">Non-Smoker/Non-Tobacco User</th> </tr> </thead> <tbody> <tr> <td data-bbox="683 1020 1221 1062">Teammate Only</td> <td data-bbox="1221 1020 1448 1062">\$15.00</td> </tr> <tr> <td data-bbox="683 1062 1221 1104">Teammate + Spouse</td> <td data-bbox="1221 1062 1448 1104">\$30.00</td> </tr> <tr> <td data-bbox="683 1104 1221 1146">Teammate + Working Spouse</td> <td data-bbox="1221 1104 1448 1146">\$30.00</td> </tr> <tr> <td data-bbox="683 1146 1221 1188">Teammate + Child(ren)</td> <td data-bbox="1221 1146 1448 1188">\$25.00</td> </tr> <tr> <td data-bbox="683 1188 1221 1230">Teammate + Spouse + Child(ren)</td> <td data-bbox="1221 1188 1448 1230">\$42.00</td> </tr> <tr> <td data-bbox="683 1230 1221 1287">Teammate + Working Spouse and Child(ren)</td> <td data-bbox="1221 1230 1448 1287">\$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	<p>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.</p>														
Vision Insurance	<p>Vision Insurance is offered for residents and eligible dependents/spouse. Premiums are paid by the resident.</p>														
Medical/Maternity Leave	<p>Per Medical Education Leave Policy and Atrium Health Policy HR 4.09</p>														
Professional Liability Insurance	<p>Full coverage while functioning in the role of a house officer. External moonlighting activity is not covered.</p>														
Life Insurance	<p>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>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>
401(k)	<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>
Lab Coats	<p>Three coats are provided initially. One coat allowed each subsequent academic year. Laundry service provided at no charge.</p>
Meals	<p>A meal allowance will be provided to residents and fellows based on the duty hours and call schedule of the trainee.</p>

2019 – 2020 Resident and Fellow Salary Rates

<u>PGY-1</u>	<u>\$55,108</u>	<u>PGY-5</u>	<u>\$63,387</u>
<u>PGY-2</u>	<u>\$56,861</u>	<u>PGY-6</u>	<u>\$66,353</u>
<u>PGY-3</u>	<u>\$58,712</u>	<u>PGY-7</u>	<u>\$67,292</u>
<u>PGY-4</u>	<u>\$61,587</u>	<u>PGY-8</u>	<u>\$69,647</u>