

Western Michigan University School of Medicine
Benefit Overview for Full-Time (.8-1.0 FTE) Resident Physicians
July 2017

Refer to the specific benefit policy for further details, or contact HRMail@med.wmich.edu

Insurance & Retirement Programs

Health Insurance & Flexible Spending Accounts	Health insurance and flexible spending accounts are effective upon formal start date of residency training - July 1 for residents starting at the beginning of the academic year. There are three PPO-type health plans offered through Blue Cross Blue Shield of Michigan. The flexible spending program provides employees with an opportunity to have money deducted from their paycheck on a pre-tax basis to pay for eligible medical and/or dependent care expenses.
Aflac Insurances	Employee's have the opportunity to purchase Hospital Indemnity, Critical Illness and/or Accident insurance through Aflac, at their own cost.
Dental & Vision Insurance	Dental and vision insurance is effective the 1st of the month following one month of employment. There are two dental plans offered through Ameritas and a vision plan offered through EyeMed.
Life Insurance and AD&D	WMed provides residents with 1x salary + \$15,000 in life and AD&D insurance. Residents can buy additional life insurance at their own cost.
Dependent Life	Residents can buy spouse and/or child life insurance at their own cost.
Income Protection Programs Workers Compensation	Workers compensation insurance is effective upon hire and provides partial income protection for disability absences due to a work-related injury or illness.
Short & Long Term Disability	STD and LTD is effective upon formal start date of residency training. These plans provide income protection for disability absences due to non-work related injury or illness. STD protects 100% of your wage for disability days 1-30, and 60% for days 31-180. The LTD benefit continues to protect 60% of your wage. There is no cost to the employee for these income protection programs.

WMed Employees Retirement Plan Funded by WMed for employees 21 years of age, contributions will be made to eligible employees who have worked at least 1,000 hours in a Plan Year. There is a graduated vesting schedule: 1 yr = 0%, 2 yrs = 20%, 3 yrs = 40%, 4 yrs = 60%, 5 yrs = 100%.

403(b) Tax Deferred Savings Plan A voluntary savings program that allows employees to establish a 403(b) or Roth 403(b) savings account. Employees are eligible upon hire.

Time Away from Work

Vacation Time Residents are entitled to three weeks of vacation annually.

Exams Up to 2 paid days off to take USMLE Step 3 or COMLEX Level 3 exam.
Up to 3 paid days off to take specialty board exam for the specialty in which you are in training at WMed.

Leaves of Absence

Family & Medical Leave WMed complies with the Family and Medical Leave Act of 1993 as amended. The FMLA provides eligible employees up to 12 weeks of unpaid, job-protected time away from work, during a rolling 12 month period of time, for certain family or medical reasons.

Personal Leave WMed may grant a personal leave of absence for up to 30 days. Residents are eligible upon hire.

Jury Duty Leave Employees will be compensated at their regular base rate of pay when summoned for jury duty. This benefit does not apply to an employee appearing in court of before administrative agencies on personal matters

Bereavement Leave Full and part-time employees are eligible upon hire for up to three paid days away for bereavement purposes in the event an immediate family member passes away.

Military Any employee with reserve or national guard military reserve status may take time off for required active or training duty. Vacation time may be used, otherwise, military leave will be unpaid.

Other Benefits

Fitness Stipend (taxable) WMed provides \$350 each fiscal year to use towards the cost of membership at a fitness center, or other eligible fitness endeavor. Residents are eligible upon hire.

Resident Counseling Service (Employee Assistance Program)	All employees, and their family members, are eligible to access the WMed Employee Assistance Program (EAP) for confidential assistance in resolving personal problems. This is a free service.
Educational Conference & Educational Resource Allowance	Most registration fees for WMed sponsored or co-sponsored in-house conferences are waived. Residents are provided with an allowance for which may be used for extramural conferences, educational resources, and hardware.
Professional Liability Insurance	Provided through the plans of our hospital partners while performing duties on behalf of WMed. Full disclosure of all prior claims and suits against you for professional or medical negligence is required.
Moving Loan Assistance	WMed may provide newly employed residents moving to the area with an interest-free loan of up to \$1,000 to assist with moving expenses only i.e. gas, U-Haul type trailer, reasonable accommodations during travel, etc. The loan will be repaid upon arrival in Kalamazoo through payroll deduction.
USMLE Step3 and COMLEX-USA Level 3 Loan Assistance	With Program Director approval, WMed provides an interest-free loan, up to \$830 for USMLE Step 3 or \$835 for COMLEX Level 3 to help offset application fees. Repayment can be in a lump sum or through payroll deduction.
Employee Discount Programs	As part of your employment with WMed you are eligible for discounts on a variety of goods and services including Verizon, WMU, and computer equipment.
Advocacy Service	The Advocacy Service is a confidential and free service to help you and your family navigate complicated insurance issues. Advocates can help you understand and access all of your benefits including health, dental, vision, etc., resolve billing and insurance claim issues, explain benefit paperwork, help you obtain medication or treatment, etc.
Miscellaneous Benefits	<ul style="list-style-type: none"> - Food stipend - Educational Limited and Controlled Substance combined License fee paid by WMed - Resident professional development allowance - PGY 2 and above residents/fellows receive up to 1 week paid time off to attend an extramural professional conference annually - Residents/fellows receive up to 3 additional conference days for research presentations at extramural professional meetings - Reimbursement for travel/meeting expenses for research presentations at extramural professional meetings (\$500 if meeting is within 250 miles of Kalamazoo; \$1500 if meeting is more than 250 miles from Kalamazoo)

- Up to 3 days paid time off for first attempt of USMLE Step 3
- Up to 2 days paid time off for first attempt of COMLEX Level 3
- Registration fee waived for most WMed sponsored conferences
- BLS / ACLS provider and required recertification training
- ABLIS, ADLS, ALSO, ATLS, BDLS, FCCS, FLS, NRP, PALS training and recertification for
- New white coats each year
- Access to over 10,000 biomedical journal titles, including *JAMA*, *Annals of Internal Medicine*, *BMJH*, *New England Journal of Medicine*, *Pediatrics*, and *Science* and *The Lancet*
- Access to DynaMed Plus, Isabel, LexiCom, Unbound Medicine, Up to Date, and Vision DX
- Free parking at WMed and hospitals
- WMed faculty appointment