

TOGETHER WE

LIVE WELL



**Western Michigan University Homer Stryker M.D. School of Medicine
RESIDENT/FELLOW SUMMARY OF BENEFITS & COMPENSATION**

Contact HRmail@med.wmich.edu with any questions

RESIDENT/FELLOW COMPENSATION AND SUMMARY OF BENEFITS

COMPENSATION

Effective July 1, 2018:

PGY-1	\$52,500
PGY-2	\$53,500
PGY-3	\$54,500
PGY-4	\$55,500
PGY-5	\$57,500

NON-INSURANCE BENEFITS

» RETIREMENT

Benefit	Eligibility	Carrier	Who Pays?
RETIREMENT PLAN Policy #HR80	Full-time employees become a participant the later of the first day working in Covered Employment, or the first Entry Date after attaining age 21. Contribution allocations into the plan will be made each pay period. Employees become vested in their account balance over a 5-year graduated vesting schedule.	Self-funded; administered by Greenleaf Trust	WMed

WMed will fund a defined contribution program at a percentage of cash compensation for all participants. Upon eligibility, employees should log on to the Greenleaf Trust website (greenleaftrust.com) to access their account and make investment choices.

Years of Service	Percent Vested	A year of service accrues when a participant performs 1,000 hours of service in a plan year. Eligible employees will receive an annual report showing the yearly amounts for contributions and gains/losses for his/her account. The retirement plan Summary Plan Description is located on the WMed portal or the self-service system (My Company – My Documents).
1	0%	
2	20%	
3	40%	
4	60%	
5	100%	

Benefit	Eligibility	Carrier	Who Pays?
TAX DEFERRED ANNUITIES 403(B) Policy #HR81	Upon employment.	Fidelity Investments or TIAA	Employee contributes

Federal law enables employees of non-profit institutions such as WMed to participate in savings plans that are tax exempt until the money is actually withdrawn. Enrollment in a plan can be done on line or by contacting either Fidelity Investments or TIAA and requesting an enrollment packet. WMed assumes no responsibility for the representation of any company representative or for the performance of any investment fund or the payment of any annuity contracted by you. Please consult with your attorney and/or CPA to verify the information in this policy and to determine whether such a program is appropriate for you.

» PROFESSIONAL DEVELOPMENT

Benefit	Eligibility	Carrier	Who Pays?
PROFESSIONAL DEVELOPMENT TIME AND FUNDS FOR RESIDNETS/FELLOWS Policy #HR400	Upon employment.	Self-Adm'd	WMed

Department and Medical School conferences: Most registration fees for WMed sponsored or co-sponsored conferences are waived for WMed residents/fellows if they are registered with the WMed CME office. Lunch and conference handouts may or may not be provided.

Depending on the length of your program, you are provided with an allowance for extramural conferences and educational resources. Details can be found in the Professional Development Time and Funds for residents/fellows policy #HR400.

» TIME AWAY FROM WORK

Benefit	Eligibility	Carrier	Who Pays?
HOLIDAYS Policy #HR50	Upon employment.	Self-Adm'd	WMed

WMed recognizes the holidays listed below, during which WMed clinics will be closed. Residents/Fellows must contact their respective program coordinator for rotation schedules on these holidays.

- » Half day before New Year's Day & New Year's Day
- » Martin Luther King Jr. Day (observed)
- » Memorial Day (observed)
- » Independence Day
- » Labor Day
- » Thanksgiving Day & Day after Thanksgiving
- » Half day before Christmas & Christmas Day

Benefit	Eligibility	Carrier	Who Pays?
VACATION TIME Policy #HR404	Upon employment.	Self-Adm'd	WMed

Residents/Fellows are entitled to 21 days annually. See policy #HR404 and/or your Program Director for details and scheduling.

Benefit	Eligibility	Carrier	Who Pays?
LEAVES OF ABSENCE Policy #'s HR53-57 Policy #GME 405	Contingent upon type of leave. (You MUST contact your Program immediately upon determining your need for a leave.)	Self-Adm'd	Contingent upon type of leave.

For additional information about leaves of absence, please contact Human Resources. An Absence Notification Form must be submitted for all absences, unless otherwise indicated.

More detailed information on leaves of absence can be found on page 4.

Family and Medical Leave

Certain employees and certain types of medical or personal leaves may qualify for coverage under the Family and Medical Leave Act of 1993. See policy HR57 for details.

Who qualifies? Employees are eligible if they have worked for a covered employer for at least one year, for 1,250 hours over the previous 12 months, and if at least 50 employees are employed by the employer within 75 miles.

What types of leave qualify?

- » For incapacity due to pregnancy, prenatal medical care or child birth
- » To care for the employee's child after birth, or placement for adoption or foster care
- » To care for the employee's spouse, son or daughter, or parent, who has a serious health condition
- » For a serious health condition that makes the employee unable to perform the employee's job
- » Military family leave entitlements - for certain military-related exigencies
- » Certain leaves to care for a covered service member who has a serious injury or illness incurred in the line of duty

What are the benefits of this coverage? While the leave time may be unpaid, the employee will suffer no loss of benefits because they have taken it. The employee may receive job protection under the Act. The limit on the amount of leave is generally 12 weeks in one 12-month period. Employees will be required to use available vacation time prior to the use of unpaid leave, with the exception of residents/fellows who may or may not elect to use available vacation time.

Personal Leave

Residents/Fellows are eligible upon employment. WMed may, in its discretion, grant a personal leave of absence for up to thirty (30) calendar days. Personal leaves will not be granted for vacation purposes or to find other employment. Residents/Fellows have the option of using vacation time or taking the time away unpaid; an extension of residency training may or may not be required. A Leave of Absence Application must be submitted.

A date of return will be established at the beginning of the leave. Upon return, the employee will be placed in the position held prior to the personal leave. If a leave is renewed or exceeds thirty (30) days, every attempt will be made to restore the resident/fellow to the same position held prior to the personal leave, but cannot be guaranteed.

During the first 30 days of a personal leave of absence, the employee is responsible for his/her bi-weekly contribution for benefits. If a personal leave is approved for more than 30 days, the employee is responsible for the full cost of his/her insurance programs. If possible, the cost of these benefits will be deducted from any PTO/vacation pay the employee receives. For any portion of a personal leave that is not covered by PTO/vacation, a Benefit Payment Agreement and Authorization must be completed and submitted to the Human Resources department.

Military Leave

Any employee with reserve or National Guard military reserve status may take time off for required active or training duty. If available, the employee may use PTO to cover the leave, otherwise, military leave will be unpaid. WMed may require confirmation of the military orders requiring the time off. The employee will be responsible for his/her bi-weekly cost of benefits during the first 60 calendar days of military leave. The employee will have the option of continuing benefits in accordance with COBRA or USERRA. An employee taking military leave of absence will be reinstated at the conclusion of such leave with such rights and benefits as are specified under state and federal law. Time spent in military service shall also count towards the employee's years of service.

Jury Duty

WMed encourages its employees to cooperate in the performance of their civic duty by serving in the jury system when summoned. Employees will be compensated at regular base rate of pay for jury duty. In order to receive compensation, an employee must give his/her supervisor prior notice that he/she has been summoned for jury/witness duty.

In most cases, jury duty does not necessitate full-time absence from work and, therefore, the employee is required to report to work to fulfill the remaining scheduled hours of work.

This benefit does not apply to an employee appearing in court or before administrative agencies on personal matters (i.e. divorces, lawsuits initiated by the employee, family problems, lawsuits on behalf of past employers, etc.)

Bereavement

Full-time and part-time employees will become eligible for bereavement leave upon employment in the event of a death in the employee's immediate family. Eligible employees may receive a maximum of three (3) paid days off of work for such bereavement purposes.

Immediate family is defined as: the employee's spouse, child, mother, father, sister, brother, mother-in-law, father-in-law, step-mother, step-father, step-child, grandparents, grandchildren and legal guardians. 'Grandparent' refers to the employee's grandparents only, and not to the grandparents-in-law of the employee. Other categories of the employee's immediate family (i.e. brother-in-law, sister-in-law, etc.) will be defined in the same manner.

» OTHER BENEFITS

Benefit	Eligibility	Carrier	Who Pays?
EMPLOYEE DISCOUNT PROGRAMS	All employees upon employment		Employee

WMed offers a variety of discount programs for residents/fellows. Details are available on the WMed portal or the self-service system (My Company – My Documents).

Benefit	Eligibility	Carrier	Who Pays?
FITNESS STIPEND (\$350; this is taxable) Policy #HR73	Upon employment.	Self-Adm'd	WMed pays \$350 each fiscal year

Residents/Fellows are eligible to receive **\$350.00 each fiscal year (7/1-6/30)** to use towards the cost of membership at a fitness center, or other eligible fitness endeavor. This is a taxable benefit. Local facilities include but are not limited to:

- » Ascension Borgess Health & Fitness Center
- » Radisson Plaza Health Center
- » Bronson Athletic Club
- » West Hills Athletic Club
- » WMU Student Recreation Center
- » Planet Fitness
- » YMCA (Kalamazoo or Portage location)

Eligible expenses include:

- » fitness center membership or joining fee
- » sign-up fee for a team sport or league (basketball, softball, volleyball, etc.)
- » fitness classes or lessons (aerobics, swimming, dance, etc.)

Ineligible expenses include:

- » home fitness equipment
- » uniforms
- » team equipment (balls, bats, gloves, etc.)
- » time spent at golf ranges, batting cages etc.

Benefit	Eligibility	Carrier	Who Pays?
EMPLOYEE ASSISTANCE PROGRAM Policy #HR72	Upon employment.	Liberty Mutual	WMed

WMed recognizes that a wide range of personal problems can affect a resident's/fellow's work performance. A resident/fellow counseling service, called an Employee Assistance Program (EAP), has been established with an outside independent counseling firm to confidentially assist residents/fellows, and/or others residing in their home, with personal problems.

Benefit	Eligibility	Carrier	Who Pays?
PROFESSIONAL LIABILITY INSURANCE	Upon employment.	Provided through plans of the hospital partners and a private carrier	WMed

All WMed residents/fellows are provided professional liability coverage through the plans of the hospital partners (Ascension Borgess Health and Bronson Healthcare) for all work done at the respective hospital partner sites. For non-hospital sites including the WMed clinics, WMed provides professional liability coverage through a private insurance carrier. The coverage is for residents/fellows while they are providing medical services in approved resident/fellow educational programs conducted at WMed approved sites in Kalamazoo and the region, as well as for approved domestic away rotations. Coverage is not extended to residents/fellows for moonlighting or any non-educational venture.

Residents/Fellows are covered beginning at the time of employment, through employment and for future cases that result from

activities that may have occurred while the resident/fellow was employed by WMed. This is the tail coverage that is provided.

Benefit	Eligibility	Carrier	Who Pays?
MOVING LOAN ASSISTANCE Policy #GME406	Upon employment.	Self-Adm'd	WMed finances the loan

WMed provides new residents/fellows moving to the area with an interest-free loan of up to \$1,000 to assist with moving expenses only. Moving expenses may be defined as gas, U-Haul type trailers, reasonable accommodations during travel, moving costs and/or other such reasonable costs which may be necessary to move to Kalamazoo. The residents/fellows may elect to pay the loan back in full upon arrival in Kalamazoo, or through payroll deduction.

Residents/Fellows will receive a loan application form in their New Innovations Onboarding Checklist..

Benefit	Eligibility	Carrier	Who Pays?
USMLE Step 3 and COMLEX-USA Level 3 LOAN ASSISTANCE Policy #GME406	Upon employment, subject to Program Directors approval.	Self-Adm'd	WMed finances the loan

Subject to your Program Directors approval, WMed provides an interest-free loan, up to \$850 for USMLE Step 3 or \$875 for COMLEX Level 3, application fees. Loan applications may be obtained from your Program Coordinator.

WMed will deduct 1/26 of the loan amount from the resident's/fellow's paycheck beginning with the first paycheck following loan application and ending when the loan is paid in full. Lump sum payments may be made to retire the total loan at any time. If the resident/fellow leaves WMed for any reason, prior to repayment, the remaining balance due must be paid prior to departure or WMed will deduct any unpaid balance due from the resident's/fellow's final paycheck.

OTHER MISCELLANEOUS BENEFITS:

- » Food stipend
- » Educational Limited and Controlled Substance combined license fee paid by WMed
- » Residents/fellows presenting a poster or oral presentation at a professional meeting, may be provided additional conference days (in addition to their professional development allotment) and reimbursement for allowable travel and meeting expenses (HR401)
- » Up to 3 days paid time off for first attempt of USMLE Step 3
- » Up to 3 days paid time off for first attempt of COMLEX Level 3
- » BLS/ACLS provider and required re-certification training
- » ABLIS, ADLS, ALSO, ATLS, BDLS, FCCS, FLS, NRP, PALS training and re-certification for specified programs
- » New white coats available annually as needed
- » Access to over 10,000 biomedical journal titles, including *JAMA*, *Annals of Internal Medicine*, *BMJ*, *New England Journal of Medicine*, *Pediatrics*, and *Science* and *The Lancet*
- » Access to DynaMed Plus, Isabel, LexiComp, Unbound Medicine, Up to Date, and Visual DX
- » Free parking at WMed and hospitals
- » WMed faculty appointment
- » Free AMA membership as part of the AMA-GME Competency Education Program

INSURANCE BENEFITS

Please refer to your *Benefits Guide* for plan details.

Insurance	Policy #	Eligibility	Carrier	Who Pays?
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MEDICAL	HR65	Effective upon formal start date of residency training.	BCBSM	Shared
FLEXIBLE SPENDING ACCOUNTS	HR68	Effective upon formal start date of residency training.	Health Equity	Employee
SHORT TERM DISABILITY	HR59	Effective the first day of any orientation preceding residency training, or the formal start date of your residency training if you do not have an orientation period.	Self-insured, adm'd by Liberty Mutual	WMed
LONG TERM DISABILITY	HR60	Effective the first day of any orientation preceding residency training, or the formal start date of your residency training if you do not have an orientation period.	Liberty Mutual	WMed
AFLAC INSURANCES		1 st of the month following 1 month of service.	Aflac	Employee
DENTAL	HR66	1 st of the month following 1 month of service.	Ameritas	Shared
VISION	HR67	1 st of the month following 1 month of service.	EyeMed	Employee
LIFE, AD&D, & BUY-UP LIFE	HR69	1 st of the month following 1 month of service.	Liberty Mutual	WMed *
DEPENDENT LIFE <i>(for spouse & children)</i>	HR70	1 st of the month following 1 month of service.	Liberty Mutual	Employee

* Residents/Fellows may purchase additional Life insurance at their own expense.