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

Contact HRmail@wmed.edu with any questions

INTRODUCTION

The following information represents a summary of benefits which are provided to residents and fellows of WMed who are hired to work 32 (.80 FTE) or more hours per week except where otherwise noted. Some resident and fellow benefits may require full-time (1.0 FTE) employment. Please keep in mind as you review this information that this is only a summary of the main provisions of the benefit plans. As with any Plan Summary, the official and controlling provisions of the Plan are contained in the Plan Document. In case of any discrepancies, the Plan Document will always govern.

These benefits may be revised from time to time. If you think you have been told something inconsistent with the attached information, the information contained in this document will supersede unless the Dean, on behalf of WMed, signs a written statement reflecting the change.

If you have any questions regarding benefits listed, please feel free to contact HRmail@wmed.edu

RESIDENT/FELLOW COMPENSATION AND SUMMARY OF BENEFITS

COMPENSATION

Effective July 1, 2023:

| | |
|--------------|----------|
| PGY-1 | \$60,500 |
| PGY-2 | \$62,250 |
| PGY-3 | \$64,000 |
| PGY-4 | \$65,750 |
| PGY-5 | \$67,500 |

INSURANCE BENEFITS

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

| Insurance | Eligibility | Carrier | Who Pays? |
|--|--|-----------------------------|-----------|
| MEDICAL | Effective upon formal start date of residency training. | BCBSM | Shared |
| FLEXIBLE SPENDING ACCOUNTS | Effective upon formal start date of residency training. | Health Equity | Employee |
| SHORT TERM DISABILITY | 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 Unum | WMed |
| LONG TERM DISABILITY | 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. | Unum | WMed |
| UNUM INSURANCES | 1 st of the month following 1 month of service. | Unum | Employee |
| PET INSURANCE | 1 st of the month following enrollment | FIGO | Employee |
| DENTAL | 1 st of the month following 1 month of service. | Ameritas | Shared |
| VISION | 1 st of the month following 1 month of service. | EyeMed | Employee |
| LIFE, AD&D, & BUY-UP LIFE | 1 st of the month following 1 month of service. | Unum | WMed * |
| DEPENDENT LIFE (for spouse & children) | 1 st of the month following 1 month of service. | Unum | Employee |

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

NON-INSURANCE BENEFITS

RETIREMENT

| Benefit | Eligibility | Carrier | Who Pays? |
|------------------------|--|---------------------------------------|-----------|
| RETIREMENT PLAN | 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; adm'd 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 (www.Greenleaftrust.com) to access their account and make investment choices.

| Years of Service | Percent Vested | |
|------------------|----------------|--|
| 1 | 0% | 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 their account. |
| 2 | 20% | |
| 3 | 40% | |
| 4 | 60% | |
| 5 | 100% | |

| Benefit | Eligibility | Carrier | Who Pays? |
|--------------------------|------------------|----------------------|----------------------|
| 403(B) RETIREMENT | Upon employment. | Fidelity Investments | 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 online or by contacting Fidelity Investments 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 RESIDENTS/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.

| Benefit | Eligibility | Carrier | Who Pays? |
|--|---|-------------------------|------------------------------------|
| Federal Student Loan Assistance | Determined by the Office of Financial Aid (OFA) | Department of Education | Department of Education & Employee |

The Office of Financial Aid (OFA) provides personal, professional and confidential assistance to all employees requiring help in navigating the process of federal student loan repayment or loan forgiveness. The OFA can explain the nuances of the different repayment options, loan forgiveness, estimate monthly payments, clarify issues, identify resources, and other assistance with federal student aid as needed. Contact financialaid@wmed.edu, or 269.337.4584 for more information.

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
- » Preference Holiday

| 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, HR99 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.

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 | Ulliance | Employee |

WMed offers a variety of discount programs for residents/fellows.

| Benefit | Eligibility | Carrier | Who Pays? |
|---|------------------|------------|----------------------------------|
| Wellness STIPEND (\$300; this is taxable) Policy HR73 | Upon employment. | Self-adm'd | WMed pays \$300 each fiscal year |

Residents/Fellows are eligible to receive \$300.00 each fiscal year (expenses paid 7/1-5/31) to use towards the cost of membership at a fitness center, weight management program, or other eligible wellness endeavor. This is a taxable benefit. Local facilities include but are not limited to:

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

Eligible expenses include:

- » fitness application and membership fees
- » registration and other fees for a team sport, race entry, or league (basketball, softball, volleyball)
- » fitness classes and lessons (aerobics, swimming, dance)
- » nutrition and weight management program fees
- » online fitness classes and fees
- » wellness, nutrition, and fitness apps (e.g., calm, beach body, noom)

Ineligible expenses include:

- » home fitness equipment
- » uniforms or clothing
- » team equipment (balls, bats, gloves)
- » practice ranges (golf ranges, batting cages)
- » food and supplements

| Benefit | Eligibility | Carrier | Who Pays? |
|------------------------------------|------------------|------------|-----------|
| EMPLOYEE ASSISTANCE PROGRAM | Upon employment. | Ulliance | WMed |
| Homethrive | Upon employment. | Homethrive | WMed |

Ulliance provides you with immediate and confidential help for any work, health or life concern. Ulliance is available anytime and anywhere.

Homethrive can help you navigate the ins and outs of family caregiving by using Dari.

| 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 \$2,500 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, for USMLE Step 3 or for COMLEX Level 3, application fees. Loan applications and details 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:

- » Educational Limited and Controlled Substance license fees reimbursed 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
- » ABLS, ADLS, ALSO, ATLS, BDLS, FCCS, FLS, NRP, PALS training and re-certification for specified programs
- » New white coats available per departmental policy
- » 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, Procedures CONSULT, NEJM Journal Watch , Clinical Key, Access Medicine, and Visual DX
- » Free parking at WMed and hospitals
- » WMed faculty appointment
- » Free AMA membership as part of the AMA-GME Competency Education Program