



Information Regarding Graduate Medical Education at the University of Maryland Medical System

Dear Applicant:

Several items are enclosed outlining the level of support provided to residents appointed to graduate medical education programs at the University of Maryland Medical Center (UMMC). Included are:

- **Sample Resident Agreement** which describes or references:
 - ❑ Financial support*
 - ❑ Vacation policies
 - ❑ Professional liability insurance, including tail coverage
 - ❑ Disability and health insurance
 - ❑ Professional, parental, and other leave of absence policies and benefits, as well as the effect of leave for satisfying completion of the program
 - ❑ Conditions for living quarters, meals, and laundry
 - ❑ Counseling, medical, and psychological support services
 - ❑ Policy on physician impairment and substance abuse
 - ❑ Residents' Responsibilities
 - ❑ Duration of Appointment
 - ❑ Conditions for Reappointment
 - ❑ Policy on professional activities outside of the program, including moonlighting
 - ❑ Grievance procedure
 - ❑ Policy on gender or other harassment

- **Institutional policies** referenced in the agreement are:
 - ❑ Institutional Commitment Policy for Graduate Medical Education (GMS-B)
 - ❑ Due Process Hearing Procedure (GMS-C)
 - ❑ Leave of Absence (GMS-E)
 - ❑ Evaluation and Advance of Residents (GMS-G)
 - ❑ Extracurricular Employment/Moonlighting (GMS-I)
 - ❑ Employee Health Service Pre-Employment Assessment (GMS-K)
 - ❑ Sexual and Other Harassment (GMS-L)
 - ❑ Physician Impairment and Counseling Services (GMS-M)
 - ❑ Paid Leave Benefits (GMS-N)
 - ❑ Duty Hours (GMS-P)
 - ❑ Technical Skills for Applicants (GMS-Q)

Instructions for accessing these policies are provided on the Addendum (page 8 of 12) in the Resident/Fellow Contract that is attached. You may also request these policies through email by contacting the Graduate Medical Education Office at lpounds@umm.edu. Please be sure to specify the policy name and GMS number when making requests.

Residents are required to complete a physical examination before beginning their training in accordance with the Employee Health Service Pre-Employment Assessment Policy (GMS-K). In keeping with the Medical System's commitment to maintaining a drug-free workplace, **ALL RESIDENTS MUST COMPLETE A DRUG SCREENING AT THE TIME OF THEIR PHYSICAL EXAMINATION.**

Please feel free to contact me at 410-328-1004 if you have any questions relating to the above or concerning other Graduate Medical Education issues at UMMS. Questions about a specific program should be directed to your contact person within the relevant clinical department.

Sincerely,

Laura Pounds
Director, Compliance - Graduate Medical Education

Enclosures

**UNIVERSITY OF MARYLAND MEDICAL CENTER
RESIDENT/FELLOW AGREEMENT**

I. The Resident's/Fellow's Agreement

Name:

Department/Program:

PG Year:

Annual Salary:

Duration of Appointment:

The University of Maryland Medical Center, a health care facility owned and operated by University of Maryland Medical System Corporation (UMMC), has offered a position in the Department/Residency Program set forth above ("Program") to the above-named individual ("Resident/Fellow") for the above-captioned salary and Resident/Fellow has agreed to accept the position on the terms and conditions above and as follows:

II. The Resident/Fellow Responsibilities

- A. With guidance from the teaching staff, the Resident/Fellow will develop a personal program of self-study and professional growth.
- B. Under the supervision of the teaching staff, the Resident/Fellow will provide safe and appropriate care for patients, commensurate with his/her level of education, ability and experience as determined by the teaching staff.
- C. The Resident/Fellow will perform the duties prescribed by UMMC, an attending physician and/or the Department, in a competent, efficient, satisfactory, humanistic and courteous manner in strict accordance with the professional and ethical standards of the medical profession.
- D. The Resident/Fellow will participate fully in the educational and scholarly activities of his/her Program and, as authorized by the teaching staff and assume responsibility for teaching and supervising other residents/fellows and students.
- E. The Resident/Fellow will comply with practices, guidelines, procedures, and policies of UMMC, the Bylaws and Rules and Regulations of its Medical Staff, and all guidelines, policies, procedures, by-laws, rules and regulations of Maryland Faculty Physicians, Inc. and other institutions or clinical sites to which he/she is assigned; such policies shall include, but not be limited to, those concerning confidentiality of protected health information.
- F. As directed by his/her Program Director, the Resident/Fellow will provide services in all hospitals and clinics and participate in all activities to which the Resident/Fellow is assigned as part of the UMMC Graduate Medical Education Program.
- G. The Resident/Fellow will comply with all applicable federal laws and the laws of the State of Maryland, including, but not limited to, those relating to the practice of medicine or dentistry as appropriate.
- H. If the Resident/Fellow is a graduate of a foreign medical school, the Resident/Fellow will provide UMMC with a copy of the certificate issued by the Educational Council for Foreign Medical Graduates prior to the commencement of his/her appointment. Failure to provide this certificate to UMMC will result in automatic and immediate revocation of the Resident/Fellow's appointment.

- I. The Resident/Fellow shall satisfy all requirements for employment by UMMC. Resident/Fellow shall satisfactorily complete all departmental requirements for promotion to the PG year noted at the beginning of this Agreement, if applicable (if the Resident/Fellow is a resident at UMMC during the year immediately prior to the commencement of the appointment under this Agreement). The Resident/Fellow shall present, no later than the commencement date of his/her appointment, evidence of his/her identity and authorization to work in the United States as required by federal law. Failure to provide this evidence will result in revocation of the Resident/Fellow's appointment. If Resident/Fellow's work authorization documents expire, he/she shall provide UMMC with current authorization documents prior to such expiration for reverification by UMMC. If Resident/Fellow fails to provide such authorization documents, this Agreement may be terminated by UMMC immediately.
- J. The Resident/Fellow will provide, in a timely manner, all information requested for purposes of credentialing by UMMC and registration as an unlicensed medical practitioner by the Maryland Board of Physicians, if applicable. Failure to provide this information may result in revocation of the Resident/Fellow's appointment. Resident shall maintain during the term of this Agreement, a current registration as an unlicensed medical practitioner with the Maryland Board of Physicians. Resident is not permitted to begin training at UMMC until registration as an unlicensed medical practitioner is complete.
- K. The Resident/Fellow will satisfy all health requirements for employment by providing evidence of compliance with all immunization, tuberculosis and drug testing requirements of UMMC. The Resident/Fellow understands that his/her employment is contingent upon successful completion of a pre-employment health assessment in accordance with the Employee Health Service Pre-Employment Assessment Policy (Policy # GMS-K) and compliance with the Physician Impairment and Counseling Services Policy (Policy # GMS-M).
- L. The Resident/Fellow will participate in evaluations of the quality of education provided by the Program.
- M. The Resident/Fellow will develop an understanding of ethical, socioeconomic and medical/legal issues that affect Graduate Medical Education and of how to apply cost containment measures in the provision of patient care. The Resident/Fellow will also participate in quality improvement activities related to his/her clinical service.
- N. The Resident/Fellow will participate in institutional committees and councils, especially those which relate to patient care review activities, as determined by the Department chief.
- O. The Resident/Fellow will participate in videotaping, photographing, filming, recording or other permanent preservation of mock drills, direct patient care, or other parts of his/her responsibilities under this Agreement and consents to use of this material for any purpose.
- P. The Resident/Fellow will attend and participate in Risk Management presentations and comply with the policies, procedures and guidelines as a condition of professional liability coverage through the Maryland Medicine Comprehensive Insurance Program (MMCIP). Failure to comply with the MMCIP policies, procedures and guidelines may result in suspension of insurance coverage and suspension or termination of the Resident/Fellow.
- Q. The Resident/Fellow will participate in Infection Control education and comply with all health or safety requirements mandated by the Maryland Occupation Health & Safety Program, applicable state and federal law and UMMC.
- R. The Resident/Fellow will attend and participate in presentations about compliance, including but not limited to the Health Insurance Portability and Accountability Act (HIPAA), and confidentiality of patient health information.
- S. The Resident/Fellow will maintain his/her personal appearance in accordance with Human Resources Policy Dress Code and Personal Appearance (#518), and will conduct himself/herself in a manner consistent with UMMC standards and all applicable personnel policies. The Resident/Fellow understands that UMMC prohibits sexual or other harassment toward co-workers, subordinates, supervisors, students, patients or any other individual and the Resident/Fellow shall not engage in such behavior and shall comply with UMMC's Sexual and Other Harassment Policy (Policy # GMS-L).

- T. The Resident/Fellow will perform his/her duties under this Agreement during such hours as the Program Director may direct in accordance with UMMC's Duty Hours Policy (Policy # GMS-P). Duty hours, although subject to modification and variation, depending on the clinical area of assignment and/or urgent circumstances, shall be subject to applicable state, federal, and the Accreditation Council on Graduate Medical Education (ACGME) requirements.

If a scheduled duty assignment is inconsistent with this Agreement or the Duty Hours Policy, the Resident/Fellow shall bring that inconsistency first to the attention of the Program Director for resolution. If the Program Director does not resolve the inconsistency, it shall be the obligation of the Resident/Fellow to notify the Director of the UMMC Graduate Medical Education office of the inconsistency, who working with the Graduate Medical Education Committee, shall take the necessary steps to address the inconsistency.

- U. Resident/Fellow's acknowledges and agrees that any and all inventions, whether or not patentable, processes, trade secrets, data, improvements, patents and/or other intellectual property relating to Resident/Fellow's employment or otherwise arising from his/her employment, conceived or first reduced to practice, as the case may be, during his/her employment ("Inventions"), without further remuneration shall be the property of UMMC. Resident/Fellow agrees that all Inventions will be promptly and fully disclosed to UMMC, in writing and any and all legal interest in such Inventions assigned to UMMC. Resident/Fellow agrees to cooperate with UMMC, at UMMC's expense by promptly executing any documents or carrying out any acts that may be required to vest the rights in or to Inventions in UMMC and otherwise to enable UMMC fully to protect its intellectual property. Sharing of net revenue or equity from Inventions (if any) shall be determined by contract (if sponsored), UMMC policy, or on a case-by-case basis as appropriate under the circumstances.

III. Conditions for Reappointment

The term of this Agreement shall be the Duration of Appointment indicated in Section I above, subject to the termination provisions hereof. The Resident/Fellow acknowledges and agrees that there is no guarantee of a position as a resident/fellow for any subsequent years of education and training regardless of the total length of the Program to which the Resident/Fellow was appointed. Any reappointment of the Resident/Fellow will be based on satisfactory performance evaluations completed at least semi-annually by the Program Director or his/her designee. Reappointment is not guaranteed. If a decision is made not to promote a written notice of this intent will be provided to the Resident/Fellow by the Program Director in accordance with UMMC's Institutional Commitment Policy for Graduate Medical Education (Policy # GMS-B).

If a decision is made not to renew the Agreement, a written notice of intent not to renew a Resident's/Fellow's contract will be provided by the Program Director in accordance with UMMC's Institutional Commitment Policy for Graduate Medical Education (Policy # GMS-B).

If the Resident/Fellow decides not to seek renewal of this Agreement for a subsequent year of residency, Resident/Fellow shall make every effort to provide the Program Director written notice of such decision no less than one hundred and twenty days (120) prior to the expiration of this Agreement.

IV. UMMC's Responsibilities:

- A. In General

UMMC sponsors a Graduate Medical Education Program. UMMC provides a suitable environment and educational program that meets the institutional requirements of ACGME. UMMC's ACGME-accredited programs are in substantial compliance with the ACGME Program Requirements and the applicable Institutional Requirements. UMMC will award a Certificate of Completion to the Resident/Fellow upon successful completion of a multi-year program or part of a training program successfully completed at UMMC.

- B. Compensation

UMMC will pay Resident/Fellow on a biweekly basis. Salaries are subject to all deductions required by state and federal law and such other deductions as Resident/Fellow may authorize.

C. Professional Liability Insurance

UMMC will provide professional liability insurance coverage through MMCIP for the authorized activities of the Resident/Fellow under this Agreement. Coverage details are available from MMCIP's Office of Risk Management. The professional liability coverage for the Resident's/Fellow's activities provides legal defense and protection against awards from claims reported or filed during participation in UMMC sponsored programs, or after completion of the program(s) if the alleged acts or omissions of a resident/fellow are within the scope of the program(s). This coverage is subject to such requirements, conditions and limitations of MMCIP as may exist from time to time. It also requires cooperation in assisting the Office of Risk Management in the defense of a suit or claim and in providing of notice to MMCIP when aware of a potential or actual suit or claim in which the Resident/Fellow may be involved. Any moonlighting by the Resident/Fellow is not covered through MMCIP.

D. Benefits

Attachment A to this Agreement describes the benefits listed below in which the Resident/Fellow may participate:

1. Health (includes prescription), vision, dental, and FSA benefits (Note: Resident/Fellow MUST enroll within 31 days in order to have coverage)
2. COBRA and unemployment insurance
3. Paid leave (includes vacation leave), military training leave and pay due to absences or illnesses
4. Short and Long Term Disability
5. Workers Compensation
6. HIV benefit
7. Cafeteria discount
8. Professional, family and sick leave benefits (Policy # GMS-N)
9. Leave of absence benefits (Policy # GMS-E)
10. Physician impairment and counseling program

Information about physician impairment, including substance abuse, counseling and other support services is contained in the UMMC Physician Impairment and Counseling policy (Policy # GMS-M). UMMC will provide Resident/Fellow with access to appropriate and confidential counseling, medical and psychological support services.

E. Medical Records

UMMC or other assigned sites will provide systems that document the patient's illness and treatment, and are adequate to support the Resident's/Fellow's education, participation in quality improvement activities, and provide a resource for appropriate scholarly activity. Resident/Fellow is required to and will complete all medical records accurately, timely and in accordance with the policies and procedures of UMMC and of the respective institutions participating with UMMC in the Graduate Medical Education Program.

F. On-Site Sleeping Quarters

UMMC and other sites provide adequate on-site sleeping quarters as needed for the Resident/Fellow when on-call.

G. On-Call Food Services

UMMC provides a cafeteria and fast food services during regular dining hours. During off-hours, fast food services and vending machines located throughout UMMC are available. Reimbursement or the use of meal tickets for food when the Resident/Fellow is on-call is at the discretion of the clinical service.

H. Uniforms and Laundry Service

UMMC will provide adequate uniforms and laundry services for such uniforms for the Resident/Fellow. No personal laundry service for Resident/Fellow or his/her family will be provided.

I. General Call Schedule and Schedule of Assignments

UMMC promotes patient safety and resident education through faculty availability and resident duty hour assignments that are developed by each individual service in accordance with UMMC's Duty Hours Policy #GMS-P. As determined by individual services, the Resident/Fellow will receive reasonable notice of hours of duty, work assignments and on-call schedules.

J. A safe working environment

UMMC promotes a safe working environment through the departmental safety officer program, camera surveillance, and staff education concerning institutional and personal safety guidelines.

K. Residency/Fellowship Closure/Reduction

In the event of a residency/fellowship closure or reduction, it will be addressed as set forth in the UMMC Institutional Commitment Policy for Graduate Medical Education (Policy #GMS-B)

L. Requests for Accommodations Related to Disabilities

UMMC is an equal opportunity employer. Individuals with disabilities may request reasonable accommodations through the individual's program, GME or UMMC's Department of Human Resources. Requests for accommodation will be evaluated in compliance with federal and State laws. Additional information regarding the reasonable accommodation of disabilities, including the minimum essential functions of all resident/fellow positions at UMMC, are found in UMMC's Policy on Technical Requirements for Applicants and Residents (GMS-Q).

M. Policies

UMMC may modify or amend at any time its personnel or GMS policies, including those referenced in this Agreement.

V. Professional Activities Outside the Educational Program

Resident/Fellow shall comply with UMMC's Extracurricular Employment Policy/Moonlighting (Policy #GMS-1). The Resident's/Fellow's services shall be devoted solely to advancing the clinical and educational program. Moonlighting is prohibited, unless expressly approved in writing by the Resident's/Fellow's Program Director or Department Chairman prior to the performance of any moonlighting. All professional activity outside the educational programs is prohibited except in accordance with the Extracurricular Employment Policy/Moonlighting (Policy # GMS-I). The Resident/Fellow shall report all moonlighting activities and actual moonlighting hours worked to the Program Director at intervals (e.g., weekly) specified by the Program Director. UMMC provides no professional liability coverage for moonlighting.

VI. Evaluations

The Resident/Fellow's performance will be reviewed and evaluated by the Program's faculty at least semiannually. The Program Director, or the Director's designee, will review the Resident's/Fellow's overall progress toward the Resident's/Fellow's educational objectives. Written summary evaluations will be provided and maintained in the Medical Staff Services Department of UMMC in accordance with UMMC's Evaluation and Advancement of Residents Policy

(Policy # GMS-G). An unsatisfactory evaluation may result in required remedial activities, temporary suspension, non-promotion, non-renewal or termination from the Program.

VII. Guarantee of Due Process

UMMC has established this policy and procedure for contesting academic or other disciplinary action that could result in suspension, non-renewal of a resident or fellow's agreement, non-promotion of a resident or fellow to the next level of training, dismissal or any other action that could significantly threaten a resident or fellow's intended career development. UMMC will provide the Resident/Fellow with an opportunity to appeal such action in accordance with the Due Process Appeal Procedure Policy (Policy # GMS-C). A resident or fellow who elects to resign from his/her program in lieu of termination or similar action is eligible to appeal the action that prompted the resignation.

The Grievance Procedure GMS-Z is also available to the Resident/Fellow for the adjudication of Resident/Fellow complaints and grievances related to work environment or issues related to the Program or faculty that are excluded under the Due Process Appeal Procedure (GMS-C) described in the preceding paragraph.

Complaints alleging discrimination or harassment on the basis of race, gender, color, creed, sex, national origin, disability, age, sexual orientation, gender identity, military status, marital status, for engaging in protected activity, or any other status protected by law will be referred to the University of Maryland Medical Center's Human Resources Department for investigation

VIII. Release of Information

The Resident/Fellow consents to UMMC seeking independent verification of his/her graduation from medical, dental or pharmacy school and other residency or training programs. On request, the Resident/Fellow will present evidence of his/her successful graduation from medical/dental/pharmacy school or successful completion of other residency/fellowship or training programs. The Resident/Fellow understands that UMMC will conduct an independent background check. If any negative information is identified, the Program Director will offer the Resident/Fellow an opportunity to discuss the results of the background check before taking action. The Resident/Fellow acknowledges and agrees that his/her participation in the Program and any contractual obligation to employ and train him/her are contingent upon Resident's satisfactory cooperation and successful completion of the credentialing process, including but not limited to the background check and verification of education and other training programs.

IX. Termination of Agreement

UMMC reserves the right to terminate this Agreement or to take other action including, but not limited to, suspension of Resident/Fellow's participation in the Program if: (A) the Resident/Fellow breaches any term or condition of this Agreement; (B) it is discovered that material facts presented by Resident/Fellow at the time of application or re-application are misleading or untrue; (C) Resident/Fellow's employment is terminated, subject to the due process requirements; (D) Resident/Fellow fails to meet the performance or conduct standards of the Residency Program or to make reasonable progress towards those standards; (E) Resident/Fellow violates the rules, regulations, policies or procedures of UMMC, including but not limited to personnel policies; (F) Resident/Fellow is convicted or enters a plea of guilty or nolo contendere to a felony or misdemeanor or any crime involving moral turpitude; (G) Resident/Fellow places the welfare of any patient in jeopardy; (H) Resident/Fellow's actions are not commensurate with good medical practice; (I) Resident/Fellow fails to obtain and maintain applicable licenses or certifications or disciplinary action is imposed on Resident/Fellow by a licensing board; (J) Resident/Fellow displays conduct not commensurate with good moral standards including, but not limited to, unprofessional conduct; (K) it is believed that Resident/Fellow's capacity is diminished by the use of drugs or alcohol; (L) Resident/Fellow fails to fulfill residency/fellowship responsibilities; (M) Resident/Fellow fails to obtain and maintain professional liability insurance through MMCIP; or (N) Resident/Fellow fails to keep charts, records and reports, accurate, current and signed, including discharge summaries. If the Resident/Fellow is suspended, the Resident/Fellow's pay may be suspended for the duration of the suspension.

In the event that this Agreement is terminated by UMMC pursuant to this Section IX, the Resident/Fellow shall be entitled to appeal rights and procedures accorded to residents in accordance with the Due Process Appeal Procedure Policy (Policy # GMS-C).

The Resident/Fellow is advised that UMMC is required to report certain disciplinary actions taken with respect to Residents or Fellows, including resignation in lieu of disciplinary action, to the Maryland Board of Physicians pursuant to Section 14-413, of the Health Occupations Article, Annotated Code of Maryland.

X. Acknowledgement

Resident/Fellow acknowledges receipt of the UMMC Graduate Medical Education policies via the internet or the Graduate Medical Education office as set forth in the Addendum to this Agreement and understands that he/she is required and responsible for reading and understanding such policies as a condition of entering into this Agreement.

Resident/Fellow's signature below indicates that Resident/Fellow has read, understands and agrees to abide by such policies.

XI. General Provisions.

This Agreement may be amended by mutual written agreement of the parties. In addition, UMMC may amend this Agreement upon ten (10) days advance notice to Resident/Fellow and if Resident/Fellow does not provide a written objection to the GME office within such ten (10) day period, then the amendment shall be effective at the expiration of the ten (10) day period. If Resident/Fellow does object to the amendment, then UMMC, in its discretion, may terminate this Agreement.

This Agreement shall be governed by and construed in accordance with the laws of the State of Maryland.

The invalidity or unenforceability of any terms or conditions hereof shall in no way effect the validity or enforceability of any other term or condition herein.

The waiver by either party of a breach or violation of any provision of this Agreement shall not operate as or be construed to be a waiver of any subsequent breach thereof.

This Agreement shall be binding upon the parties, their heirs, successors and assigns.

IN WITNESS WHEREOF, UMMC and Resident/Fellow have caused this Agreement to be executed as follows:

Signature, Resident/Fellow

Date

Graduate Medical Education Representative

Date

Attachments include:

Addendum to Resident/Fellow Agreement
Attachment

**Addendum to The Resident/Fellow Agreement
Concerning Graduate Medical Services (GMS) Policies**

For those Resident/Fellows with internet access, the policies referenced in the Resident/Fellow Agreement can be obtained by following these instructions:

1. Go to website <http://www.umm.edu/professionals/gme>
2. Click on the folder “Graduate Medical Education Policies”
3. Click on each policy to review and/or print them

For those Resident/Fellows without Internet access, please contact the Graduate Medical Education office at 410-328-0978 or 410-328-1004 to request the policies and include the Resident/Fellow’s name and interoffice or mailing address.

Attachment A

SUMMARY OF RESIDENTS'/FELLOWS' BENEFITS

FOR RESIDENTS AND FELLOWS NOT ON UMMC PAYROLL

Residents/Fellows who are **not** on the UMMC payroll must contact their Human Resources and/or Payroll Office to determine the benefits available to them under the terms of their employment.

FOR RESIDENTS AND FELLOWS ON UMMC PAYROLL

UMMC provides benefits to UMMC employed residents and fellows scheduled to work 40 or more hours per biweekly pay period. Health and dental benefits will be effective on the first day of your employment, **as long as you** complete your enrollment within 31 days of your employment start date. If you fail to enroll, your next opportunity will be during the annual open enrollment period, typically held in May, unless you have a qualifying life event that affects your eligibility for these benefits. Qualifying life event changes must be submitted to the Benefits Department within 31 days of the qualifying life event.

Costs of these plans are either paid by UMMC or shared with the employee as described below which provide an overview of the benefits; all benefits described herein are subject to the applicable terms and conditions of coverage and UMMC policies and procedures.

HEALTH CARE PLANS

UMMC offers three health plan choices and the flexibility to waive coverage if you have insurance elsewhere. All of the plans are contributory for all levels of coverage. All three plans — **Gold, Silver and Bronze** — will pay higher benefits, and cost you less money out of pocket if you go to a physician or hospital in the UMMS Choice Network.

- The Gold Plan has the highest cost, and it has the highest level of coverage with fewer out-of-pocket expenses at the time you use the services.
- The Silver Plan has a lower premium, but higher costs for services.
- The Bronze Plan is a high-deductible option, meaning you will pay out of pocket for all of your expenses until your deductible is met. However, the premiums are lower. (*Deductible does not apply to preventative care services.*)
- Employees enrolled in the Bronze Plan also have the option of utilizing a Health Savings Account (HSA). HSAs are like personal savings accounts used specifically for health care expenses.

Prescription Drug Benefits - All of the health care plans offer prescription benefits.

DENTAL CARE PLAN

There are two dental plans to choose from, a standard plan and an enhanced plan. Both plans are through Delta Dental and provide a variety of services up to a maximum of \$1,250 for the basic plan and \$2,000 for the enhanced plan per member each plan year. For some services there is a plan year deductible of \$50 for individuals and \$150 per family. The employee contributes toward the cost of the plan.

VISION PLAN

Vision plan benefits are provided through Group Vision Services (GVS). You may receive services and materials from any licensed optometrist, ophthalmologist, or dispensing optician, including those in retail locations. If you see a provider in the GVS network, you pay only copays (fixed-dollar amounts) for a vision exam and standard eyeglass lenses and get discounted pricing for other services and materials.

PAY DUE TO ABSENCES OR ILLNESSES

Residents and Fellows accrue 15 days of sick time per year. If you are sick or injured and cannot work you must apply for short term disability.

DISABILITY INSURANCE

UMMC provides you with Short and Long Term disability income protection. Benefits are available if you are determined to be disabled as defined by the Plan.

The **Short Term Disability** plan covers benefit-eligible residents and fellows scheduled to work 40 or more hours per pay period. You are eligible to receive 60% of your weekly base salary up to a maximum of \$2,500 per week after the 15 day elimination period. Benefits may continue for a maximum of 180 days. Beyond 180 days, you may be eligible for long term disability.

The **Long Term Disability** plan covers residents and fellows who work at least 40 hours per pay period. The benefit pays 60% of monthly base salary after short term disability benefits and all paid leave has been exhausted.

LIFE INSURANCE

UMMC provides a basic life insurance benefit that is equal to 100% of your base salary, up to \$50,000. The carrier is VOYA Insurance Company and the cost of the insurance is paid by UMMC.

VOYA offers supplemental term life insurance to benefit-eligible employees. You may purchase additional insurance for yourself, your spouse, and dependent children at competitive, age-rated premiums. Payments are made through the convenience of payroll deductions. The maximum benefit allowed is \$750,000.

UMMC 403(b) PLAN

All employees who receive regular paychecks from UMMC may participate in the Retirement Savings Program - 403(b) Plan. This voluntary program allows you to contribute money for long-term savings on a tax deferred basis.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

UMMC offers a Health Care and Dependent Care Flexible Spending Account Program. The program runs from 7/1 through 6/30. FSAs allow you to set aside pre tax dollars through payroll deduction to pay for eligible health and/or child care expenses. You must enroll within 31 days of your employment start date. If you fail to enroll, your next opportunity will be during the annual open enrollment period, held in May, unless you have a qualifying life event that affects your eligibility for these benefits. Qualifying life event changes must be submitted to the Benefits Department within 31 days of the qualifying life event.

PAID LEAVE BENEFITS

Residents and Fellows scheduled to work 64 or more hours per bi-weekly pay period are entitled to 120 hours of vacation leave per contract year. Balances do not carry forward into the next contract year, and there is no pay-out for unused vacation leave.

HIV BENEFIT

This benefit provides additional compensation to employees who contract HIV as a result of an on-the job HIV exposure at UMMC. It pays a lump sum equal to twice an employee's annual base salary up to a maximum benefit of \$250,000. The benefit will be paid after the employee has been diagnosed as being HIV positive within six months of an on-the-job HIV exposure at UMMC. The benefit is paid by UMMC.

MILITARY TRAINING LEAVE

If you are a member of the National Guard or the Federal Military Reserve, you are permitted up to two weeks of leave per year for military training. If your military pay is less than your normal wages, UMMC will pay the difference. Other military leave will be approved in accordance with applicable federal law.

DIRECT DEPOSIT

UMMC offers you the convenience of having your bi-weekly pay directly deposited into up to three accounts of your choice at any financial institution.

WORKER'S COMPENSATION

You are covered for medical expenses and lost work time due to injury or illness that is job-related. Also, your survivors are protected in case of your death due to a job-related injury or illness.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a free, confidential counseling and referral service available to all employees and their family members. The EAP is staffed by trained mental health professionals, and all EAP services are provided free of charge to employees. This program is separate from the health plans provided by UMMC.

MTA COMMUTER BENEFIT PROGRAM

The MTA Commuter Benefit Program allows employees to order and save money on their monthly MTA pass through the convenience of pre-tax, payroll deductions. MTA passes can be used for unlimited travel on local buses, the Light Rail or the Metro Subway.

CAREBRIDGE WORK-LIFE SERVICES PLAN

Carebridge is an innovative work-life services program that provides professional consultation, referral and information to help with a variety of personal and family needs. Carebridge counselors can assist in the following areas:

- Childcare
- College planning
- Financial planning
- Stress management
- Eldercare
- Adoption information
- Relocation concerns
- Continuing education

Call toll free, 1-800-437-0911 for assistance from a Carebridge counselor.

PRE-TAX PARKING

UMMC offers an extensive array of parking locations for a variety of prices. Parking fees are deducted on a pre-tax basis from the employee's paycheck unless provided by the Department or Division. All employees who elect a parking deduction through the parking office are automatically enrolled in the pre-tax parking benefit.

CAFETERIA DISCOUNT

As an UMMC employee, you are eligible for a discount in the hospital cafeteria when you display your employee badge.

SOCIAL SECURITY

UMMC contributes to this government plan in accordance with applicable law. Social Security is designed to provide individuals with retirement income, benefits in case of disability or death and Medicare benefits.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you have the right to continue your medical and dental coverage in the event you leave UMMC or your benefit eligible status changes. Under COBRA, you pay the full cost of these plans plus an additional 2% administrative fee.

***Please note:** This is a summary of the benefits currently available. UMMC reserves the right to modify, amend, suspend or terminate any plan at any time, and for any reason. For details on any of the programs described, please contact the HR Connections Service Center at 1-855-486-6747.*

UMMC benefit year begins on July 1st. You will be notified of any changes to existing benefits during the new Resident orientation process or in the Open Enrollment mailing to your home.

Resident/Fellow Salary Structure for July 1, 2017- June 30, 2018

Resident Job Titles	Job Code	Annual Salary	Rate (hourly rate)
Resident PGY-1	109500	\$53,256	\$25.6039
Resident PGY-2	109506	\$55,861	\$26.8560
Resident PGY-3	109509	\$58,434	\$28.0931
Resident PGY-4	109503	\$60,836	\$29.2481
Resident PGY-5	109512	\$63,209	\$30.3890
Resident PGY-6	109515	\$65,313	\$31.4006
Resident PGY-7	109518	\$67,563	\$32.4824
Resident PGY-8	109521	\$70,927	\$34.0996

Fellow Job Titles	Job Code	Annual Salary	Rate (hourly rate)
Fellow PGY-4	109530	\$60,836	\$29.2481
Fellow PGY-5	109533	\$63,209	\$30.3890
Fellow PGY-6	109536	\$65,313	\$31.4006
Fellow PGY-7	109539	\$67,563	\$32.4824
Fellow PGY-8	109542	\$70,927	\$34.0996