

## **RESIDENT PHYSICIANS' STIPENDS AND BENEFITS**

## **STIPENDS FOR 2018/2019**

1st Postgraduate Year \$51,500 2nd Postgraduate Year \$53,045 3rd Postgraduate Year \$54,636 4th Postgraduate Year \$56,275 5th Postgraduate Year \$59,164

\*Note: Stipends are adjusted annually to maintain comparability with the southern region

**FRINGE BENEFITS:** The BBH resident physician fringe benefit package is updated routinely in order to meet the needs of residents.

BOOKS/SUPPLIES/TECHNOLOGY ALLOWANCE: \$250 per year.

**LAB COAT:** \$150 initially and replacements up to \$50 per year as needed.

FREE PARKING: Within close proximity to both facilities.

**MEALS:** Meals are provided free of charge at Princeton Baptist Medical Center and Grandview Medical Center.

**EDUCATIONAL EXPENSE REIMBURSEMENT:** Attendance at approved postgraduate courses and scientific meetings is reimbursed up to \$1,000 per academic year for PGY2 and above. Unused funds from previous years are carried forward.

**BOARD CERTIFICATION REVIEW COURSE:** An additional \$1,000 allowance is provided in the final year of training for categorical residents.

**OTHER TRAVEL:** Travel reimbursement is available for residents who are invited to present and or compete at conferences and for other required educational activities. All travel is subject to budget limitations and requires preapproval by BBH.

**VACATION:** PGY1 ten calendar days; PGY2 & above fifteen calendar days.

**MEDICAL LEAVE:** Up to 30 calendar days per year (time may have to be made up).

**PROFESSIONAL LIABILITY COVERAGE:** Provided while performing educational duties as a resident. \$5,000,000 per claim/\$5,000,000 aggregate for professional and general liability coverage is provided by Brookwood Baptist Health.

**DEA and ACSC Fee Reimbursement:** Reimbursement of Alabama Controlled Substances Certificate fees and DEA registration fees for required residents (Internal Medicine and General Surgery). Initial fees and renewal fees pro-rated based on end date of residency.

\*BBH HEALTH PLAN: Multiple medical options are offered and are administered by Blue Cross/Blue Shield of TX. Residents can pay more for richer coverage or less for a more basic plan. Approximately 77% is paid by BBH.

\*PRESCRIPTION DRUG COVERAGE: Prescription drug coverage is provided with the health insurance plan.
\*BBH DENTAL PLAN: BBH offers two dental plans -- an Enhanced Comprehensive Plan and a Preventive Plan. Both plans are administered by Delta Dental.

\*VISION INSURANCE: Vision coverage is available.

**EMPLOYEE ASSISTANCE PROGRAM (EAP):** 5 free counseling sessions per issue are provided for all benefit eligible employees and their dependents. EAP provides assistance with various issues including marital/family/relationship, stress, emotional problems and financial and legal referrals.

**HEALTHCARE FLEXIBLE SPENDING ACCOUNT:** No cost to you except your contributions. Minimum of \$10 per pay period. Maximum of \$2,550 per year.

**DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT:** No cost to you except your contributions. Maximum of \$5,000 per year (\$2,500 if married, filing separately).

**EMPLOYER PROVIDED LIFE INSURANCE:** No cost to you. Coverage equal to 1 x base salary UP TO \$50,000.

**SUPPLEMENTAL EMPLOYEE LIFE INSURANCE:** Age rated. Coverage up to 6 x base salary. Additional life insurance is also available for your spouse and children.

**INDIVIDUAL SHORT TERM DISABILITY:** Cost based upon benefit selected. Coverage equal to 50% of monthly base salary after either 14 or 30 days off. Additional coverage up to 60% of income is available.

**EMPLOYER PROVIDED BASIC LONG TERM DISABILITY:** Cost based upon benefit selected. Coverage equal to 50% of monthly base salary after 90 days off. Additional coverage up to 60% of income is available.

**INDIVIDUAL CRITICAL ILLNESS INSURANCE:** Cost based upon benefit selected.

**EMPLOYEE DISCOUNT PROGRAM:** In appreciation for all of your hard work and dedication, Tenet proudly offers employee discounts through Tenet Perks at Work.

**401(k) RETIREMENT PLAN:** No cost to you except your contributions.

**CHRONIC CONDITION PROGRAM:** A program providing free health coaching to help treat certain chronic conditions.

\*Deductions from pay for these benefits are taken on a pre-tax basis. Paying premiums on a pre-tax basis saves you federal, state and social security taxes. When you pay premiums on a pre-tax, you can only change your coverage during Open Enrollment or if you have a Family Status Change, and you make the change within 30 days of the event. This is not a contract. Refer to the BBH website for more details. All services are subject to the provisions of the insurance contracts.