

## RESIDENT PHYSICIANS' STIPENDS AND BENEFITS

## **STIPENDS FOR 2017/2018**

\$50,000 1<sup>ST</sup> Postgraduate Year 2<sup>nd</sup> Postgraduate Year \$51.625 3<sup>rd</sup> Postgraduate Year \$53,303 4th Postgraduate Year \$55,035 5<sup>th</sup> Postgraduate Year \$58.024

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

FRINGE BENEFITS: The BBH housestaff fringe benefit package is updated routinely in order to meet the needs of residents and their families.

BOOKS/SUPPLIES/TECHNOLOGY ALLOWANCE: \$250 per

**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 Grandview Medical Center and at Princeton Baptist 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.

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. \$1,000,000 per claim/\$3,000,000 aggregate for professional and general liability coverage is provided by Brookwood Baptist Health.

\*BBH HEALTH PLAN: Two medical options are offered, and both options are administered by Blue Cross/Blue Shield of TX. Residents can pay more for richer coverage or less for a more basic plan. Approximately 401(k) RETIREMENT PLAN: No cost to you except your contributions.

\*PRESCRIPTION DRUG COVERAGE: Prescription drug coverage is Provided with the health insurance plan.

\*BBH DENTAL PLAN: BBH offers two dental plans: Basic & Dental Plus

\*VISION INSURANCE: Vision coverage is available

EMPLOYEE ASSISTANCE PROGRAM (EAP): 3 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 SPENDING ACCOUNT:** No cost to you except your contributions. Minimum of \$10 per pay period. Maximum of \$2,500

**DEPENDENT CARE 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.

**OPTIONAL EMPLOYEE LIFE INSURANCE:** Age rated. Coverage up to 4 x base salary. Maximum \$600,000 (combined Basic and Optional Employee Life coverage).

OPTIONAL SPOUSE LIFE INSURANCE: Age rated. \$25,000, \$50,000 \$75,000 or \$100,000. Election cannot exceed Optional Employee Life coverage.

**OPTIONAL CHILD LIFE INSURANCE:** \$0.66 per pay period for \$10,000 of coverage. Must elect Optional Employee Life.

**EMPLOYER PROVIDED BASIC LONG TERM DISABILITY:** No cost to you. Coverage equal to 40% of monthly base salary, up to \$10,000 per month.

LONG TERM DISABILITY BUY-UP: Age rated. Coverage equal to 20% of monthly base salary, up to \$10,000 per month combined Basic and Buy-Up maximum benefits.

INDIVIDUAL SHORT TERM DISABILITY: Cost based upon benefit selected. May choose from \$400 to \$5,000 monthly benefit, up to 60% of gross monthly salary.

INDIVIDUAL CRITICAL ILLNESS INSURANCE: Cost based upon benefit selected. May choose benefit amounts from \$5,000 to \$50,000 in \$1,000 increments.

YMCA MEMBERSHIP DISCOUNT: \$10 discount on the monthly membership fee and 50% off enrollment fee.

ADOPTION ASSISTANCE PLAN: Provides a \$3,000 benefit per adoption and \$4,000 for adopting a child with special needs. Lifetime Maximum equal to two adoptions.

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

BUSINESS TRAVEL ACCIDENT: If you suffer a fatal accident or dismemberment while traveling on company business, a benefit up to \$100,000.

<sup>\*</sup>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.