

UB OFFICE OF GRADUATE MEDICAL EDUCATION
2009-2010 Summary of Resident Benefits
For Residents Employed By
UNIVERSITY MEDICAL RESIDENT SERVICES, P.C. (UMRS) OR
UNIVERSITY DENTAL RESIDENT SERVICES, P.C. (UDRS)

RESIDENT INSURANCES:

PROFESSIONAL LIABILITY INSURANCE (MALPRACTICE):

Each of the affiliated teaching hospitals, at its expense, maintains professional liability insurance coverage on behalf of the residents for the professional resident services rendered at that institution. This coverage is specific to the hospital in which the resident is rotating. Coverage in non-hospital settings is provided for GMEC approved rotations only at the expense of the hospital supporting the resident pay line. **No coverage is provided for moonlighting or other activities that are not part of the approved residency curriculum.**

MEDICAL INSURANCE:

Medical insurance coverage is offered through BlueCross BlueShield of Western New York effective on the first day of employment. The plan provides hospital, surgical, medical and prescription coverage. **Premiums for single and family coverage are paid in full by the employer.** Additional options are available for residents with eligible dependents who reside outside the Western New York area.

Residents who decline coverage because they are covered by another insurance plan may be eligible for an annual salary increase of \$500. Proof of other insurance is required.

DENTAL INSURANCE:

Dental insurance coverage is available through BlueCross BlueShield of Western New York effective on the first day of employment. The plan assists with preventive, basic and major dental expenses to a maximum of \$1,000/plan year/insured. **Premiums for single and family coverage are paid in full by the employer.**

LIFE INSURANCE:

Group basic life insurance coverage is provided through Lincoln Financial Group in the amount of \$50,000. The coverage also includes accidental death and dismemberment (AD&D) benefits. **Premiums are paid in full by the employer.**

SUPPLEMENTAL LIFE INSURANCE:

Supplemental (voluntary) life insurance can be purchased through Lincoln Financial Group, at the residents' expense through payroll deductions. Residents have the option of purchasing supplemental life insurance in amounts of \$50,000, \$100,000, or \$200,000. Residents may also purchase coverage for their spouse (if not a UMRS/UDRS employee) in an amount not to exceed 50% of the amount purchased for themselves as well as \$10,000 per child from six months to age 19 (\$250 from 14 days to six months). Rates and payroll deduction amounts are provided at the time of enrollment and are re-calculated annually at the start of the plan year (July 1).

NYS DISABILITY INSURANCE:

Residents are covered under the employer's NYS Statutory Disability Insurance. **Premiums are paid in full by the employer.**

LONG TERM DISABILITY INSURANCE:

Coverage of up to \$2,000 per month after 180 days of disability is provided through UNUM. It guarantees income to eligible residents if they become unable to practice due to sickness or injury, including HIV. Excellent conversion privileges are available upon completion of residency training. **Premiums are paid in full by the employer.**

FLEXIBLE SPENDING ACCOUNTS:

Residents are offered employer-sponsored Flexible Spending Accounts (FSA) through which they can set aside money on a pre-tax basis for reimbursement of eligible health and/or dependent care expenses. The health care FSA has a minimum participation level of \$300 and a maximum of \$2,000/plan year. Dependent care accounts are capped at \$5,000/plan year not to exceed \$5,000/calendar year with no minimum participation level.

RESIDENT LEAVES:**VACATION AND SICK LEAVE:**

Vacation and sick Leave are accrued monthly at a rate of 1 $\frac{2}{3}$ days per month with a maximum of 20 days per PGY.

Employer sick and vacation time off policies may not supersede accrediting body requirements.

HOLIDAYS:

Residents may be given a maximum of 10 paid holidays per year. Refer to the Employee Benefits and Leave Policy for more information.

LEAVE OF ABSENCE:

Residents may be eligible for leave under the Family Medical Leave Act or the employers' Employee Benefits and Leave Policy. Refer to the Employee Benefits and Leave Policy for more information.

EFFECT OF LEAVE ON TRAINING:

Any leave of absence, disability leave, or other time off which results in the resident's inability to meet the requirement for training time set forth by the appropriate board will result in an extension of the resident's training.

OTHER BENEFITS:**LAB COATS:**

Two lab coats are provided to each resident at the start of employment. Additional coats may be purchased from the UB Office of Graduate Medical Education.

PRESCRIPTION NAME STAMP:

A prescription name stamp is provided to each resident at the start of employment. Replacement stamps may be purchased from the UB Office of Graduate Medical Education.

LIVING ALLOWANCE:

A living allowance is added to each residents bi-weekly pay check to defray the costs of meals, travel, parking, and other work-related expenses.

FACULTY APPOINTMENT:

All residents receive a faculty appointment that enables them to use all gym, library, computing and University facilities. In addition, residents may avail themselves of the UB Employee Assistance Program, a confidential assessment and referral service.

LIFE SUPPORT TRAINING:

The Office of Graduate Medical Education provides BLS training to all residents who participate in the Incoming Resident Week orientation. Reimbursement toward ACLS training during the first six months of the PGY I year is provided for some residents pursuant to established guidelines (refer to ACLS reimbursement form on the UB Office of Graduate Medical Education website).

FREE INTERNET ACCESS:

The University offers free internet access to all residents upon final processing of faculty appointments and completion of resident tutorial training.