

University at Buffalo (UB)
Office of Graduate Medical Education
SUMMARY OF RESIDENT FINANCIAL SUPPORT
2008 - 2009

RESIDENT EMPLOYMENT:

Residents in UB sponsored resident training programs are employed by University Medical Resident Services, P.C. (UMRS), University Dental Resident Services, P.C. (UDRS), or the Veterans Administration Western New York Health Care System (VAWNYHS). Assignment of the residents' employer is dependent upon available lines at the time of employment.

RESIDENT SALARY:

UB affiliated hospitals support all aspects of resident education including, but not limited to, resident salary support. The salary schedule for the 2008 - 2009 academic year is:

PGY I	\$42,500
PGY II	\$43,000
PGY III	\$43,500
PGY IV	\$44,500
PGY V	\$46,500
PGY VI	\$48,000
PGY VII	\$48,500

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:

UMRS and UDRS:

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 ("buy-out") of \$500 once they provide proof of other insurance. Such proof of other insurance must be provided to the UB Office of Graduate Medical Education annually during the open enrollment period or within thirty days of a qualifying life event or becoming newly eligible.

VAWNYHS:

The VAWNYHS offers a variety of medical insurance plan options. Medical coverage is effective on the first day of the payroll period starting after the first date of employment or the date the health application is complete, whichever is later. **The VAWNYHS supplements the residents' salary amount to compensate for the mandatory payroll deductions related to medical insurance coverage.** Residents should contact the VAWNYHS Office of Human Resources for further information.

DENTAL INSURANCE:

UMRS and UDRS:

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.**

VAWNYHS:

The VAWNYHS offers a variety of dental insurance plan options. Dental coverage is effective on the first day of the payroll period starting after the first date of employment or the date the health application is complete, whichever is later. **The VAWNYHS supplements the residents' salary amount to compensate for the mandatory payroll deductions related to dental insurance coverage.** Residents should contact the VAWNYHS Office of Human Resources for further information.

LIFE INSURANCE:

UMRS and UDRS:

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.**

VAWNYHS:

Residents are enrolled in basic life insurance through Federal Employees' Group Life Insurance (FEGLI) in the amount of their annual salary (rounded up plus \$2,000) unless a waiver form is signed indicating that the resident does not want this coverage. Residents who participate contribute \$0.15 per thousand dollars of coverage per pay check for this coverage. Residents should contact the VAWNYHS Office of Human Resources for further information.

SUPPLEMENTAL LIFE INSURANCE:

UMRS and UDRS:

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).

VAWNYHS:

Residents may purchase additional life insurance for themselves and/or their eligible dependents at the residents' expense through payroll deductions. Residents may purchase additional coverage of up to five times their salary for themselves. Coverage may also be purchased for a resident's eligible spouse (up to \$25,000) and children (up to \$12,500 per child). Rates and payroll deduction amounts are provided at the time of enrollment. Residents should contact the VAWNYHS Office of Human Resources for further information.

NYS DISABILITY INSURANCE:

UMRS and UDRS:

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

VAWNYHS:

As a federal employer, VAWNYHS does not provide this coverage. However, residents are paid an additional salary amount to enable them to purchase short-term disability coverage elsewhere. Residents should contact the VAWNYHS Office of Human Resources for further information.

LONG TERM DISABILITY INSURANCE:

UMRS and UDRS:

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.**

VAWNYHS:

Residents may purchase long-term disability coverage through the University Medical Resident Services, P.C. (UMRS) group plan. The coverage offered through UMRS provides a benefit of up to \$2,000 per month after 180 days of disability. 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 VAWNYHS resident at the time of enrollment. The VAWNYHS pays an additional salary amount to all residents to compensate for the cost of purchasing long-term disability coverage.**

FLEXIBLE SPENDING ACCOUNTS:

UMRS and UDRS:

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 medical 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.

VAWNYHS:

VAWNYHS 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. Both the medical and dependent care FSA plans have a minimum participation level of \$250 and a maximum of \$5,000/year. Residents should contact the VAWNYHS Office of Human Resources for further information.

RESIDENT LEAVES:

VACATION AND SICK LEAVE:

UMRS and UDRS:

Vacation and Sick Leave are accrued monthly as follows:

PGY I	1 ¼ days/month (15 days/year)
PGY II	1 ½ days/month (16 days/year)
PGY III, IV, V	1 ½ days/month (18 days/year)
PGY VI	1 ⅔ days/month (20 days/year)
PGY VII	1 ¾ days/month (21 days/year)

VAWNYHS:

Vacation and Sick Leave policies may vary from this schedule for residents employed by VAWNYHS. Please contact the VAWNYHS Office of Human Resources for information on vacation and sick leave.

HOLIDAYS:

Residents may be given a maximum of 10 paid holidays per year provided this does not conflict with RRC or Board eligibility requirements. Residents should refer to their Program Director for the program specific policy related to holiday pay.

LEAVE OF ABSENCE:

Residents may be eligible for leave under the Family Medical Leave Act or their employers' Leave of Absence policy. Residents should contact their employer Office of Human Resources for specific information.

EFFECT OF LEAVE ON TRAINING:

Any Leave of Absence, Disability Leave, or other time off that results in the resident's inability to meet RRC or Board eligibility requirements for training time will result in an extension of the resident's training program.

OTHER RESIDENT SUPPORT:

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. Reimbursement is only available when the resident is on active work status.

FACULTY APPOINTMENT:

All residents receive a faculty appointment as Clinical Assistant Instructor 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 UB 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 the on-line resident tutorial.

CALL ROOMS

UB affiliated hospitals provide call rooms as required for all residency programs that provide in-house call coverage as an approved part of the residency curriculum.

LAUNDRY SERVICES

As a general rule, residents are responsible for laundering of their personal lab coats and other work-related apparel.