

UB OFFICE OF GRADUATE MEDICAL EDUCATION
2008-2009 Summary of Resident Benefits
For Residents Employed By
VETERANS ADMINISTRATION WESTERN NEW YORK HEALTH CARE SYSTEM (VAWNYHS)

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 AND DENTAL INSURANCE:

The VAWNYHS offers a variety of medical and dental insurance plan options. Medical and Dental coverage through VAWNYHS 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 and dental insurance coverage. Residents should contact the VAWNYHS Office of Human Resources for further information.

BASIC LIFE INSURANCE:

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.

ADDITIONAL LIFE INSURANCE:

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:

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:

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:

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, SICK AND HOLIDAY LEAVE:

Residents employed by VAWNYHS should contact the VAWNYHS Office of Human Resources for information regarding vacation, sick and holiday leave policies. Employer sick and vacation time off policies may not supersede accrediting body requirements.

LEAVE OF ABSENCE:

VAWNYHS residents may be eligible for leave under the Family Medical Leave Act or VAWNYHS employment policies. VAWNYHS residents should contact the VAWNYHS Office of Human Resources for further 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 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 resident computer training.