

RESIDENT STIPENDS

(Full-time, ACGME/ADA, Medical/Dental Specialty and Subspecialty Residents)

STATEMENT OF POLICY

The following Resident stipends are set for academic year July 1, 2017 - June 30, 2018. Stipends will be reevaluated in the fall of each year. All Residents will be notified if there are changes to the established stipend levels.

PROCEDURE

1. Resident stipends

PGY-1	51,086
PGY-2	52,883
PGY-3	54,337
PGY-4	56,586
PGY-5	60,141
PGY-6	63,133
PGY-7	66,484
PGY-8	70,194

2. This policy is reviewed and revised annually.

BENEFITS

I. ANNUAL LEAVE of three (3) weeks, as defined by twenty-one (21) days consisting of a maximum of fifteen (15) "working days" (Monday-Friday) plus six (6) "weekend days" (Saturday-Sunday), with pay may be given per twelve month period, unless specifically limited as required for specialty board certification. Time away from MUSC for job interviews, board exams, meetings and conferences must be taken as annual leave unless other arrangements are approved by the Program Director according to departmental policy. Annual leave is granted at the discretion of the Program Director and must be approved, in writing, by the Program Director (or his/her Designee) in advance. Residents are expected to carry out any duties or assignments as directed by their Program Director on Federal or State holidays, unless permission is granted by the Program Director (or his/her designee) according to departmental policy. Residents are not granted "compensation time" for working on Federal or State holidays unless approved in writing by the Program Director according to departmental policy. Note: Annual leave, like all other benefits to residents, does not carry over from year to year. It does not accrue over time. The Resident Agreement is for one year only, thus, at the end of each year, the terms of the agreement are void, which means all benefits end on the final day of the Agreement.

If an ACGME RRC and/or the Specialty Board restricts time off to less than six (6) weeks in an academic year, the Program Director will defer to the allowable RRC and/or Specialty Board Eligibility requirement(s), thus, the Resident may be required to make up any time missed in accordance with these requirements.

II. SICK LEAVE of three (3) weeks, as defined by twenty-one (21) days, (including Saturdays and Sundays) with pay may be given per twelve months of employment. A

resident who is absent for four (4) or more consecutive days due to illness must present a clearance letter from the principal treating physician or receive written approval from the Program Director before returning to the program . Under certain circumstances, additional sick leave (e.g., Family Medical Leave Act) without pay may be granted with the written approval of the Program Director, who will send a copy of this approval to the Graduate Medical Education Office.

If an ACGME RRC and/or the Specialty Board restricts time off to less than six (6) weeks in an academic year, the Program Director will defer to the allowable RRC and/or Specialty Board Eligibility requirement(s), thus, the Resident may be required to make up any time missed in accordance with these requirements.

III. MATERNITY LEAVE will be granted a minimum of six (6) weeks of Maternity Leave (3 weeks Annual Leave; 3 weeks Sick Leave) per twelve month period. All six (6) weeks will be "paid time off" unless Annual Leave and/or Sick Leave was (were) used previously during the twelve month period. In this instance, the six weeks of leave will still be granted but the previously paid time will be deducted so that the total "paid time off" in any academic year does not exceed six (6) weeks. The Resident may request additional "unpaid" time off beyond this initial six (6) weeks. This request must be approved by the Program Director in writing, in advance. If an ACGME RRC and/or the Specialty Board restricts time off to less than six (6) weeks in an academic year, the Program Director will defer to the allowable RRC and/or Specialty Board Eligibility requirement(s), thus, the Resident may be required to make up any time missed in accordance with these requirements.

PATERNITY LEAVE will be granted to the father at the time of birth or adoption in conjunction with the Family Medical Leave Act (FMLA). The father will be granted a maximum of six (6) weeks Paid Leave (3 weeks Annual Leave; 3 weeks Sick Leave) per twelve month period. Paid leave will be reduced by leave used previously during the twelve month academic period. The Resident may request additional "unpaid" time off beyond this initial six (6) weeks. This request must be approved by the Program Director in writing, in advance. If an ACGME RRC and/or the Specialty Board restricts time off to less than six (6) weeks in an academic year, the Program Director will defer to the allowable RRC and/or Specialty Board Eligibility requirement(s), thus, the Resident may be required to make up any time missed in accordance with these requirements.

Official Approval for Maternity/Paternity Leave - The Resident must make a written request for Maternity/Paternity leave to the Program Director the beginning of the Second Trimester so that appropriate accommodations (e.g. rotation schedules, call schedules, etc.) can be made. If the Resident is pursuing adoption, the Resident must notify the Program Director, in writing, at the time of adoption request filing. The total duration of Maternity/Paternity leave must be approved, in writing, by the Program Director or his/her Designee using the GME Leave of Absence form. A copy of this approval form must be received by the GME Office one month before the Resident begins the Maternity/Paternity leave in order for the leave to be official.

A Resident who is approved for maternity or paternity leave must comply with the requirements of the federal Family Medical Leave Act (FMLA). (See "Salaries and Benefits")

IV. [Leave of Absence/FMLA Flowchart](#)

V. BEREAVEMENT LEAVE of three (3) days with pay shall be given per death of an immediate family member (i.e., parents, siblings, grandparents, children or spouse). The

Resident may be required to "make-up" the time missed in accordance with the Residency Program and Board Eligibility requirements.

VI. PROFESSIONAL LEAVE OF ABSENCE may be granted under special circumstances and will be handled on an individual case-by-case basis by the Designated Institutional Official for GME in consultation with the Residency Program Director. (See Appendix III for form.) The terms and conditions of the leave of absence will be given to the resident in writing. The Resident may be required to "make-up" the time missed in accordance with the Residency Program and Board Eligibility requirements. Terms of reinstatement after a Leave of Absence will be developed, written and approved by the Program Director and the Designated Institutional Official for GME before the resident will be permitted to return to the residency program.

In the event of military leave, the resident is required to provide his/her Program Director with a copy of the military "orders." The orders should contain the time of deployment and locations. The Program Director must prepare a plan for the resident to "make up" time away from the residency program. The plan, along with a letter approving the LOA, should be submitted to the Designated Institutional Official for GME along with a copy of the military orders. Any resident that is required to fulfill military obligations, **MUST** still complete all the training program requirements for Board eligibility. This may require a change in the original date for the completion of the program.

VII. INSURANCE COVERAGE

State Insurance Benefits

<http://academicdepartments.musc.edu/hr/university/benefits/>

Residents and their dependents are eligible for State insurance benefits administered by PEBA insurance, which include; MUSC Health, Dental, Vision, Optional Life, Dependent Life Spouse, Dependent Life Child Coverage and Supplemental Long Term Disability. Premiums are deducted on a pre-tax basis via payroll deduction. (See link above for details including monthly insurance premiums).

A. Health Insurance - Health insurance coverage includes a 'Basic' life component equal to \$3000 and a 'Basic long term disability' component which provides a monthly benefit after a 90 day waiting period, if approved. Preexisting conditions are not covered for 12 months from effective date of coverage. The 'basic' life & 'basic' long term disability coverage are included (free), if health coverage is elected.

B. Life Insurance - Residents are eligible to elect optional life, dependent life spouse and coverage for children

- Optional life; elect up to 3x salary in \$10,000 increments, (guarantee issue)
- Dependent Life Spouse coverage; \$10,000 or \$20,000 only
- Dependent Life Child coverage; \$15,000 life coverage for children

C. Flexible Spending Accounts - Residents are eligible to elect Medical & Dependent Care Spending Accounts. Deductions are taken on a pretax basis.

D. Travel Insurance - All MUSC residents are covered by Workers' Compensation which is designed to provide benefits for individuals who have incurred medical expenses or are unable to work due to bona fide occupational injuries or illnesses.

E. Disability Insurance - Residents will receive basic long term disability insurance if health insurance is elected. If approved, the benefit is 62.5%, not to exceed \$800, and begins after a 90 day waiting period. Supplemental long term disability insurance is available at a competitive rate. If participating in the PEBA traditional pension plan, after eight (8) years of earned service (vesting period) in the event of a disability, Residents are eligible to apply for disability retirement if they are also approved for Social Security Disability.

E. Professional Liability Coverage - The resident will be covered for malpractice liability while performing duties and responsibilities in the program. The policy provides \$1,200,000 per medical occurrence and the coverage will extend beyond the time in residency from incidents that occurred during their training (i.e., "tail coverage").

VIII. State Retirement -

<http://www.peba.sc.gov/plans.html>

Residents have an opportunity to participate in one of the two State Retirement plans offered by SC PEBA Retirement. Participation is optional. Residents have 30 days to choose a plan or to opt out of State Retirement. Contributions are deducted on a pretaxed basis and represent a flat % of participant's salary. This deduction is set & determined by SC PEBA Retirement. Election of membership is permanent until separation of employment. (See link for plan details).

- Optional Retirement Plan, (ORP) vested immediately
- State Pension Plan, vested after 8 years of participation

After 1 year of State Retirement participation, there is an 'Active Incidental Death Benefit' equal to 1x's annual salary, payable in a lump sum to participant's beneficiary, upon employee's death.

IX. PARKING PERMITS

Statement of Policy: The Office of Parking Management is responsible for registration of vehicles, keeping registration records, making parking assignments and issuing parking control devices.

Procedure: Residents of MUSC who desire to use University-provided assigned parking facilities must register their vehicles. All registrants will be required to show a valid State vehicle registration certification and may be required to show a driver's license **and** an MUSC identification card.

X. In-House On-Call Meals

Statement of Policy: MUSC provides money for meals from the MUSC cafeteria, Subway, Chick-Fil-A, Baja Fresh and Pandini's, and at the Ashley River Tower Cafeteria while the resident is on-call within the Hospital.

Procedure:

All residents will receive \$50 per month for a meal allowance. Those residents who are scheduled for 24-hour in-house call shifts will receive an additional \$15 per scheduled shift. Residents in departments with inpatient services scheduled for home-call shifts receive an additional \$2 per scheduled shift. Residents are only allowed to maintain a maximum balance of \$250.00 for their meal allowance at the time of the monthly deposit.

Only clinical programs (including residents and fellows) that are accredited, either by the ACGME or the ADA, and have a resident agreement with the GME Office will participate in the meal card program.

The \$50 meal allowance and the additional supplement for call shifts will be distributed monthly. Program Coordinators, or designated individuals, are responsible for informing the GME Office which residents are scheduled for call each month. (Note: A copy of the call schedule is not sufficient.) This list must be submitted three business days prior to the end of the preceding month to ensure timely disbursement onto the residents' meal cards. Any departments who do not submit this list on time will only receive the \$50 meal allowance with no additional funds for call shifts.

Semi-annually, the GME Office will reevaluate the monthly allowance and revise it, if needed, as a result of an increase/decrease in the number of residents or the number of 24-hour call shifts worked during the previous six months.

In addition to the \$15 meal card supplement, residents working 24-hour in-house weekend call will also receive a \$15 weekend meal voucher.

Each resident will receive a voucher with his/her name on it. The voucher can only be used for delivery orders during the scheduled 24-hour in-house weekend call shift. Meal vouchers are only to be used on Friday nights, Saturdays, and Sundays and only with the vendors listed on the vouchers. Residents cannot tip with the vouchers nor can change be received. All vouchers must be used prior to the expiration date printed on the voucher. Any resident who misuses a 24-hour in-house weekend call voucher will be subject to disciplinary action by the Designated Institutional Official.

HARPER STUDENT WELLNESS CENTER MEMBERSHIP

STATEMENT OF POLICY

Residents are eligible to be members of the Harper Student Wellness Center. The Harper Student Wellness Center may provide spouses with a discounted yearly membership. Fees are subject to change annually.

PROCEDURE

1. New memberships are obtained at the membership desk in the Harper Student Wellness Center.
2. Membership fees to the Wellness Center that are paid by the GME Office will be reported as taxable income on the resident's federal W-2 form.
3. Spouses must bring their marriage licenses to obtain the special rate. The GME Office does not pay for spouses' memberships.

LAB COATS

STATEMENT OF POLICY

New ACGME residents will receive two white clinic lab coats funded by the GME Office. After the first year, each resident will be provided with one new lab coat at the beginning of each new year of training. The GME Office will **not** provide new lab coats for name changes. If a resident changes departments, s/he is provided with two new lab coats during his/her first year and one new lab coat each subsequent year of training. Residents who continue to a sub-specialty in the same department will also receive two new lab coats for the first year of training and one for each subsequent year of training.

The Residency Program will coordinate the ordering of all lab coats for residents using the following guidelines:

- a. All residents (specialty and sub-specialty) will have 'Resident Physician' embroidered on all lab coats.
- b. All residents for adult services will bear the MUSC Health logo.
- c. All residents for pediatric services will bear the MUSC Children's Health logo.

The GME Office will reimburse the departments if both, proof of payment and a list of residents receiving the lab coats, are submitted.

Note: Pediatric Dentistry and Oral Surgery residents contracted through the GME Office also receive this benefit.