Appendix B
Resident Benefits Summary

A. **Choice Time (CT)**

All Residents covered by this benefits summary are eligible for paid time off each contract year and this time is approved by the residency's accrediting organizations (American Osteopathic Association (AOA) and the Accreditation Council on Graduate Medical Education (ACGME)).

Each Resident will receive a choice time bank of 192 hours on the first day of the contract year. These hours represent fifteen (15) days of vacation and nine (9) holidays. Residents must use up this bank of time before the start of the next contractual year (no carry over from one contract year to another is allowed). No payment of any positive balance choice time hours is paid to any Resident who separates employment from CMH either by choice, is asked to leave or successfully completes the residency program.

The six holidays (Residency and associated Family Medicine Center are closed) are:

- New Year's Day (January 1st)
- Memorial Day (last Monday in May)
- Independence Day (July 4th)
- Labor Day (1st Monday in September)
- Thanksgiving Day (4th Thursday in November)
- Christmas Day (December 25th)

In addition, each Resident is awarded three (3) "floating" holidays that they can choose to take (with a approved residency leave request) on the actual holiday days (President's Day, Patriot's Day, Day after Thanksgiving) or choose to take at another time that is more convenient with their educational schedule.

If a Resident has a medical or family leave need that exceeds their choice time bank, the Residents are able, with the Program Director's permission, to have time off without pay and those educational days will be added to the end of their residency cycle.

B. **Sick Bank Plan**

Each Resident will receive a sick bank of 48 hours (6 days) on the first day of the contract year. The balance available will appear on their pay stubs. Sick time hours are paid at 100% of the Resident's salary. As with normal base pay, Sick Bank is taxable and withholding will be applied by the CMH Payroll Department. If the Sick Bank time is not used in the Resident's contractual year (1st, 2nd or 3rd), the hours are removed prior to the start of next academic year or at the time of successful completion (no carryover from one contract year to another or payout is allowed).

Residents may elect to participate, at their own cost, in the CMH voluntary benefit of Short Term Disability (see Voluntary Benefit H-5 below) to further protect income and supplement the sick time payments during medical leaves of absence.

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C. **Bereavement Leave**

In the event of a death in a Resident's immediate family, a Resident is eligible for paid time off equal to 100% of their normal scheduled number of hours up to a period of one week (see *CMH policy HC-HR-3406* for more details). If Bereavement Leave is exercised by the resident, it may result in an extension of the residency cycle, per accreditation requirements. In addition, a Resident cannot utilize more than thirty (30) days of total leave (vacation, sick and bereavement leave); per contract year or it will result in an extension of the residency cycle, per accreditation requirements.

D. **Jury Duty**

A Resident called for jury duty on a day when the Resident was scheduled to work is paid regular earnings for the scheduled shift. See CMH policy *Jury Duty and Hospital Related Court Appearances CMMF-HR-3407* for more details. If Jury Duty is exercised by the resident, it may result in an extension of the residency cycle, per accreditation requirements.

E. Adoption Assistance

CMH supports Residents who are adopting children by providing reimbursement for certain adoption related expenses. Residents with at least two consecutive years of service immediately prior to adoption are eligible. Documented expenses will be covered to a maximum of $2,500 (subject to tax withholding) per child adopted for all combined expenses. See CMH policy *HC-HR-3602 (R2)* for more details.

F. CME

Residents in their second and third year of residency training receive forty (40) hours (prorated) per contract year – or five (5) 8 hour days - of paid CME time off for educational purposes.

Over the course of three (3) years, Residents may be reimbursed up to a maximum of $1,800 for expenses associated with CME.

Unused CME time or reimbursable expenses cannot be carried over from one fiscal year to another, and a Resident is not entitled to be paid any amount in lieu of CME time or expenses.

1. **Types of Expenses to be paid utilizing a Resident's CME Account:**

- Additional specialty specific association dues including:
    - Society of Teachers in Family Medicine
    - Maine Osteopathic Association (D.O Residents)
    - American College of Osteopathic Family Physicians (D.O Residents)
- Dues for membership in:
    - Maine Medical Association
    - Androscoggin County Medical Society
    - Lewiston Auburn Resident Association

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- Books that are not kept in the office or left in the practice at resignation
- Travel expenses

2. Types of Expenses to be Paid by the CMH Organization up to $1,000.00 for Second and Third Year Residents:

- Original licensure expenses.
- Original licensure with the Drug Enforcement Agency.

3. Cost of Board Certification:

- CMH will reimburse each Resident the cost of taking the American Board of Family Medicine (ABFM) or the American Board of Osteopathic Family Practice (ABOFP) boards. CMH will reimburse Resident the cost of registering for one (1) exam as long as they are taken before graduating. [All other travel-related expenses may be reimbursed through Resident's CME account].

- CMH will reimburse Resident for either the USMLE or the COMLEX Step 3, which must be taken during PGYI year or PGYII year.

- CMH will reimburse Resident for residency-sponsored time and tuition for ACLS, PALS, ALSO, Neonatal Resuscitation, plus other program meetings.

4. Cost of American Association of Family Practitioners (AAFP) and and American Osteopathic Association (AOA) Annual Memberships

G. <u>Flexible, or Voluntary, Benefits Available</u>

1. Health Insurance

CMH offers Residents and their eligible dependents a health insurance plan managed by UMR, a Third Party Administrator affiliated with United Healthcare.

In addition to accessing the services and favorable co-insurance of CMH PHO providers and facilities, the insurance plan offers access and reasonable levels of co-insurance for United Healthcare Options PPO network participants throughout Maine, New England and the country, as well. All hospitals in Maine are participants in the UHC Options PPO network at this time.

A Resident may choose one of two plans: The Smart Saver Plan which offers an HSA account and The Advantage Plan which offers an HRA account. Depending on enrollment, The Resident may supplement a medical savings account. Both plans offer the same coverage for medical services and prescription drugs. The differences between the plans are a) the premiums

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b) the level of deductible a Resident must reach and c) the amount of the maximum out-of-pocket costs for the year. Annual physicals, i.e. "well visits", are fully paid by the Plans. The details of the Plans and Healthy Decision requirements are available for review at www.cmmfhealthydecisions.com.

2. Dental Insurance

CMH offers Residents and their eligible dependents a comprehensive Dental Plan managed by UMR that is designed to encourage regular checkups and preventive care to correct minor dental problems—before they become serious—and to help cover the cost of more expensive dental procedures.

3. Group Term Life Insurance

CMH automatically provides Residents with Basic Life Insurance equal to one times base salary. This coverage includes Accidental Death and Dismemberment (AD&D). The Basic Life Insurance amount will double in the event of an accidental death. Additional protection is provided for accidental dismemberment.

A Resident has the option of purchasing supplemental life insurance covering an additional one to four times their base annual salary. If Residents wish to enroll or increase more than one level, an EOI (Evidence of Insurability) form is required. The maximum benefit limit for employee life insurance (i.e. the total sum of basic and supplemental life insurance that would be paid upon death) is $650,000.

4. Dependent Life Insurance is available to cover a Resident's spouse and/or children.

5. Short-Term Disability Insurance (STD)

CMH's STD insurance carrier offers guaranteed acceptance at the time of hire, regardless of a Resident's health. Pre-existing conditions are not covered until Residents have been covered for at least 12 consecutive months.

Benefits begin on the 15th day of disability for off-the-job accidents and sickness. Benefits can be paid out for a maximum of 13 weeks.

STD plans are available to replace up to 70% of a Resident's pre-disability income, with a $3,000 a week maximum benefit. STD premiums paid by the employee are withheld after-tax, and any STD benefits paid out to the Resident would be tax free.

A Resident's Sick days may be used to supplement short-term-disability benefits (not to exceed 100% of pre-disability income.)

6. Long-Term Disability Insurance (LTD)

The Long-Term Disability (LTD) Plan provides Residents with 60% of base earnings when they are disabled due to illness or injury for longer than ninety (90) calendar days. This plan is available to all full time and regular part time Residents at no cost.

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The maximum monthly benefit is $15,000. A Resident's benefits may be reduced by the amount of other disability benefits they receive such as Social Security, workers' compensation or rehabilitation benefits. Residents may choose to be taxed on either the premium or the monthly benefit, if disabled.

7. Flexible Spending Account (FSA) & Health Savings Account (HSA)

If enrolled in the Advantage Plan, Residents may contribute between $100 and $5,000 per year pre-tax to a Flexible Spending Account. If enrolled in the Smart Savers Plan, Residents may contribute to a Health Savings Account (HSA) as outlined by the federal government.

By participating, they set aside money from their paycheck on a pre-tax basis and then use the money to pay for eligible health care expenses. The net effect is that a Resident reduces their amount of out-of-pocket costs by the amount of taxes they otherwise would have had to pay.

8. Dependent Care Spending Account

By contributing to a Dependent Care Spending Account, the Resident can set aside pre-tax money to pay the cost of caring for a child or other eligible dependents while they and their spouse are at work. Deductions and reimbursements are tax-free. The total account, including the subsidy, can be between $100 and $5,000 per year.

9. Wellness Center

The CMMC Wellness Center is located on the lower level of 12 High Street on the CMMC campus. The facility offers an assortment of cardiovascular and strength equipment, well equipped locker rooms, personal trainer services and a variety of facilitated exercise classes. A membership fee is required and can be payroll deducted.

Additional Benefits Resources

Additional benefits information can be accessed and reviewed independently on the CMH *Healthy Decisions* website, www.cmmfhealthydecisions.com

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