

APPENDIX B RESIDENT BENEFITS SUMMARY

A. Open Choice Time (OCT)

Each Resident is encouraged to use approximately 21 days of OCT during the 12-month period fiscal year for various reasons: designated holidays, vacation, brief personal illness, personal business, personal holiday, religious holiday, etc. This plan does not accrue the time in a bank, there is no bank of available hours and any unused time does not carry over or get paid out upon separation. 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)

The holidays listed above are not included in the 21 OCT days. Residents may or may not be scheduled to work on a holiday, depending on the rotation. No additional time off will be allotted for a worked holiday.

Each Resident is awarded one (1) "floating" holiday that they can choose to take (with an approved residency leave request) at their discretion for the purposes of participating in a faith holiday not recognized by CMH, an international holiday, a school holiday, or any other reason.

Under the Family Leave policy, residents will be allowed to take up to 8 weeks. All plans must be approved by the Program Director and must adhere to the "General Guidelines" listed within the CMMC FMR internal leave policy for Residents.

B. Extended Sick Bank

Each Resident will receive an Extended Sick Bank (ESB) of 240 hours that is front loaded every July 1st (prorated based on normal scheduled number of hours, if less than 40 hours/week). The balance available will appear on their paystubs. ESB is paid at 60% of the Resident's salary. As with normal base pay, ESB is taxable and withholding will be applied by the CMH Payroll Department.

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.

A Resident may utilize up to 12 weeks (8 weeks Family Leave/4 weeks Other Leave) per contract year, however no more than 20 weeks total over all three years of the program. Extension of the residency cycle as a result of leave of any duration will be at the program's discretion.

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

- 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 American Osteopathic Association (AOA) Annual Memberships

1. G. Health and Welfare, & Voluntary Benefits Available

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 CORE, or the CORE Plus, both of which have a Health Savings Account (H.S.A.) option via OptumBank. Both plans offer the same coverage for medical services and prescription drugs. The differences between the plans are a) the premiums, 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 are available for review at www.cmmfhealthydecisions.com.

2. Dental Insurance

CMH offers Residents and their eligible dependents a comprehensive Dental Plan administered by Delta Dental 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. Vision Insurance

CMH offers Residents and their eligible dependents a Vision Plan administered by VSP that is designed to encourage annual eye exams to safeguard the health and wellness of Residents and their eligible dependents.

4. 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.

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

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.

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.

7. Health Savings Account (H.S.A.)

If enrolled in either the CORE Medical Plan, or the CORE Plus Medical Plan, Residents may contribute to a Health Savings Account (H.S.A.) 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 Resident can contribute between \$100 and \$5,000 into their account 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 information can be accessed and reviewed independently on the CMH *Healthy Decisions* website, www.cmmfhealthydecisions.com.

Revised 2021.03.10