

RESIDENTS AND FELLOWS



SUMMARY OF BENEFITS

2021-2022

SALARY

Paid every two weeks

PGY-1 \$61,549	PGY-5 \$71,408
PGY-2 \$63,289	PGY-6 \$73,362
PGY-3 \$65,731	PGY-7 \$74,041
PGY-4 \$69,088	

The Capital Area Health Consortium (CAHC) is pleased to offer an extensive benefit package to its Residents and Fellows. These benefits are provided at modest or no cost to our employees.

HEALTH INSURANCE

Medical, dental and vision insurance is effective on July 1st for all academic year hires. For off cycle start dates, coverage is effective on the date of hire. Spouses and children may be added to the policy for an additional cost. This plan covers services from almost any doctor or hospital and offers flexible, high-quality health coverage.

Medical Insurance is Anthem Blue Cross & Blue Shield's *Century Preferred Plan (PPO)*. The plan has a large network of providing physicians and hospitals. By using the network providers, there are modest out of pocket expenses. A Primary Care Physician's referral is **not** required to see a Specialist.

Prescription Drugs purchased from a participating retail pharmacy require a minimal co-pay. There is no co-pay when purchasing a 35-day to 100-day supply of maintenance drugs through Anthem's mail order program.

Dental Insurance is Anthem Blue Cross & Blue Shield's *Flex Dental Plan*. Within the Blue Cross network, diagnostic and preventive services (initial oral exam, bi-annual prophylaxis, X-rays, routine fillings and extractions) are covered 100%. Additional services (inlays, onlays, crowns, bridges, implants and build-ups, oral surgery, anesthesia, periodontics) are covered at 80%. There is no orthodontics coverage.

Vision Insurance is with Anthem Blue View Vision and provides allowances for hardware and contact lenses once every two calendar years. For in-network providers, there is \$130 allowance then 20% off any remaining balance for frames and a \$25 copay for lenses. Doctor visits are covered by the Medical Plan.

LIFE INSURANCE

Life Insurance is provided at no cost by a group term policy. The basic benefit is 1 times annual salary up to \$50,000. For accidental death, the benefit is 3 times annual salary up to \$150,000. Upon graduation or termination there is an option to convert the coverage to an individual policy.

DISABILITY INSURANCE

Medical leave with pay and benefits is available to residents/fellows who are unable to work due to their own health condition. A health care provider statement must be submitted. Vacation and sick time must be used before Short Term Disability begins and the combined total of all may not exceed 90 days. After 90 days, the Long Term Disability benefit will become effective. The insurance policy is with Guardian and is provided at no cost to you. The benefit is \$3,500 (taxable) per month for the approved disabled time period.

Upon graduation or termination, there is an option to convert your group policy to an individual policy without medical underwriting (guaranteed standard issue). The conversion can be to a medical specialty, own-occupation policy.

TAX SHELTERED INVESTMENT PROGRAM

A tax sheltered Investment Plan 403(b) is available for all CAHC employees. Monies may be contributed both pre and/or post tax 403(b) or Roth 403(b). The plan offers numerous funds and fund managers to select investment options. This is a voluntary benefit and there is no matching employer contribution. The account is easily transferred to another qualified plan or an individual retirement account upon your program completion.

DEPENDENT CARE REIMBURSEMENT ACCOUNT

CAHC employees may qualify for a pre-tax dependent care reimbursement account. This account allows tax savings for monies spent for qualified employment related dependent care expenses. Up to \$5,000 per calendar year may be withheld from the bi-weekly pay on a pre-tax basis. Upon submission of qualified expense invoices, the monies will be reimbursed post tax.

PROFESSIONAL LIABILITY

Coverage is provided for Resident/Fellows while carrying out assigned duties as part of the Residency/Fellowship program. Coverage includes claims filed after completion of the program for activity that occurred during the program tenure.

WORKERS' COMPENSATION

Employees are covered for all work related injuries or illness by CAHC and/or its affiliated member hospitals.

SALARY ADVANCE

CAHC new hires that attend mid-June orientation are eligible to receive a salary advance of up to \$2,000 (no interest) upon arrival to the area. This advance is to bridge the gap between orientation and receipt of your first paycheck. The advance must be applied for and received before the employment start date. A minimum of \$200 per pay period will be deducted beginning one month following your start date until the advance is repaid.

VACATION

All residents/fellows are provided with three weeks paid vacation per contract year. At the Program Director's discretion, a fourth week may be granted if added time away still meets the educational requirement for board certification of the program. All vacation is earned and available on the first day of each contract year. Unused time cannot be carried forward to a new academic year.

SICK LEAVE

All residents/fellows receive up to 15 days per contract year. No sick time may be carried forward to next contract year.

The Capital Area Health Consortium is a six-hospital member organization responsible for the administration of salary and benefits for all University of Connecticut School of Medicine Residency and Fellowship programs. CAHC works closely with the UConn Graduate Medical Education office to ensure that the pay and benefits are of the highest level and quality.

**For further information regarding any of these benefits,
please call CAHC at 860.676.1110 or visit
our website at: <https://health.uconn.edu/graduate-medical-education/>**