

## **SALARY ADVANCE AND ORIENTATION PAY**

Residents/fellows receive an annual salary based on their current PGY level. Housestaff required to attend GME and program orientation prior to their June start date will receive additional compensation of \$1,500. Please note the first paycheck, including orientation pay, can only be received once residents/fellows have met all onboarding requirements to begin training.

A salary advance of up to \$2,000 (no interest) is available to any new incoming resident/fellow upon arrival to the area. This advance bridges the gap between orientation and receipt of their first paycheck. This is a limited program for incoming residents/fellows only and excludes those not required to orient in advance of their contract start date. A minimum of \$200 per pay period will be deducted from the resident's/fellow's paycheck beginning in August until the salary advance is paid back.

Please contact the residency/fellowship program coordinator to initiate the process for an advance.

## **DEPENDENT CARE REIMBURSEMENT ACCOUNT**

Capital Area Health Consortium (CAHC) employees may qualify for a pre-tax dependent care reimbursement account. Qualified employment-related dependent care expenses are those expenses incurred so that residents/fellows can be gainfully employed. Monies will be deducted from payroll on a pre-tax basis and reimbursed post-tax upon submission of qualified expense invoices. Residents/fellows may contribute up to \$5,000 annually; unused funds are forfeited per IRS code if not used within the calendar year.

## **MEDICAL, DENTAL, AND VISION INSURANCE**

Medical, dental, and vision insurance is provided for all residents/fellows employed by the Capital Area Health Consortium (CAHC) at a low cost and is deducted pre-tax from the bi-weekly payroll. Coverage for all J-1 exchange visitors and accompanying J-2 dependents will be in accordance with the U.S. Code of Federal Regulations (22 CFR 62.14). There is a pre-tax payroll deduction per paycheck to cover employee, spouse and/or children. For academic year starts, coverage begins on the first full day of employment. For off-cycle starts dates, coverage is effective on the date of hire. The insurance covers hospitalization, medical-surgical, major medical, prescription drug, dental, and vision (if elected).

The CAHC staff must be made aware of any changes in dependent status within 30 days of the event (i.e., marriage, birth, divorce). When a change occurs, please contact the CAHC staff for a new application.

## **LIFE INSURANCE**

Group term life insurance is provided at no cost to all full-time residents/fellows employed by the Capital Area Health Consortium (CAHC). The effective date is the first day of employment. The basic benefit is one time the annual salary, up to \$50,000. For accidental death and dismemberment, the benefit is three times the annual salary, up to \$150,000. Each resident/fellow must fill out and sign a beneficiary form included in each onboarding packet. If a resident/fellow elects not to take the insurance or not select a beneficiary, a waiver form must be completed.