UNIVERSITY OF MARYLAND
MEDICAL SYSTEM

22 South Greene Street
Box 353
Baltimore, Maryland 21201-1595
Phone 410-328-1004
Fax 410-328-2088

RE: Information Regarding Graduate Medical Education at the University of Maryland Medical System

Dear Applicant:

Several items are enclosed outlining the level of support provided to residents appointed to graduate medical education programs at the University of Maryland Medical Center (UMMC). Included are:

- Sample Resident Agreement which describes or references:
  - Financial support *
  - Vacation policies
  - Professional liability insurance, including tail coverage
  - Disability and health insurance
  - Professional, parental, and other leave of absence policies and benefits, as well as the effect of leave for satisfying completion of the program
  - Conditions for living quarters, meals, and laundry
  - Counseling, medical, and psychological support services
  - Policy on physician impairment and substance abuse
  - Residents' Responsibilities
  - Duration of Appointment
  - Conditions for Reappointment
  - Policy on professional activities outside of the program, including moonlighting
  - Grievance procedure
  - Policy on gender or other harassment

- Institutional policies referenced in the agreement are:
  - Institutional Commitment Policy for Graduate Medical Education (GMS-B)
  - Due Process Hearing Procedure (GMS-C)
  - Leave of Absence (GMS-E)
  - Evaluation and Advance of Residents (GMS-G)
  - Extracurricular Employment/Moonlighting (GMS-I)
  - Employee Health Service Pre-Employment Assessment (GMS-K)
  - Sexual and Other Harassment (GMS-L)
  - Physician Impairment and Counseling Services (GMS-M)
  - Paid Leave Benefits (GMS-N)

Instructions for accessing these policies is provided on the Addendum (page 8 of 12) in the Resident/Fellow Contract that is attached. You may also request these policies through email by contacting the graduate medical education office at lpounds@umm.edu. Please be sure to specify the policy name and GMS number when making requests.

Residents are required to complete a physical examination before beginning their training in accordance with the Employee Health Service Pre-Employment Assessment Policy (GMS-K). In keeping with the Medical System's commitment to maintaining a drug-free workplace, ALL RESIDENTS MUST COMPLETE A DRUG SCREENING AT THE TIME OF THEIR PHYSICAL EXAMINATION.

Please feel free to contact me at 410-328-1004 if you have any questions relating to the above or concerning other Graduate Medical Education issues at UMMS. Questions about a specific program should be directed to your contact person within the relevant clinical department.

Sincerely,

Laura Pounds
Director, Compliance - Graduate Medical Education

Enclosures

UNIVERSITY OF MARYLAND MEDICAL CENTER
RESIDENT/FELLOW AGREEMENT

I. The Resident's/Fellow's Agreement

Name:

Department/Program:

PG Year:

Annual Salary:

Duration of Appointment: to

The University of Maryland Medical Center, a health care facility owned and operated by University of Maryland Medical System Corporation (UMMC), has offered to a position in the Department/Residency Program set forth above to the above-named individual ("Resident/Fellow") and Resident/Fellow has agreed to accept the position on the following terms and conditions:

II. The Resident's/Fellow's Responsibilities

A. With guidance from the teaching staff, the Resident/Fellow will develop a personal program of self-study and professional growth.

B. Under the supervision of the teaching staff, the Resident/Fellow will provide safe and appropriate care for patients, commensurate with his/her level of education, ability and experience as determined by the teaching staff.

C. The Resident/Fellow will perform the duties prescribed by UMMC, an attending physician and/or the Department in a competent, efficient, satisfactory, humanistic and courteous manner in strict accordance with the professional and ethical standards of the medical profession.

D. The Resident/Fellow will participate fully in the educational and scholarly activities of his/her Program and, as authorized by the teaching staff, assume responsibility for teaching and supervising other residents/fellows and students.

E. The Resident/Fellow will comply with practices, guidelines, procedures, and policies of UMMC, the Bylaws and Rules and Regulations of its Medical Staff, and all guidelines, policies, procedures, by-laws, rules and regulations of University Physicians, Inc. and other institutions or clinical sites to which he/she is assigned, including, but not limited to, those concerning confidentiality of protected health information.

F. As directed by his/her Program Director, the Resident/Fellow will provide services in all hospitals and clinics and participate in all activities to which the Resident/Fellow is assigned as part of the UMMC Graduate Medical Education Program.

G. The Resident/Fellow will comply with all applicable federal laws and the laws of the State of Maryland, including, but not limited to, those relating to the practice of medicine or dentistry as appropriate.

H. If the Resident/Fellow is a graduate of a foreign medical school, the Resident/Fellow will provide UMMC with a copy of the certificate issued by the Educational Council for Foreign Medical Graduates prior to the commencement of his/her appointment. Failure to provide this certificate to UMMC will result in automatic and immediate revocation of the Resident/Fellow's appointment.

I. The Resident/Fellow shall satisfy all requirements for employment by UMMC. Resident/Fellow shall satisfactorily complete all departmental requirements for promotion to the PG year noted at the beginning of this Agreement, if applicable (if the Resident/Fellow is a resident at UMMC during the year immediately prior to the commencement of the appointment under this Agreement). The Resident/Fellow shall present, no later than the commencement date of his/her appointment, evidence of his/her identity and eligibility to accept employment in the United States as required by federal law. Failure to provide this evidence will result in revocation of the Resident/Fellow's appointment.

J. The Resident/Fellow will provide, in a timely manner, all information requested for purposes of credentialing by UMMC and registration as an unlicensed medical practitioner by the Maryland Board of Physicians, if applicable. Failure to provide this information may result in revocation of the Resident/Fellow's appointment. Resident shall maintain during the term of this Agreement, a current registration as an unlicensed medical practitioner with the Maryland Board of Physicians. Resident is not permitted to begin training at UMMC until registration as an unlicensed medical practitioner is complete.

K. The Resident/Fellow will satisfy all health requirements for employment by providing evidence of compliance with all immunization, tuberculosis and drug testing requirements of UMMC. The Resident/Fellow understands that his/her employment or engagement is contingent upon successful completion of a pre-employment health assessment in accordance with the Employee Health Service Pre-Employment Assessment Policy (Policy # GMS-K) and compliance with the Physician Impairment and Counseling Services Policy (Policy # GMS-M).

L. The Resident/Fellow will participate in evaluation of the quality of education provided by the Program.

M. The Resident/Fellow will develop an understanding of ethical, socioeconomic and medical/legal issues that affect Graduate Medical Education and of how to apply cost containment measures in the provision of patient care. The Resident/Fellow will also participate in quality improvement activities related to his/her clinical service.

N. The Resident/Fellow will participate in instructional committees and councils, especially those which relate to patient care review activities, as determined by the Department chief.

O. The Resident/Fellow will participate in videotaping, photographing, filming, recording or other permanent preserving of mock drill, direct patient care, or other parts of his/her responsibilities under this Agreement and consents to use of this material for any purpose.

P. The Resident/Fellow will attend and participate in Risk Management presentations and comply with the policies, procedures and guidelines as a condition of professional liability coverage through the Maryland Medicine Comprehensive Insurance Program (MMCIP). Failure to comply with the MMCIP policies, procedures and guidelines may result in suspension of insurance coverage and suspension of the Resident/Fellow.

Q. The Resident/Fellow will participate in Infection Control education and comply with all health or safety requirements mandated by the Maryland Occupation Health & Safety Program, applicable state and federal law and UMMC.

R. The Resident/Fellow will attend and participate in presentations about compliance, the Health Insurance Portability and Accountability Act (HIPAA), and confidentiality of patient health information.

S. The Resident/Fellow will maintain his/her personal appearance and conduct himself/herself in a manner consistent with UMMC standards. The Resident/Fellow understands that UMMC prohibits sexual or other harassment toward co-workers, subordinates, supervisors, students, patients or any other individual and the Resident/Fellow shall not engage in such behavior and shall comply with UMMC's Sexual and Other Harassment Policy (Policy # GMS-L).

T. The Resident/Fellow will perform his/her duties under this Agreement during such hours as the Program Director may direct in accordance with UMMC's Duty Hours Policy (Policy # GMS-P). Duty hours, although subject to modification and variation, depending on the clinical area of assignment and/or urgent circumstances, shall be subject to applicable state, federal, and the Accreditation Council on Graduate Medical Education (ACGME) requirements.

If a scheduled duty assignment is inconsistent with this Agreement or the Duty Hours Policy, the Resident/Fellow shall bring that inconsistency first to the attention of the Program Director for resolution. If the Program Director does not resolve the inconsistency, it shall be the obligation of the Resident/Fellow to notify the Director of the UMMC Graduate Medical Education office of the inconsistency, who working with the Graduate Medical Education Committee, shall take the necessary steps to address the inconsistency.

III. Conditions for Reappointment

This Agreement applies only to the dates indicated under Section I above, subject to the termination provisions hereof, and does not imply any type of guarantee of a position as a resident/ fellow for any subsequent years of education and training regardless of the total length of the Program to which the Resident/Fellow was appointed. Any reappointment of the Resident/Fellow will be based on satisfactory performance evaluations completed at least semi-annually by the Program Director or his/her designee. Reappointment is not guaranteed. If a decision is made not to promote a written notice of this intent will be provided to the Resident/Fellow by the Program Director in accordance with UMMC's Institutional Commitment Policy for Graduate Medical Education (Policy # GMS-B).

If a decision is made not to renew the Agreement, a written notice of intent not to renew a Resident's/Fellow's contract will be provided by the Program Director in accordance with UMMC's Institutional Commitment Policy for Graduate Medical Education (Policy # GMS-B).

If the Resident/Fellow intends not to seek renewal of this Agreement for a subsequent year of residency, Resident/Fellow shall provide the Program Director written notice of such intent no less than one hundred and twenty days (120) prior to the expiration of this Agreement.

IV. UMMC's Responsibilities:

A. In General

UMMC sponsors a Graduate Medical Education Program. UMMC provides a suitable environment and educational program that meets the institutional requirements of ACGME. UMMC's ACGME-accredited programs are in substantial compliance with the ACGME Program Requirements and the applicable Institutional Requirements. UMMC will award a Certificate of Completion to the Resident/Fellow upon successful completion of a multi-year program or part of a training program successfully completed at UMMC.

B. Compensation

UMMC will pay Resident/Fellow on a biweekly basis. Salaries are subject to all deductions required by state and federal law and such other deductions as Resident/Fellow may authorize.

C. Professional Liability Insurance

UMMC will provide professional liability insurance coverage through MMCIP for the authorized activities of the Resident/Fellow under this Agreement. Coverage details are available from MMCIP's Office of Risk Management. The professional liability coverage for the Resident's/Fellow's activities provides legal defense and protection against awards from claims or suits reported or filed during and after the completion of the training program, if the alleged acts or omissions of the Resident/Fellow are within the scope of the education program and occurred during the period of the Resident's/Fellow's employment. This coverage is subject to such requirements, conditions and limitations of MMCIP as may exist from time to time. It also requires cooperation in assisting the Office of Risk Management in the defense of a suit or claim and in providing of notice to MMCIP when aware of a potential or actual suit or claim in which the Resident/Fellow may be involved. Any moonlighting by the Resident/Fellow is not covered through MMCIP.

D. Benefits

Attachment A to this Agreement describes the benefits listed below in which the Resident/Fellow may participate:

1. Health, dental, vision and prescription benefits
2. Automobile, homeowners, COBRA and unemployment insurance
3. Paid leave (includes vacation leave), military training leave and pay due to absences or illnesses
4. Disability and workers compensation benefits
5. HIV benefit
6. Cafeteria discount
7. Professional, family and sick leave benefits (Policy # GMS-N)
8. Leave of absence benefits (Policy # GMS-E)

E. Physician Impairment and Counseling

Information about physician impairment, including substance abuse, counseling and other support services is contained in the UMMC Physician Impairment and Counseling policy (Policy # GMS-M). UMMC will provide Resident/Fellow with access to appropriate and confidential counseling, medical and psychological support services.

F. Medical Records

UMMC or other assigned sites will provide systems that document the patient's illness and treatment, and are adequate to support the Resident's/Fellow's education, participation in quality improvement activities, and provide a resource for appropriate scholarly activity. Resident/Fellow is required to and will complete all medical records accurately, timely and in accordance with the policies and procedures of UMMC and of the respective institutions participating with UMMC in the Graduate Medical Education Program.

G. On-Site Sleeping Quarters

UMMC and other sites provide adequate on-site sleeping quarters as needed for the Resident/Fellow when on-call.

H. On-Call Food Services

UMMC provides a cafeteria and fast food services during regular dining hours. During off-hours, fast food services and vending machines located throughout UMMC are available. Reimbursement or the use of meal tickets for food when the Resident/Fellow is on-call is at the discretion of the clinical service.

I. Uniforms and Laundry Service

UMMC will provide adequate uniforms and laundry services for such uniforms for the Resident/Fellow. No personal laundry service for Resident/Fellow or his/her family will be provided.

J. General Call Schedule and Schedule of Assignments

UMMC promotes patient safety and resident education through faculty availability and resident duty hour assignments that are developed by each individual service in accordance with UMMC's Duty Hours Policy #GMS-P. As determined by individual services, the Resident/Fellow will receive reasonable notice of hours of duty, work assignments and on-call schedules.

K. A safe working environment

UMMC promotes a safe working environment through the departmental safety officer program, camera surveillance, and staff education concerning institutional and personal safety guidelines.

L. Residency/Fellowship Closure/Reduction

In the event of a residency/fellowship closure or reduction, it will be addressed as set forth in the UMMC Institutional Commitment Policy for Graduate Medical Education (Policy #GMS-B)

M. Requests for Accommodations Related to Disabilities

Requests for accommodations related to disabilities under Section 504 of the 1973 Vocational Rehabilitation Act and the American with Disabilities Act (ADA) will be addressed in accordance with UMMC's Policy on Technical Requirements for Applicants and Residents (GMS-Q).

N. Policies

UMMC may modify or amend at any time its GMS policies, including those referenced in this Agreement.

V. Professional Activities Outside the Educational Program

Resident/Fellow shall comply with UMMC's Extracurricular Employment Policy/Moonlighting (Policy #GMS-1). The Resident's/Fellow's services shall be devoted solely to advancing the clinical and educational program. Moonlighting is prohibited, unless expressly approved in writing by the Resident's/Fellow's Program Director or Department Chairman prior to the performance of any moonlighting. All professional activity outside the educational programs is prohibited except in accordance with the Extracurricular Employment Policy/Moonlighting (Policy # GMS-I). The Resident/Fellow shall report all moonlighting activities and actual moonlighting hours worked to the Program Director at intervals (e.g., weekly) specified by the Program Director. UMMC provides no professional liability coverage for moonlighting.

VI. Evaluations

The Resident/Fellow's performance will be reviewed and evaluated by the Program's faculty at least semiannually. The Program Director, or the Director's designee, will review the Resident's/Fellow's overall progress toward the Resident's/Fellow's educational objectives. Written summary evaluations will be provided and maintained in the Medical Staff Services Department of UMMC in accordance with UMMC's Evaluation and Advancement of Residents Policy (Policy # GMS-G). An unsatisfactory evaluation may result in required remedial activities, temporary suspension, probation, non-promotion, non-renewal or termination from the Program.

VII. Guarantee of Due Process

When actions by UMMC or the institution where the Resident/Fellow is primarily assigned are contemplated which could result in dismissal, non-promotion, non-renewal of a contract, or significantly threaten the Resident/Fellow's intended career development, UMMC will provide the Resident/Fellow with an opportunity to appeal such action in accordance with the Due Process Hearing Procedure Policy (Policy # GMS-C). The Due Process Hearing Procedure is also available to the Resident/Fellow for the adjudication of Resident/Fellow complaints and grievances related to work environment or issues related to the Program or faculty.

VIII. Release of Information

The Resident/Fellow consents to UMMC seeking independent verification of his/her graduation from medical, dental or pharmacy school and other residency or training programs. On request, the Resident/Fellow will present evidence of his/her successful graduation from medical/dental/pharmacy school or successful completion of other residency/fellowship or training programs. The Resident/Fellow understands that UMMC will conduct an independent background check. If any negative information is identified, the Program Director will offer the Resident/Fellow an opportunity to discuss the results of the background check before taking action. The Resident/Fellow acknowledges and agrees that his/her participation in this program and any contractual obligation to employ and train him/her are contingent upon Resident's satisfactory cooperation and successful completion of the credentialing process, including but not limited to the background check and verification of education and other training programs.

IX. Termination of Agreement

UMMC reserves the right to terminate this Agreement or to take other action including, but not limited to, suspension of Resident/Fellow's participation in the Program if: (A) the Resident/Fellow breaches any term or condition of this Agreement; (B) it is discovered that material facts presented by Resident/Fellow at the time of application or re-application are misleading or untrue; (C) Resident/Fellow's employment is terminated, subject to the due process requirements; (D) Resident/Fellow fails to meet the performance or conduct standards of the Residency Program or to make reasonable progress towards those standards; (E) Resident/Fellow violates the rules, regulations, policies or procedures of UMMC; (F) Resident/Fellow is convicted or enters a plea of guilty or nolo contendere to a felony or misdemeanor or any crime involving moral turpitude; (G) Resident/Fellow places the welfare of any patient in jeopardy; (H) Resident/Fellow's actions are not commensurate with good medical practice; (I) disciplinary action is imposed on Resident/Fellow by a licensing board; (J) Resident/Fellow displays conduct not commensurate with good moral standards including, but not limited to, unprofessional conduct; (K) it is believed that Resident/Fellow's capacity is diminished by the use of drugs or alcohol; (L) it is believed that Resident/Fellow's effective capacity has been seriously diminished by emotional, mental or physical factors; (M) Resident/Fellow fails to fulfill residency/fellowship responsibilities; or (N) Resident/Fellow fails to keep charts, records and reports, accurate, current and signed, including discharge summaries. If the Resident/Fellow is suspended, the Resident/Fellow's pay may be suspended for the duration of the suspension.

In the event that this Agreement is terminated by UMMC pursuant to this Section VII, the Resident/Fellow shall be entitled to appeal rights and procedures accorded to residents in accordance with the Due Process Hearing Procedure Policy (Policy # GMS-C).

X. Acknowledgement

Resident/Fellow acknowledges receipt of the UMMC Graduate Medical Education policies via the internet or the Graduate Medical Education office as set forth in the Addendum to this Agreement and understands that he/she is required and responsible for reading and understanding such policies as a condition of entering into this Agreement. Resident/Fellow's signature below indicates that Resident/Fellow has read, understands and agrees to abide by such policies.

XI. General Provisions.

This Agreement may be amended by mutual written agreement of the parties. In addition, UMMC may amend this Agreement upon ten (10) days advance notice to Resident/Fellow and if Resident/Fellow does not provide a written objection to the GME office within the ten (10) day period, then the amendment shall be effective at the expiration of the ten (10) day period. If Resident/Fellow does object to the amendment, then UMMC, in its discretion, may terminate this Agreement.

This Agreement shall be governed by and construed in accordance with the laws of the State of Maryland.

The invalidity or unenforceability of any terms or conditions hereof shall in no way effect the validity or enforceability of any other term or condition herein.

The waiver by either party of a breach or violation of any provision of this Agreement shall not operate as or be construed to be a waiver of any subsequent breach thereof.

This Agreement shall be binding upon the parties, their successors and assigns.

IN WITNESS WHEREOF, UMMC and Resident/Fellow have caused this Agreement to be executed as follows:

_____ _____
Signature, Resident/Fellow **Date**

_____ _____
Representative, UMMC Graduate Medical Education Department **Date**

Attachments include:

Addendum to Resident/Fellow Agreement
Attachment A

Addendum to The Resident/Fellow Agreement
Concerning
Graduate Medical Services (GMS) Policies

For those Resident/Fellows with internet access, the policies referenced in the Resident/Fellow Agreement can be obtained by following these instructions:

1. Go to website http://www.umm.edu/gme

2. Click on the folder "Graduate Medical Education Policies"

3. Click on each policy to review and/or print them

For those Resident/Fellows without Internet access, please contact the Graduate Medical Education office at 410-328-0978 or 410-328-1004 to request the policies and include the Resident/Fellow's name and interoffice/mail address.

Attachment A

SUMMARY OF RESIDENTS'/FELLOWS' BENEFITS

FOR RESIDENTS AND FELLOWS NOT ON UMMC PAYROLL

Residents/Fellows who are not on the UMMC payroll must contact their human resources and/or payroll office to determine the benefits available to them under the terms of their employment.

FOR RESIDENTS AND FELLOWS ON UMMC PAYROLL

UMMC provides benefits to residents and fellows scheduled to work 20 or more hours per week. Benefits are available on the first day of the resident/fellow's employment, and costs are either paid by UMMC or shared with the employee as described in the following paragraphs.

HEALTH CARE PLANS

UMMC offers three health plan choices and the flexibility to waive coverage if you have insurance elsewhere. All of the plans are contributory for all levels of coverage.

University Network Quality Care is a triple option plan that allows you to self-refer to any provider. The provider you select determines your level of coverage. Option 1 is made up of physicians and facilities affiliated with the University of Maryland Medical System and provides the highest benefit level.

Kaiser Permanente is a managed care plan. For many services, the level of coverage is 100% after a small copayment. Under a managed care plan, you must use the services, physicians, and sites as directed by the plan.

Maryland Preferred Provider is a PPO plan with an in- and out-of-network feature. You may self-refer to any provider, however, benefits are paid at a higher level when you remain in-network. The network consists of CareFirst Preferred Providers of Maryland, CareFirst Select Preferred Providers and PHCS Healthy Direction providers

Prescription Drug and Vision Benefits
All of the health care plans offer vision and prescription benefits.

Waiver of Coverage
We offer a health plan rebate program for full-time employees who have medical care benefits elsewhere and choose not to participate in one of the UMMC medical care plans.

DENTAL CARE PLAN

The dental plan is CareFirst Regional Preferred Dental. Members receive the highest level of coverage when they use a dentist who is a participating CareFirst Regional Preferred Provider. However, this flexible plan provides out-of-network benefits as well. Benefits are paid for a variety of services up to a $1,000 maximum per member each plan year. For some services there is a plan year deductible of $50 for individuals and $100 per family. The employee contributes toward the cost of the plan.

PAY DUE TO ABSENCES OR ILLNESSES
Residents and Fellows are eligible for full salary continuation for up to 29 days of disability. Sick leave is not accrued for residents and fellows. If you are sick or injured and cannot work for more than 29 calendar days, you must apply for short term disability.

DISABILITY INSURANCE

UMMC provides you with disability insurance coverage through Hartford Life. Benefits are available if you are determined to be disabled as defined by the Plan.

The **Short Term Disability** plan covers benefit-eligible residents and fellows scheduled to work 20 or more hours per week. You are eligible to receive 100% of your weekly base salary up until the 90th day of disability and 60% thereafter. Benefits may continue for a maximum of 180 days. Beyond 180 days, you may be eligible for long term disability.

The **Long Term Disability** plan covers residents and fellows who work at least 36 hours per week. The benefit pays 50% of monthly income after short term disability benefits and all paid leave has been exhausted. The benefit integrates with Social Security and Worker's Compensation benefits.

LIFE INSURANCE

UMMC provides a basic life insurance benefit that is equal to 100% of your base salary, up to $50,000. The carrier is Aetna Insurance Company and the cost of the insurance is paid by UMMC.

Aetna offers supplemental term life insurance to benefit-eligible employees. You may purchase additional insurance for yourself, your spouse, and dependent children at competitive, age-rated premiums. Payments are made through the convenience of payroll deductions. The maximum benefit allowed is five times your annual salary up to $500,000. You may convert your basic or supplemental group life to an individual policy should you leave UMMC. This must be done within 31 days of your last day of work. For additional information, call Aetna at 1-888-238-6266.

UMMC 403(b) PLAN

All employees who receive regular paychecks from UMMC may participate in the Retirement Partnership Program - 403(b) Plan. This voluntary program allows you to contribute money for long-term savings on a tax deferred basis.

AUTOMOBILE & HOMEOWNERS INSURANCE

You have the opportunity to purchase personal automobile, homeowner's, condominium, and boat owner's insurance from METPAY at low, group premium rates. If your application is approved, your premium is paid through the convenience of payroll deduction. You may call 1-800-438-6381 for more information.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

UMMC offers a Health Care and Dependent Care Flexible Spending Account Program. FSAs allow you to convert taxable salary dollars into tax-free benefit dollars by paying for eligible health and/or child care expenses with pre-tax dollars. You may enroll during your first 31 days of employment. Thereafter, you may only enroll during the Open Enrollment period unless you have a qualifying family status change.

PAID LEAVE BENEFITS

Residents and Fellows scheduled to work 64 or more hours per bi-weekly pay period are entitled to 120 hours of vacation leave per contract year. Balances do not carry forward into the next contract year, and there is no pay-out for unused vacation leave.

HIV BENEFIT

This benefit provides additional compensation to employees who contract HIV as a result of an on-the job HIV exposure at UMMC. It pays a lump sum equal to twice an employee's annual base salary up to a maximum benefit of $250,000. The benefit will be paid after the employee has been diagnosed as being HIV positive within six months of an on-the-job HIV exposure at UMMC. The benefit is paid by UMMC.

MILITARY TRAINING LEAVE

If you are a member of the National Guard or the Federal Military Reserve, you are permitted up to two weeks of leave per year for military training. If your military pay is less than your normal wages, UMMC will pay the difference. Other military leave will be approved in accordance with applicable federal law.

CREDIT UNION

You and your family may join the State Employee Credit Union (SECU). A variety of checking, saving, and loan privileges are available to members.

DIRECT DEPOSIT

UMMC offers you the convenience of having your bi-weekly pay directly deposited into your checking account at any financial institution.

WORKER'S COMPENSATION

You are covered for medical expenses and lost work time due to injury or illness that is job-related. Also, your survivors are protected in case of your death due to a job-related injury or illness.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a free, confidential counseling and referral service available to all employees and their family members. The EAP is staffed by trained mental health professionals, and all EAP services are provided free of charge to employees. This program is separate from the health plans provided by UMMC.

MTA COMMUTER BENEFIT PROGRAM

The MTA Commuter Benefit Program allows employees to order and save money on their monthly MTA pass through the convenience of pre-tax, payroll deductions. MTA passes can be used for unlimited travel on local buses, the Light Rail or the Metro Subway.

CAREBRIDGE WORK-LIFE SERVICES PLAN

Carebridge is an innovative work-life services program that provides professional consultation, referral and information to help with a variety of personal and family needs. Carebridge counselors can assist in the following areas:

- Childcare
- College planning
- Financial planning
- Stress management
- Eldercare
- Adoption information
- Relocation concerns
- Continuing education

Call toll free, 1-800-437-0911 for assistance from a Carebridge counselor.

PRE-TAX PARKING

The pre-tax parking benefit provides employees the opportunity to possibly reduce taxes and increase take-home pay since the deducted amount is never taxed. All employees who elect a parking deduction through the parking office are automatically enrolled in the pre-tax parking benefit.

CAFETERIA DISCOUNT

As an UMMC employee, you are eligible for a discount in the hospital cafeteria when you display your employee badge.

SOCIAL SECURITY

UMMC contributes to this government plan in accordance with applicable law. Social Security is designed to provide individuals with retirement income, benefits in case of disability or death and Medicare benefits.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you have the right to continue your medical and dental coverage in the event you leave UMMC or your benefit eligible status changes. Under COBRA, you pay the full cost of these plans plus an additional 2% administrative fee.

***Please note**: This is a summary of the benefits currently available. UMMC reserves the right to modify, amend, suspend or terminate any plan at any time, and for any reason.*

UMMC benefit year begins on July 1st. You will be notified of any changes to existing benefits during the new Resident orientation process or in the Open Enrollment mailing to your home.

Resident Salary Structure for July 1, 2008-June 30, 2009

PGY Level	Annual Salary
PGY-1	$43,919
PGY-2	$46,066
PGY-3	$48,188
PGY-4	$49,685
PGY-5	$51,622
PGY-6	$53,245
PGY-7	$55,179
PGY-8	$57,925

Resident Salary Structure for July 1, 2009-June 30, 2010

PGY Level	Annual Salary
PGY-1	$ 45,237
PGY-2	$47,448
PGY-3	$49,634
PGY-4	$51,176
PGY-5	$53,171
PGY-6	$54,942
PGY-7	$56,834
PGY-8	$59,663