



Summary of Benefits – Interns & Resident – 1-1-2016

BENEFIT	ELIGIBILITY	PROVISIONS
PTO –Paid time off	8+ hrs per week budgeted	PGY1 will have 3 weeks of PTO frontloaded PGY2-4 will have 4 weeks of PTO frontloaded
Life Insurance and AD&D	First of the month after 30 days/budgeted 24 hrs/wk	Basic life insurance equal to one times annual salary.
Supplemental Life Insurance	First of the month after 30 days/budgeted 24 hrs/wk	Additional life insurance for colleague, spouse, and child(ren)
Supplemental Accidental Death and Dismemberment (AD&D)	First of the month after 30 days/budgeted 24 hrs/wk	Additional AD&D insurance for colleague
Medical	First of the month after 30 days/budgeted 24 hrs/wk	BCBS – 3 PPO's Blue Care Network (BCN) HMO
Dental	First of the month after 30 days/budgeted 24 hrs/wk	2 plans to choose from
Vision	First of the month after 30 days/budgeted 24 hrs/wk	2 plans to choose from
Legal Plan	First of the month after 30 days/budgeted 24 hrs/wk	Access to professional legal representation
Flexible spending	First of the month after 30 days/budgeted 24 hrs/wk	Tax-free dollars for expenses in either Health Care or Dependent Care
Short Term Disability	1 st of month after 30 days of employment; 24 hrs/wk	60% of base salary for duration of short- term disability up to 26 weeks. 7 day elimination period
Long Term Disability	1 st of month after 30 days of employment; 24 hrs/wk	After 26 weeks of Short Term Disability; 60% of base salary; May buy up to 66-2/3%
Continuing Medical Education (CME) Days	Upon Employment	PGY1-4 will receive 1 week of CME
Continuing Medical Education (CME)	Upon Employment	PGY1 will receive \$1500 yearly PGY2-4 will receive \$2000 yearly
AOA Dues	Each contract year of training	Colleague receives these funds from the Professional Fees Account through the Medical Education Office
ACLS Training Fees	Each contract year of training	Colleague receives these funds from the Professional Fees Account through the Medical Education Office
License Fees	Each contract year of training	Colleague receives these funds from the Professional Fees Account through the Medical Education Office
Retirement Program	Upon Employment	Defined Contribution – 403(b) plan allows you to save pre-tax for retirement.
Food Stipend	Upon Employment	Receive in paycheck - \$3000 yearly

Additional benefit information www.mybenefits.trinity-health.org
Go to: My Health and Welfare, Mercy Health – Muskegon



Travel Stipend	Upon Employment	Receive in paycheck - \$400 yearly
Books	Upon Employment	Receive in paycheck - \$500 yearly