

Benefits at a Glance

Family Medicine Residency Program

COMPENSATION		
Family Medicine Residency Physicians are salaried, paid every two weeks. Annual salary is as follows:		
	Resident Year	Annual Salary
	PGY1	\$65,624
	PGY2	\$68,905
	PGY3	\$72,350
BENEFIT	EMPLOYEE COST SHARE	GENERAL INFORMATION
Vacation		3 weeks
Personal /Sick Leave		1 week
Educational Leave		1 week
HEALTH PLANS		
Medical: EPO or PPO	Monthly: Single \$0 – \$47 Emp + Spouse \$69 – \$139 Emp + Child(ren) \$62 – \$129 Family \$96 - \$200	Group health insurance plan provided for eligible employees and dependents. EPO administered by John Muir Physician Network. Closed physician panel. \$20 OV; \$30 OV Specialist. PPO: utilizes Blue Shield of California PPO Network. Three tiered coinsurance.
Prescription Drugs		EPO: \$7 Generic; \$25 Brand (Formulary); \$60 Brand (Non-Formulary) PPO: \$7 Generic; \$25+5% Brand (Formulary); \$60+10% (Non-Formulary)
Vision Plan	\$0 - \$8	\$110 for eye examination. Depending on the prescription, \$85 to \$135 annually for lenses. \$150 every two years for frames. \$150 annually for contacts.
Dental Plans	Single \$0 Emp + Spouse \$4 - \$31 Emp + Child(ren) \$6 - \$34 Family \$20 - \$61	Basic Plan: \$50 Deductible High Plan: \$0 Deductible Annual Max per person: \$1,750 Orthodontia lifetime max per person \$2,000
Life Insurance	Employee Pays for Optional coverage only	Basic Life \$25,000 paid by JMH Basic AD&D \$10,000 paid by JMH
Accidental Death & Dismemberment Ins.		Optional Coverage up to 4 times annual salary; Max \$1M
Long Term Disability (LTD)	Employee Pays for Buy Up options 50% or 60%	Eligible for benefits after a 90 day elimination period. JMH Pays for 40% Base Pay Replacement. May elect 50% or 60% base pay replacement up to a max benefit of \$10,000/month.
Flexible Spending Accounts	Employee	Allows employee to elect pre-tax deductions from salary to pay for childcare expenses and out of pocket medical/dental/vision expenses not covered by health plan.
Health Care & Dependent (Day) Care Reimbursement Accounts		
Voluntary Benefits	Employee	Critical Illness, Legal, Auto/Home, Pet via Payroll Deduction
Defined Benefit Plan	Employer 100%	Monthly financial assistance to supplement Social Security income at retirement age. Vested in plan when you complete 3 years of qualified service.
403b Retirement Savings Fidelity Investments	Employee	Pre-tax or Roth salary deferral options available. Up to IRS Maximum (2016) \$18,000 Under Age 50 \$24,000 Age 50 Catch Up

Lincoln Financial

Employer Matching Contributions after One Year Eligible Service. 50% of employee salary deferral on first 6% deferred.

MISCELLANEOUS BENEFITS

Relocation

New JMH Residents are eligible for reimbursement of relocation expenses including lodging, meals, gas, toll, airfare for Resident, spouse and children, moving van, packing materials, shipping as follows:

Expenses	Reimbursement
East Coast	Up to \$2,500
South & Midwest	Up to \$2,500
West Coast	Up to \$1,500

Education Stipend

Up to \$2,000 per year for cost of a job-related conference or to purchase educational materials such as books or CDs, subject to the approval of the Residency Program Director.

Housing Allowance

John Muir Health will offer a housing allowance to be put toward rent or other housing expenses.

Licensing Fees

John Muir Health pays initial and renewal fees for California medical registration and narcotic licenses (DEA).

Continuing Medical Education

All onsite CME courses sponsored by John Muir Health are open to John Muir Health Medical Residents on a space available basis with the approval of the course instructor and the Resident's Department chair. Registration fees are waived for Residents.

Malpractice Insurance

John Muir Health will obtain and maintain professional liability insurance coverage for a provider with minimum limits of \$1,000,000 per claim and \$3,000,000 annual aggregate.

Cost of USMLE Step III

John Muir Health will reimburse the cost of the USMLE Step III for those who successfully complete prior to graduation.

Food Allowance

Meal vouchers available when working at the hospitals.

Success Sharing

The John Muir Health Success Sharing award is a discretionary bonus paid in recognition of employee contributions toward significant organizational accomplishments, achievement of patient experience targets and meeting/exceeding our financial targets for the year.