

**EXHIBIT A**

**House Officer Salary for Academic Year 2025-2026**

<b>PGY Year</b>	<b>Salary</b>
PGY 1	\$70,966
PGY 2	\$73,815
PGY 3	\$76,775
PGY 4	\$80,048
PGY 5	\$83,269
PGY 6	\$86,958
PGY 7 and above	\$89,566

In addition, each resident and fellow will receive a stipend in the total gross amount of \$2,500 payable in equal installments (quarterly) over the academic year

## **EXHIBIT B**

### **Residency Program Benefits Fact Sheet**

#### **SECTION 1: INSURANCE PROGRAMS**

##### **HEALTH INSURANCE**

Health insurance is effective as of the House Officer's Start Date. The House Officer will have the option to enroll in St. Luke's Employee Health Plan (administered by Capital) or the Capital Blue PPO Plan. As part of both of these health insurance options, a prescription plan is included in the House Officer's coverage. Benefits provided are subject to change as policies of the Hospital are revised.

##### **MEDICAL PROFESSIONAL LIABILITY INSURANCE**

The House Office is eligible for medical professional liability insurance coverage upon House Officer's completion of an application for insurance acceptable to the Hospital's insurance carrier.

##### **DENTAL INSURANCE**

Dental insurance is effective as of the House Officer's Start Date. The dental carrier is United Concordia.

##### **VOLUNTARY VISION INSURANCE**

Vision insurance is effective as of the House Officer's Start Date. The vision carrier is VSP.

##### **VOLUNTARY ACCIDENT INSURANCE**

Accident insurance pays a benefit amount, directly to the insured, based on a covered accidental injury. Accident insurance is not comprehensive medical insurance and does not cover medical expenses.

##### **LIFE INSURANCE**

The House Officer is eligible for group term life insurance coverage effective the first day of the first month following the House Officer's Start Date. The amount of coverage is equal to the House Officer's annual salary.

##### **SUPPLEMENTAL LIFE INSURANCE**

The House Officer is eligible for supplemental life insurance coverage effective the first day of the first month following six (6) months of employment. The House Officer may purchase additional life insurance coverage for themselves, their spouse, and/or children.

##### **SHORT TERM DISABILITY PROGRAM**

The House Officer is eligible for short term disability insurance coverage effective the first day of the first month following six (6) months of employment. Short term disability insurance will pay a portion of the House Officer's weekly earnings should the House Officer become disabled.

##### **LONG TERM DISABILITY INSURANCE**

The House Officer is eligible for long term disability coverage effective the first day of the first month following

six (6) months of employment. Long term disability insurance will pay of portion of the House Officer's monthly earnings should the House Officer become disabled.

## **SECTION 2: TIME OFF BENEFITS**

### **VACATION TIME**

The Hospital will frontload one hundred twenty (120) hours of vacation time at the beginning of each residency year. Vacation time that is not used by the end of a residency year will not roll over to the next residency year. Vacation time that is unused at point of termination or completion of the Residency Program will not be paid out.

### **HOLIDAY TIME**

The Hospital will frontload forty-eight (48) hours of holiday time at the beginning of each residency year. Holiday time that is not used by the end of a residency year will not roll over to the next residency year. Holiday time that is unused at point of termination or completion of the Residency Program will not be paid out.

### **SICK TIME**

Three and 13/100 (3.13) hours of sick time will be accrued on a per pay basis. Sick time is not paid out at point of termination or at point of completion of the Residency Program. See HR policy for additional details.

### **LEAVE OF ABSENCE TIME**

In accordance with ACGME requirements, approved medical, parental and caregiver leave(s) are eligible for six weeks total 100% salary coverage during residency training.

## **SECTION 3: ADDITIONAL BENEFITS**

### **FLEXIBLE SPENDING ACCOUNTS**

- *Dependent Care Spending Account* – Option to establish pre-tax deductions to pay for dependent (child or elder) care expenses.
- *Health Care Spending Account* – Option to establish pre-tax deductions to pay for non-reimbursed medical expenses.

### **PET INSURANCE**

Affordable group rates through Nationwide paid through bi-weekly payroll contributions.

### **DAY CARE**

Childcare centers are located near the Anderson and Bethlehem Campuses who offer competitive rates. Many childcare agencies in the area offer discounts to St. Luke's employees. Back-up childcare service is available at the Sacred Heart Campus.

### **529 COLLEGE SAVINGS PLAN**

Option to participate in a tax-advantage plan which allows the House Officer to save for their child's or grandchild's college education through payroll deductions, if applicable.

### **RETIREMENT PLAN AND CONSULTATION**

Residents and fellows are eligible to participate in the St. Luke's Defined Contribution Plan through Transamerica. St. Luke's makes contributions on your behalf based on years of credited service, starting at 2.5% of your base salary. Additionally, St. Luke's provides its residents and fellows retirement consultation services through Transamerica.

#### TAX SHELTERED ANNUITY PROGRAM

Option to participate in program to supplement retirement income.

#### CREDIT UNION

Option to join a full-service credit union and establish payroll deductions.

#### FREE PARKING

### **SECTION 4: RESIDENT SPECIFIC BENEFITS**

#### HEALTH INSURANCE DISCOUNT

By participating in an annual health risk assessment, the House Officer will earn a Six Hundred Fifty Dollar (\$650) wellness credit.

#### TECHNOLOGY/EDUCATION ALLOWANCE

Incoming House Officers are allowed \$750 to procure a device or mobile phone for use throughout the Residency/Fellowship Program for clinical training. In the event the device chosen has a value greater than the allotted amount, the House Officer's education allowance may be utilized to cover the difference. Any additional amount will be the responsibility of the House Officer. The purchase must be made, and submitted for reimbursement, during the eligibility period defined by the GME office.

House Officers are allowed \$700 per academic year towards Residency Program-related books, journals, subscriptions, educational software, and other minor equipment, including mobile phones, subject to approval by the House Officer's Program Director.

#### LAB COATS

Two (2) lab coats (and/or scrubs) are provided to entering house officers. As the garments wear out, they must be returned in order to obtain a new one.

#### ON-CALL MEAL ALLOWANCE

House officers taking in-house or home call are given an allowance for meals. When house officers are required to remain in the Hospital on weekends for twenty-four (24) hours, they will be given an allowance for the standard three (3) meals.

#### BOARD REVIEW COURSE (Graduating Residents and Fellows)

House Officers in their last year of training are eligible to attend a Board Review Course. The Hospital will provide up to Two Thousand Dollars (\$2,000) to cover the cost of transportation, meals, lodging, and registration for this offering.

#### SCHOLARLY ACTIVITY FUNDS

House officers who have papers accepted at national or regional conferences will be given a travel allowance of up to Two Thousand Dollars (\$2,000) to present the paper or poster. The prior written approval of the Program Director and Chief Graduate Medical Education Officer is required.

EXERCISE FACILITIES

There is no cost if the House Officer joins a St. Luke's Health & Fitness Center. Family members may also be eligible for a discount.

THIRD PARTY INSURANCE PROGRAM ENROLLMENT

If the House Officer is in the last year of training, St. Luke's Health Services will assist in enrolling the House Officer in the major regional Third Party Insurance Programs.

SPOUSAL/PARTNER SUPPORT PROGRAM

One-on-one support for the House Officer's family to find employment and have a smooth transition into the area.

HOUSE OFFICER WELL-BEING ACTIVITIES

Various house officer appreciation events and items, including breakfasts, social events, fun indoor/outdoor activities, and access to St Luke's WellNOW program (<http://wellnow.slhn.org/>).

FINANCIAL EDUCATION

Financial education and planning services are available for all House Officers.

**NOTE:** *Please refer to benefits booklets for specific details pertaining to coverage and eligibility.*

**NOTE:** *There is at least Ten Thousand Dollars (\$10,000) of resident-specific benefits to support house officer education and training.*

**NOTE:** *Benefits may be subject to policy changes. Please consult HR and GME policies for the most up-to-date information.*

I acknowledge that I received the salary and benefits documents and understand that they are subject to change based on HR and GME policy.

Signed \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_