

2011-2012 Resident & Fellow *Salary & Benefits*

BENEFIT	SUMMARY
COMPENSATION	Baystate Medical Center resident and fellow salaries for 2011-2012 are: PG1-\$53,000 PG3-\$58,000 PG5-\$63,100 PG7-\$68,300 PG2-\$55,500 PG4-\$60,600 PG6-\$65,700 PG8-\$70,800
VACATION AND SICK TIME	Residents and fellows receive 4 weeks of paid vacation time and 12 days of sick time (for personal illness) each academic year.
403(b) RETIREMENT PLANS	Baystate Medical Center offers many investment options as part of the voluntary before-tax 403(b) retirement plan that allow contributions for 2011 of up to \$16,500.
PENSION PLAN	A Retirement Contribution Account is established for you after 1,000 hours of employment in a calendar year. Baystate Medical Center contributes a percentage of your pay to your account based on your age and years of service. You are fully vested after employment for at least 1,000 hours in each of 3 calendar years (January-December), which for residents and fellows usually requires employment over 2 academic years (July-June).
TUFTS UNIVERSITY TEACHING APPOINTMENTS	Residents receive a Clinical Associate academic appointment and fellows receive a Clinical Instructor academic appointment from Tufts University School of Medicine.
PROFESSIONAL MEETINGS	Educational leave for professional and education meetings is granted at the discretion of the Program Director and is not deducted from vacation time. Baystate Medical Center provides financial support for residents and fellows who present their research work at professional meetings.
HEALTH CARE PLANS	Baystate Medical Center offers three health insurance plans for its employees and pays a significant proportion of the coverage that is elected. Employee contributions are on a pre-tax basis.
PRESCRIPTION DRUG PLAN	Enrollment in a health care plan includes prescription drug coverage under the MedMetrics Health Partners prescription plan. The employee is only responsible for the co-insurance with the employee's costs capped at a maximum per year.
DENTAL CARE PLANS	Baystate Medical Center offers two Dental Care Plans and pays a significant proportion of the coverage that is elected.
VISION CARE PLAN	Baystate Medical Center offers voluntary Vision Care Plan that includes regular eye examinations, glasses, and contact lenses.
FLEXIBLE SPENDING ACCOUNTS	Baystate Medical Center offers a Health Care Flexible Spending Account that allows an employee to save money using pre-tax deductions to pay for eligible health, dental, and vision expenses not paid under other insurance plans, including deductibles and co-payment costs (up to \$5,000 per year). Baystate Medical Center offers a Dependent Care Flexible Spending Account that allows an employee to save money using pre-tax deductions to pay for eligible dependent care expenses including a babysitter, daycare center, or nursery school (up to \$5,000 per year).
PROFESSIONAL LIABILITY INSURANCE	Baystate Health Insurance Company, Ltd. (BHIC) manages a program of professional liability insurance extending to all professional employees within Baystate Health. BHIC provides coverage, including legal representation, for claims related to your professional activities while an employee in the amounts of \$3,000,000 per occurrence and \$15,000,000 in the aggregate. A purchased umbrella policy provides additional coverage up to a maximum of \$20,000,000. This program includes "tail coverage" for claims made after you leave employment at Baystate Medical Center.

TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	Baystate Medical Center provides basic term life insurance coverage to employees in the amount of 100% of the annual compensation. Employees can purchase supplemental coverage up to 500% of annual compensation. The cost of the supplemental coverage is based on the employee's age. The benefit, including any supplemental coverage purchased, is doubled if death is accidental and tripled if on a common carrier (e.g., bus, train, or plane). The amount of payments for loss of eyes or limbs is determined by the extent of dismemberment.
DISABILITY INSURANCE	Baystate Medical Center provides disability insurance coverage for residents and fellows. If you become disabled during your training, you receive a benefit of \$2,500 per month, until you are no longer disabled or reach the age of 65 years. At the completion of your training, you are eligible to purchase continued disability insurance for yourself with no medical eligibility tests.
LICENSE FEE	Baystate Medical Center pays the fee for a limited state medical license.
PARKING	Free parking and shuttle service is provided for residents and fellows.
SPANISH LANGUAGE TRAINING	An introductory training to Spanish language usage in the medical setting is provided as an option to residents and fellows without charge.
MEAL SUPPORT	Food services are provided 24 hours a day. The main cafeteria is open from 6 am to 7 pm. The Friendly's restaurant off the main foyer is open 24 hours a day and provides made-to-order meals in a casual, family-friendly environment. Residents and fellows receive support for meals while on-call in the hospital.
WHITE COATS AND LAUNDRY SERVICE	Each resident and fellow receives their own set of white coats. Baystate Medical Center provides free laundry service for white coats.
TUITION ASSISTANCE	Financial support of up to \$1,500 per year for tuition and registration expenses incurred as part of a course of study at an accredited university that is directly related to the residency or fellowship training and approved by the Program Director.
EMPLOYMENT ASSISTANCE FOR SPOUSES AND PARTNERS	Human Resources at Baystate Medical Center offers assistance to employee spouses and partners to help identify employment opportunities for them in the Greater Springfield area.
GROUP LEGAL SERVICE PLAN	Baystate Medical Center offers a voluntary Legal Plan that offers low-cost access to a wide variety of personal legal services.
ADOPTION SERVICES	Baystate Medical Center provides reimbursement of up to \$3,000 maximum per adopted child with a limit of two adoptions per calendar year (\$6,000 maximum yearly benefit).
WELLNESS PROGRAMS & FITNESS CENTER	<ul style="list-style-type: none"> • Health Screenings • Nutrition and Weight Management (\$150 reimbursement available) • Tobacco Cessation • Stress Management • Fitness Programs • Employee Fitness Center (\$10.50 biweekly)
WORKLIFE PROGRAMS	<ul style="list-style-type: none"> • Adult Care and Aging • Childcare and Parenting • Financial and Legal Consultation • Group Legal Plan • Employee Discounts • Credit Union • Pet Insurance
BAYSTATE NEIGHBORS PROGRAM	Baystate Neighbors is an ownership program that helps employees who are first time home buyers purchase homes in selected areas in the city of Springfield. Baystate Medical Center offers qualified employees up to \$7,500 each in forgivable loans.