

Addendum A
Iowa Lutheran Hospital
STATEMENT OF STIPENDS AND BENEFITS FOR RESIDENT LEVEL 1

Effective: July 1, 2016

STIPENDS

Resident Level 1 Stipend	\$55,660
Transition Allowance (new residents only)	\$750
Educational Allowance	\$700
Housing Allowance	\$6,200

Additional compensation provided for completion of required new resident orientation June 23-28, 2016. Appropriate federal and state withholdings may be deducted from stipend payments as required by law.

BENEFITS

1. **Licensure**

The hospital shall pay for all licensure needed for the performance of residency duties for the length of time the resident is in the residency program. This includes the Iowa Resident Physician's License and the Iowa Controlled Substances Registration.

If attainment of the Iowa Physician's License is deemed necessary for the performance of residency responsibilities, the hospital shall pay the associated fee.

2. **Insurance**

a. **Liability Insurance.** General and professional liability coverage is provided for residents enrolled in the residency program through a self-insurance plan that currently consists of commercial excess insurance and a self-insured retention. Coverage is subject to the following limitations:

1. Coverage generally applies only to negligent acts and omissions (e.g., with some exceptions, coverage generally excludes intentional acts or contractually assumed liability).
2. Coverage applies only to negligent acts and omissions occurring while the resident is enrolled in the residency program. Upon graduation from the residency program, the hospital provides ongoing claims made coverage for occurrences taking place during the term of the resident physician's appointment in the residency program.
3. Coverage applies only while the resident is engaged in approved clinical practice as part of the residency program and under the supervision of the program director or approved faculty member.
4. The resident is obligated, as a condition of coverage, to assist and cooperate in the defense of claims asserted against the resident. This obligation continues following graduation of the resident from the residency program. The hospital has a self-insured retention limit of \$4 million with a further aggregate retention of \$5 million. Upon termination

of employment, residents are provided continued coverage under the plan for services provided during residency.

- b. Health, Dental and Vision Insurance. Residents are eligible for health, dental and vision insurance coverage, which is effective on July 1 of the current year, if the resident signs-up for coverage within the time frame established by the human resources department. For further information regarding health insurance coverage, the resident should contact the residency coordinator.
- c. Health Insurance Bonus. An annual health insurance bonus that partially funds the cost of a single-coverage health and dental insurance premium is given to each resident. This bonus is provided to all residents regardless of their health insurance carrier.
- d. Medical Reimbursement Plan. Residents and their dependents covered by the available hospital health insurance plan who receive services at Iowa Methodist, Iowa Lutheran, Blank Children's Hospital and Methodist West are eligible to have post-insurance payment balances on medical bills paid through a fully funded medical spending account (Medical Reimbursement Plan). It is the resident's responsibility to ensure that all needed information regarding a claim is provided to the insurance carrier. After the claim is processed and benefits are paid, any remaining balance will be paid by the hospital, subject to the terms and conditions of the health plan. This benefit applies only to services provided by Iowa Methodist, Iowa Lutheran, Blank Children's Hospital, or Methodist West and does not include bills incurred from any other facility, bills resulting from non-covered services, or co-pay balances. Residents must be covered by the hospital's health insurance plan to qualify for this benefit and residents must submit medical bills within the time frame required by the Plan.
- e. Continuation of Group Health Coverage for Qualified Persons (C.O.B.R.A.). Federal law requires the hospital to allow qualified persons to continue group health coverage after it would otherwise end. Refer to the HR Policy and Procedure Manual by searching the DocuCenter for *COBRA – UPHDM HR P&P*.
- f. Life Insurance. A group life insurance policy equal to the resident's annual base earnings, rounded up to the nearest \$1,000, is provided. Residents are also given the option to purchase additional life insurance for self, spouse, and dependent children.
- g. Travel Insurance. All residents receive travel insurance coverage while traveling on residency business.
- h. Short-Term Disability Insurance. Short-term disability insurance coverage is provided to residents at no cost. This ensures that residents will receive 60% of their weekly salary if they are unable to work for at least fourteen days due to a non-work related injury or illness. For complete details refer to the DocuCenter for *Short-term Disability (STD) – UPHDM HR P&P*. Exceptions to this policy are: (1) maximum benefit is 90 days; long-term disability may follow, and (2) eligibility begins July 1 of the current year.

- i. Long-Term Disability Insurance. Long-term disability insurance coverage is provided to residents at no cost. This ensures that residents will receive a minimum of 70 percent of their monthly salary if they are disabled due to illness or accident, on or off the job. There is a 90-day qualifying period. For more information contact Medical Education Administration at 241-6266.
- j. Workers' Compensation. Residents are protected by workers' compensation laws when an injury, occupational disease, or hearing loss arises out of and in the course of residency training. Residents must immediately report any such injury, disease, or hearing loss to the program director and the hospital's Workers' Compensation office. For complete details about workers' compensation, refer to the DocuCenter for *Return to Work Policy – UPHDM HR P&P*.

3. **Leave of Absence**

Residents may apply for a leave of absence for medical reasons, personal (including parental) reasons, military service and jury duty. Residents should note that the leave of absence may impact resident eligibility to sit for specialty board certification examinations. Residents should review current board requirements. See the Graduate Medical Education Committee Policy on Resident Leave of Absence: *Family Medical Leave Act – UPHDM HR P&P*, *Jury Duty – UPHDM HR P&P*, *Military Leave – UPHDM HR P&P*.

4. **Counseling Services**

The personal life and problems of residents are private affairs. However, in the best interests of patient care, it is felt that when a resident's personal problems are affecting his/her training and performance the problem should be resolved. The Employee Assistance Program is an off-site confidential service the residency uses to assist residents and members of their immediate families in resolving problems. For more information refer to the DocuCenter for *Employee Assistance Program – IHDM HR P&P*.

5. **Vacation**

Residents are eligible for 160 hours of paid PTO per academic year. All leave requests must be scheduled with and approved by the program director. PTO balances are not paid out nor are they carried-over from academic year to academic year. Balances will reload 160 hours at the start of each academic year (July 1).

6. **Educational Allowance**

Residents are allocated \$700 per year to attend medical meetings, purchase books, or purchase educational software. The program director must approve all uses of this allowance in advance. All travel arrangements should be made through the residency office.

7. **Library Services**

Library services are provided free to residents and they are welcome to use libraries located on the IMMC/BCH and ILH campuses. Databases for end-user searching are available on the library's web page, including Access Medicine, Natural Standard, MDConsult, OVID Medline and Cochrane. Other services including

literature searches, document retrieval, photocopying and interlibrary loan are also available.

8. **Meals**

Residents will be provided a reasonable amount of meals in the hospital cafeteria while on duty. All meals must be charged in the cafeteria using the identification badge. Meals are limited to residents only and are not provided to anyone else. Resident meal charges are reported to the residency program coordinator each month.

9. **On-call Housing**

Residents will be provided with reasonable housing within the hospital while on call.

10. **Specialty Society Membership**

The residency will cover the cost of residents' membership in a specialty society as selected by the program director.

11. **Lab Coats**

The residency will purchase lab coats for the first year resident. Additional lab coats will be furnished to the resident at the discretion of the program director. The laundering of lab coats is the responsibility of the resident.

12. **Day Care Services**

The UnityPoint Health – Des Moines Child Development Center provides care for children six weeks to five (5) years of age through a variety of day care programs. Residents may enroll their children at the employee rate.

13. **Free On-site Fitness Center**

Residents are eligible to join at NO COST. Spouses and dependents (age 18-24) can now have 24-hour access with the purchase of a \$15 photo ID badge. The Health and Fitness Center located in the Burrwood Building on the IMMC campus and level B, north of the cafeteria on the ILH campus. Employees have 24-hour access to the Fitness Centers. For more information, including individual and family rates, call the Center at 241-6073 at IMMC or 263-5736 at ILH.

14. **Local Fitness Center Reimbursement**

All medical benefit eligible resident physicians who belong to a local fitness center will receive a \$20/per month reimbursement to help defray costs associated with their center's membership. Residents may submit an online form twice per year for reimbursement covering the prior six months.

15. **Enhanced Adoption Assistance**

Resident physicians adopting a child are eligible for a \$4,000 benefit from UnityPoint Health. Residents must provide a notarized statement of expenses and a notarized copy of a court decree for adoption to be eligible for this benefit.

16. **Credit Union**

Two credit unions are available to residents offering the following services: savings, checking, and loans (all through payroll deduction), traveler's checks and IRAs. For more information call 867-2200 (IMMC/BCH) or 263-5651 (ILH).