



OPERATING POLICY

DEPARTMENT: GRADUATE MEDICAL EDUCATION

CATEGORY: GRADUATE MEDICAL EDUCATION

SUBJECT: FINANCIAL SUPPORT FOR RESIDENTS

CODE: GMEC-07

EFFECTIVE: 01/2019

REPLACES: 04/2016

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- A. Residents in Graduate Medical Education programs sponsored by Loma Linda University Health Education Consortium (Consortium) who are paid by the Consortium shall be paid on the basis of the level of appointment. Resident & fellow salaries are set annually.
- B. In addition to salary, the Resident shall be offered the following benefits:
- a) Medical (including vision) and dental plan coverage.
 - b) Professional and general liability coverage for the authorized activities of the resident.
 - c) Group life insurance policy of \$300,000/employee; \$25,000/spouse; \$10,000/each child.
 - d) Long-term disability plan (\$3000/month PGY-1 & 2; \$3500/month PGY-3+). Loan pay-off provision \$225,000 with permanent and total disability. Guaranteed conversion up to \$4,000 with no evidence of insurability upon completion of residency training at the Consortium.
 - e) Disability (short-term) through the state of California SDI, if eligible.
 - f) \$1,000 Educational Fund per contract year within Policy GMEC-27 guidelines.
 - g) Fitness Center membership at the Drayson Center for full-time residents, including spouses & dependent children under the age of 18 (per Drayson Center Policy).
 - h) Retirement Plan: Resident retirement plan consists of two parts:
 - i. MERP-*employer* annual contributions. All eligible employees are automatically enrolled and the Consortium makes contributions to Resident accounts. Residents will become vested into the account according to work hours accrued in the calendar year and the years of service.
 - ii. TSA-403(b)-*employee* elective salary deferrals. Residents may choose to enroll and decide how much to save from each paycheck. There are a broad range of investment choices and Residents are eligible to sign up for the TSA on the 1st of the month following the date of hire.
- C. Other benefits offered to Resident Physicians include:
- a) Moonlighting Opportunities within LLUH for income supplementation, if qualified to participate and with written authorization from the Program Director.
 - b) Resident Vitality & Employee Assistance Program: for confidential psychological counseling sessions.
 - c) Meal tickets provided for each scheduled 24 hour in-house overnight call period.
 - d) Discount cafeteria food purchases of up to 20%.
 - e) Free parking in designated lots.
 - f) Sleep Rooms: available to residents required to stay in house overnight.

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- g) Reimbursement for ride home via taxi, LYFT, UBER if too fatigued to drive home safely (within 30 miles of LLUH) per policy guidelines.
 - h) Cellphone reimbursement: for Residents who use personal cellphones within Policy GMEC-34 guidelines.
 - i) Medical Spanish Online Course: reimbursement to Residents who successfully complete the entire course.
 - j) Living Whole Wellness Programs
 - i. SmartDollar: financial wellness planning (free)
 - ii. Wellness Live: 30 minute wellness webinars
 - iii. Say NOW: one on one dietician services and telephone coaching for weight reduction.
 - iv. Unstuck: cognitive educational groups
- D. Non-funded and/or partially funded positions are not routinely offered but may be approved by the Graduate Medical Education Committee under limited special circumstances.

APPROVED: Daniel Giang; Marilyn Houghton