
RESIDENTS AND FELLOWS

Baystate Health
759 Chestnut Street, Springfield, MA 01199
Compensation and Paid Time Off

**Salary**  
Resident & fellow salaries for the 2019-2020 academic year are:

- PG1- $62,200
- PG2- $64,800
- PG3- $67,600
- PG4- $70,700
- PG5- $73,600
- PG6- $76,900
- PG7- $79,900
- PG8- $83,000

**Paid Time Off (PTO)**  
Residents and fellows receive 4 weeks of paid vacation and 5 days of sick time during each one-year appointment.

**Educational Leave**  
Educational leave is granted for professional and educational meetings at the discretion of the Program Director. The leave is not deducted from your vacation time. Financial support is provided to residents and fellows who present their research work at professional meetings.

Professional Liability Insurance and Licensure

**Professional Liability Insurance**  
Through the Baystate Health Insurance Company, Ltd. (BHIC), a self-insured professional liability program, Baystate provides professional liability insurance to all residents and fellows. This coverage includes legal representation for claims related to your professional activities during employment, 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 Health.

**License Fees**  
Baystate Health covers the cost for a Massachusetts limited medical license.

Health Insurance Benefits

*These benefits become active on the first of the month following your first day of employment. Choose among individual, employee + child, employee + spouse, or family coverage.*

**Medical Insurance**  
Baystate contributes significantly to the cost of the medical insurance plans. Through Health New England (HNE), Baystate offers two medical plans, the *Advantage Plus Medical Plan* and the *HSA Medical Plan*. A spousal surcharge is added to the cost of the team member paycheck contribution if your covered spouse is eligible for coverage through his/her employer. The surcharge can be waived if certain circumstances apply.

- **The Advantage Plus medical plan** is a traditional health plan. In this type of plan, you pay more in your paycheck contribution (premiums) than in an HSA plan, but the deductible is less. If you receive services and providers in the Baystate and Baycare network tier, there is no deductible. Services and prescriptions do have copays and coinsurance, but many services within the Baystate and Baycare network tier have no copay.

- **The HSA medical plan** is a high deductible health plan with a health savings account. In this type of plan, you pay less in paycheck contributions (premiums), but need to meet the deductible first, before the plan begins to pay a portion of the cost. In this plan, you have access to a Health Savings Account to make pre-tax contributions (up to $3,500 per year for individuals and up to $7,000 for families) to pay for qualifying medical expenses now and in the future. Baystate helps to fund your HSA by contributing $400 annually for individual coverage and $800 annually for all other coverage levels. In addition, under the HSA plan, you pay all prescription costs until you meet the medical plan deductible, then co-insurance payments apply. For further information as to how to select a medical plan, visit eWorkplace>Benefits>Medical Insurance

Both Medical Plans Include:
- Preventive care services covered at 100% - no deductible or copay for these services obtained in-network.
- Pharmacy prescription drug coverage.
- Access to telemedicine, medical and behavioral health services through Teladoc. Doctors and clinicians are available 24x7x365 by phone, online video or mobile app.
- Network tiers: You can save on your out-of-pocket health care costs if you select services within the BH/Baycare networks.
- A limit to the amount you have to pay out-of-pocket. This out-of-pocket maximum limits the amount you pay in deductible, copayment and coinsurance costs before the plan begins paying 100% of covered medical expenses.

**Dental Insurance**  
The plans include preventive care as well as basic and major restorative care. The *Value Plan* provides coverage of up to $750 per person per calendar year. The *Choice Plan* provides coverage of up to $2,000 per person per calendar year and orthodontia coverage.

**Vision Insurance**  
Available for purchase to cover eye exams, glasses, and contact lenses with discounts for laser vision correction surgery.
Financial Building Benefits and Support

Retirement Package – 403(b) Plan You are automatically enrolled at 3% of your pay, but you can change the contribution (more, less, or opt out) at any time. Your MassMutual retirement kit will arrive at your home about a month after your hire date.

Your Voluntary Contributions - You can elect any percent of your pay up to $19,000 per year if under age 50 or any percent of pay up to $25,000 per year if age 50+. Contributions can be made to the before-tax account, the after-tax Roth account, or both. Your contributions are immediately 100% vested.

Baystate Matching Contribution - Baystate matches $0.50 for each $1 on the first 4% of your contributions. The maximum match is 2% of your pay. Matching contributions are made biweekly and there is a 3-year vesting requirement.

Baystate Service Years Contribution Baystate makes an additional annual contribution based on your years of service which is provided as a percentage of your pay. Contributions are made each spring and you must be employed on December 31st to receive it. There is a 3-year vesting requirement. (*except for retirement, disability, death or RIF status)

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-10</td>
<td>3%</td>
</tr>
<tr>
<td>11-20</td>
<td>4%</td>
</tr>
<tr>
<td>21+</td>
<td>5%</td>
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Health and Dependent Care Flexible Spending Accounts (FSA) You can begin making pre-tax contributions the first of the month after your date of hire to be used for reimbursement of out-of-pocket healthcare care expenses, including medical, dental and vision. A maximum of $500 from the Health Care FSA is eligible for rollover each year as long as you continue to contribute to the FSA. For dependent care out-of-pocket expenses, you can contribute higher amounts than the Health Care FSA, depending on your tax filing status and Baystate Health’s non-discrimination testing results. Special rules apply if you are enrolled in the HSA plan.

Financial Consultations Financial planners and retirement specialists are available to address debt consolidation, budgeting, estate planning, saving and retirement planning.

529 College Savings Plan An education savings plan to help you set aside funds for future college expenses, offering significant tax benefits and an exceptional degree of control and flexibility. This is a part of the BenefitsPlus offerings.

Income Protection Benefits

Baystate provides income protection, by paying a percentage of your salary for a specified period of time, in the event you are ill or injured and cannot perform the duties of your job. Short-term disability and long-term disability become active on the date of hire, provided you are actively at work.

Short-Term Disability (STD) Baystate covers 50% of your base salary for full-time and part-time team members, up to a maximum weekly benefit of $3,500. This maximum includes the buy-up benefit which is available for purchase.

“Buy-Up” Short-Term Disability 20% additional coverage is available for purchase to supplement your Baystate-provided 50% base coverage. The maximum weekly benefit is $3,500, which includes the base benefit.

Long-Term Disability (LTD) Baystate covers up to 60% of your base salary for full-time residents, up to a monthly maximum of $5,000 after 90 days of disability and until you are no longer disabled or up to normal social security retirement age. At the completion of your training, you are eligible to purchase continued disability insurance for yourself.

Term Life Insurance Baystate covers at least one times the salary for full-time team members and 50% of salary for part-time. This includes an option to purchase additional insurance up to 5 times base salary. This is subject to guaranteed issue maximums. Amounts over $300,000 require medical underwriting.

BenefitsPlus – available for purchase at group discounted rates

Legal Insurance This plan provides coverage for almost any personal legal matter.

Auto Insurance Coverage is available for theft, collision, bodily injury and more.

Homeowner Insurance Coverage is available for both homeowners and renters.

Baystate Health
Together we deliver a higher state of caring®

Identity Protection Insurance  ID Watchdog provides identity theft protection; monitors credit reports, social networks, black market, etc. to protect personal information.

Critical Illness Insurance  Critical Illness insurance pays cash benefits directly to you, if you are diagnosed with a covered disease or condition. You can use this money to pay for any expenses. Designed to complement your medical insurance coverage, not replace it.

Accident Insurance  Accident insurance pays cash benefits directly to you, for covered accidents and injuries. You can use this money to pay for any expenses. Designed to complement your medical insurance coverage, not replace it.

Hospital Confinement Indemnity Insurance  Hospital Indemnity insurance pays a lump-sum benefit for each day you are in the hospital—for whatever reason. You can use this money to pay for any expenses. This is designed to complement your medical insurance coverage, not replace it.

Whole Life Insurance  Coverage is available for one to five times salary, with cash value available to you, your spouse, children, and grandchildren. Medical underwriting is required for some amounts.

Baystate Healthy - Your Well-being and Worklife Benefits

Health Management Tools  Health coaching, digital tools, fitness, nutrition and resiliency programs, tobacco cessation and more!

MyHealth Rewards Incentive  Earn up to $250 and be entered into the monthly grand prize raffle for participating in healthy activities and meeting target health outcomes.

Confidential Counseling  Local counselors available to talk with you or your household members about personal issues you may face, including relationships/conflicts, challenges with children, substance abuse, stress, depression or job-related concerns.

Weight Watchers  Your choice of membership; Community Meetings, At Work or Online.

$150 Reimbursement  Available to HNE plan members for participation in fitness or stress reduction programs.

Childcare and Parenting Resources  Childcare referrals and parenting support.

Eldercare and Aging Resources  Care-planning support for dealing with common concerns and navigating Medicare/Medicaid.

Additional Benefits

Meal Allowance  Provided during required night float, extended day shifts and overnight shifts in-hospital.

White Coat Laundry Service  Complimentary white coats and laundry service is provided.

Parking  Free parking and shuttle service is provided.

Adoption Assistance  Up to $3,000 per child. Maximum $6,000 annually.

Educational Assistance  Reimbursement up to $2,500 for registration, books and coursework from accredited schools.

PerkSpot Discount Center  Thousands of national and local discounts.

Credit Union Membership  Take advantage of lower fees, low interest rates, free checking, and onsite banking.

Contact Us

Please speak with your Baystate Health Recruiter for details or call HRAnswers at 413-794-4747. After you start employment, visit Baystate Health’s employee intranet site to learn more about your benefits:

eWorkplace>Departments>Benefits

The information contained in this document applies to all full-time and part-time team members who are regularly scheduled to work 16 or more hours (or 15 hours or more at Baystate Home Health) a week. This document is intended to provide a summary of key elements of the Total Rewards for most Baystate Health team member positions. In the event there is a discrepancy between this document and the approved complete plan document, the complete plan document will govern.