GME Policy – Stipends and Benefits

PURPOSE

It is the policy of the Graduate Medical Education Committee (GMEC) to establish compensation rates for trainees that is competitive with similar sized programs within the local geographic region. The Stipend Schedule and Benefits Package are reviewed annually by the Graduate Medical Education Committee to ensure they remain appropriate.

PROCEDURE

1. Residents/fellows are paid a stipend to assist in defraying the cost of living and other expenses during training. Stipends are paid by St. Joseph Medical Center (SJMC).

2. Factors that are considered in determining the stipend schedule include but are not limited to:
   a. the institutional budget,
   b. most recent available changes in the cost of living in Kitsap County,
   c. the need to remain competitive with the mean salary for GME institutions within University of Washington Family Medicine Residency Network.

3. Trainees will be paid according to the training year in which they are participating in the ACGME-accredited year and will receive a stipend increase for each additional year of ACGME training. Trainees in any given level of training will be reimbursed at the same rate, and there will be no differentials based upon prior work experience or academic performance.

4. All stipends and the SJMC stipend schedule will be effective for periods not to exceed twelve (12) months, unless otherwise approved by the GME Office.

5. Trainees required to participate in overnight call or to perform other duties related to their residency program past midnight on their last night of service will receive pay and all benefits (including health insurance, professional liability coverage and workers’ compensation) for hours worked past the end date of their appointment agreement.

6. Chief Residents/Fellows
   a. Trainees designated by an accredited program as chief residents will receive an added stipend of $150.00 per month. The GMEC will review documentation pertinent to the chief resident position and approve changes

BENEFITS

The fringe benefit program outlined below is administered by SJMC or its designated agents. Policies related to these benefits are subject to change during the academic year. In the event of a
change in policy, the GME Office will notify residents in writing no later than thirty (30) days prior to such change. More information about each of these benefits may be obtained by contacting the SJMC Human Resources Office directly at 253-627-6958.

1. **Medical, Dental, Basic Life and Long-Term Disability Insurance Benefits**: A Summary of Benefits for Residents and Fellows is available on the GME website for applicants, incoming, and current residents. Incoming residents receive their benefits packets by mail at least 14 (fourteen) days prior to the beginning of resident orientation.
   a. Residents appointed at least 50% FTE (full-time equivalent) for a minimum of six consecutive months and who receive a monthly stipend are eligible for benefits including Medical Coverage, Prescription Drug Coverage, Dental and Vision Coverage, Basic Life Insurance, Accidental Death and Dismemberment Insurance, and Long-Term Disability Insurance Coverage.
   b. Each incoming trainee will have an assigned appointment with a Human Resources Specialist where questions may be answered regarding each benefit option.
   c. Eligible employees may also participate in the Flexible Spending Account or Health Savings Account programs.
   d. Enrolled spouses and children must enroll in the same plan as the eligible employee.
   e. Domestic Partners are eligible for coverage under the plans if there is no other health insurance.
   f. Start of Benefits Coverage: Medical, Dental, Vision, and Flexible Spending Account benefits will begin the first day of the month following 30 days of employment.
   g. Life/AD&D Insurance and Long Term Disability benefits will begin on the first day of the month following 90 days of employment.
   h. Residents who have just completed medical school, another training program, or a position of employment may also be eligible for COBRA through their former school or employer.

2. **Professional Liability Coverage**: Professional liability coverage will be provided at no cost to the Resident. This insurance will cover the Resident’s good faith performance of his/her assigned duties in the training program, which may also include program approved volunteer activities and off-site rotations. The professional liability program operates on an occurrence basis, and coverage includes insurance for claims filed after completion of the training program. In the event a Resident receives a subpoena or any other inquiry regarding a claim, they should notify their Program Director and contact the HMC Office of Risk Management.

   a. The professional liability coverage will not apply to actions, claims or proceedings arising out of acts taken in bad faith. The following are examples of types of conduct which will normally be deemed to have been taken in bad faith: the act was committed with the willful intention of causing injury or harm, or was reckless or malicious in nature; the act was committed in willful violation of law or training site regulations; or the act was committed while under the influence of alcohol or a controlled substance.
b. Coverage may not be provided for “volunteer” activities that are not approved by the Program Director and/or are not part of the training program. The Resident should consult with his/her Program Director for clarification of coverage for proposed volunteer activities in advance of undertaking such activities. Professional liability coverage is not provided by the SJMC for external moonlighting activities, as these activities are outside the scope of the residency program.

c. If SJMC is defending an action involving a Resident, whether the Hospital or the Resident are or are not individually named as defendants, the Resident shall cooperate fully with counsel in handling or resisting the action, claim or proceedings. This obligation shall continue after the Resident leaves the residency program.

3. Workers’ Compensation: The SJMC workers’ compensation program is state insured. The Washington State Department of Labor and Industries (L&I) manages all of the workers’ compensation claims. SJMC faculty, staff, and volunteers are insured for injuries or illnesses that occur while acting within the course and scope of their duties and includes coverage during any out of state rotations. Employees who are injured at work or who believe that their illness is related to their job can file a Labor & Industries claim through a physician’s office, clinic, emergency room or hospital. Questions regarding workers’ compensation should be directed to the Worker’s Compensation Office at 253-944-7559 or JosieJohnson-Stocks@chifranciscan.org.

Resident Wellness and Counseling Services: CHI-Franciscan and SJMC has a robust Employee Assistance Program. To access wellness programs and free counseling services visit our program website at https://www.achievesolutions.net/achievesolutions/en/chi/Content.do?contentId=22357 or call 1-877-679-3819.

4. Emergency/Safe Ride Home Program: If a situation arises where a resident is unable to safely get home at the end of or during his/her shift due to extreme fatigue, illness or the late hour, the resident may use the Emergency/Safe Ride Home Program. This program would provide transportation to the resident’s place of residence via taxi from an approved training site. The GME Office will reimburse 100% of the meter fare (does not include tip) under eligible circumstances as defined in the policy.

5. Sleep Quarters: Residents are provided with sleep quarters at SJMC that are safe, quiet, and private, in order to mitigate fatigue at any time during the day. Call rooms are available in sufficient number for single-occupancy during overnight shifts, extended shifts, or for use after completion of duties to mitigate effects of sleep deprivation while traveling home.

6. Meals: All residents are provided SJMC badges which can access their food allowance (set by individual programs based upon shift/call schedules) at HMC facilities while in-house during working hours and on overnight call assignments.

7. Mobile Communication Devices: Residents are provided a monthly subsidy to purchase a cellular service with text-messaging capacity. Each resident is responsible for maintaining functionality of their device, including maintaining an active line of service so they may be contacted by the program, by colleagues, or by SJMC staff for urgent issues regarding program
administration or patient care. Monthly contact checks will be performed by the GME Office to verify an active line of communication for every resident.

8. Lab Coats and Hospital Scrubs: Each trainee will be provided with 2 (two) physician lab coats at the beginning of residency. Replacement of damaged or unwearable coats will be the responsibility of the Resident. Availability of scrubs and laundry services for scrubs will be provided in accordance with the policies and practices of SJMC.