

Benefits at a Glance

Family Medicine Residency Program

COMPENSATION		
Family Medicine Residency Physicians are salaried, paid every two weeks. Annual salary is as follows:		
	Resident Year	Annual Salary
	PGY1	\$70,636
	PGY2	\$74,172
	PGY3	\$77,854
TIME OFF	GENERAL INFORMATION	
Vacation	3 weeks	
Personal /Sick Leave	1 week	
Educational Leave	1 week	
BENEFIT PLANS	EMPLOYEE COST SHARE	
Medical: HMO or PPO	Monthly:	Group health insurance plan provided for eligible employees and dependents. United HealthCare SignatureValue HMO with Canopy Health network. Members must be a resident of California to enroll. \$20 PCP; \$30 Specialist, \$40 UC, \$250 ER
	Single	\$0 – \$47
	Emp + Spouse/Domestic	
	Partner	\$70 – \$141
	Emp + Child(ren)	\$62 – \$130
	Family	\$98 - \$203
Prescription Drugs	Included in Medical	PPO: Self-insured plan utilizes United HealthCare SelectPlus PPO Network. Three tiered coinsurance for in-network and out-of-network providers. Two deductible plans to choose from. OptumRx Preferred Drug List – 3 Tiers HMO: Retail co-payments of \$7, \$25, or \$60 determined by drug tier, up to 30 day supply. PPO: Retail co-payments of \$7, \$25+5%, or \$60+10% determined by drug tier, up to 30 day supply.
Vision Plan	Single to Family	\$0 - \$8
EyeMed Vision		\$110 for eye examination. Depending on the prescription, \$80 to \$165 annually for lenses. \$150 every two years for frames. \$150 annually for contacts.
Dental Plans	Single	\$0
	Emp + Spouse/DP	\$4 - \$31
Delta Dental of CA	Emp + Child(ren)	\$6 - \$34
	Family	\$20 - \$61
		Basic Plan: \$50 Deductible High Plan: No Deductible Annual Max per person: \$1,750 Orthodontia lifetime max per person \$2,000
Life Insurance	Employee Pays for Optional coverage only	Basic Life \$25,000 paid by JMH Basic AD&D \$10,000 paid by JMH Optional Coverage up to 4 times annual salary; Max \$1M
Accidental Death & Dismemberment Ins.		
Long Term Disability (LTD)	Employee Pays for Buy Up options 50% or 60%	Eligible for benefits after a 90 day elimination period. JMH Pays for 40% Base Pay Replacement. May elect 50% or 60% base pay replacement up to a max benefit of \$10,000/month.
Flexible Spending Accounts	Employee	Allows employee to elect pre-tax deductions from salary to pay for childcare expenses and out of pocket medical/dental/vision expenses not covered by health plan.
Health Care & Dependent (Day) Care Reimbursement Accounts		
Voluntary Benefits	Employee	Critical Illness, Legal, Auto/Home, Pet via Payroll Deduction
Defined Benefit Plan	Employer 100%	Monthly financial assistance to supplement Social Security income at retirement age. Vested in plan when you complete 3 years of qualified service.

403b Savings Plan Service Providers: Fidelity Investments and Lincoln Financial	Employee	Pre-tax or Roth salary deferral options available. Up to IRS Maximum (2020) \$25,500 Under Age 50 \$26,000 Age 50 Catch Up Employer Matching Contributions after One Year Eligible Service. 50% of employee salary deferral on first 6% deferred.								
MISCELLANEOUS BENEFITS										
Relocation New JMH Residents are eligible for reimbursement of relocation expenses including lodging, meals, gas, toll, airfare for Resident, spouse and children, moving van, packing materials, shipping as follows: <table border="0" data-bbox="941 525 1429 651" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Expenses</th> <th style="text-align: center;">Reimbursement</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">East Coast</td> <td style="text-align: center;">Up to \$2,500</td> </tr> <tr> <td style="text-align: center;">South & Midwest</td> <td style="text-align: center;">Up to \$2,500</td> </tr> <tr> <td style="text-align: center;">West Coast</td> <td style="text-align: center;">Up to \$1,500</td> </tr> </tbody> </table>			Expenses	Reimbursement	East Coast	Up to \$2,500	South & Midwest	Up to \$2,500	West Coast	Up to \$1,500
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West Coast	Up to \$1,500									
Education Stipend	Up to \$2,000 per year for cost of a job-related conference or to purchase educational materials such as books or CDs, subject to the approval of the Residency Program Director.									
Housing Allowance	John Muir Health will offer a housing allowance to be put toward rent or other housing expenses.									
Licensing Fees	John Muir Health pays initial fees for California medical registration and narcotic licenses (DEA).									
Continuing Medical Education	All onsite CME courses sponsored by John Muir Health are open to John Muir Health Medical Residents on a space available basis with the approval of the course instructor and the Resident's Department chair. Registration fees are waived for Residents.									
Malpractice Insurance	John Muir Health will obtain and maintain professional liability insurance coverage for a provider with minimum limits of \$1,000,000 per claim and \$3,000,000 annual aggregate.									
Cost of USMLE Step III	John Muir Health will reimburse the cost of the USMLE Step III for those who successfully complete prior to graduation.									
Food Allowance	Meal vouchers available when working at the hospitals.									
Success Sharing	The John Muir Health Success Sharing award is a discretionary bonus paid in recognition of employee contributions toward significant organizational accomplishments, achievement of patient experience targets and meeting/exceeding our financial targets for the year.									