## KAISER PERMANENTE. MID -ATLANTIC STATES INTERNAL MEDICINE RESIDENCY PROGRAM

## PHYSICIAN RESIDENCY BENEFIT COMPARISON

Benefit Physician	Policy & Procedure Manual
Health Insurance (Includes Vision)	<ul> <li>Eligible first of the month following hire date</li> <li>Coverage for individual, spouse/domestic partner, and/or unmarried dependent children under 26 years of age</li> </ul>
Dental Insurance	• Eligibility for dental coverage the first of the month following 3-months of employment
Disability Insurance	<ul> <li>Eligibility for long-term disability the first of the month following 3-months of employment. Not eligible for LTD benefit payments until 6 months of employment is reached</li> <li>Employee would be eligible for short-term disability the first of the month following 3-months of employment</li> </ul>
Life Insurance	<ul> <li>Eligible first of the month following date of hire</li> <li>Employee would be eligible for up to \$1,000,000 in life insurance coverage</li> <li>Eligible for up to \$100,000 in dependent life insurance coverage</li> <li>Eligible for up to \$350,000 in AD&amp;D coverage</li> <li>Eligible for up to \$175,000 in dependent AD&amp;D</li> </ul>
Professional Liability Insurance	Health Plan insures resident's liability through the KP Medical Care Program
<b>Paid Holidays</b> (Nine paid holidays per year)	<ol> <li>New Year's Day</li> <li>Martin Luther King Jr. Day</li> <li>President's Day</li> <li>Memorial Day</li> <li>Independence Day</li> <li>Labor Day</li> <li>Thanksgiving</li> <li>Christmas Day</li> <li>Floating Eve Holiday (Christmas or New Year's)</li> </ol>
Paid-Time-Off	<ul> <li>0-2 years of employment = 21 days</li> <li>3-5 years of employment = 26 days</li> <li>Can be used for vacation or sick leave</li> </ul>
Continuing Education	<ul> <li>Eligible for Education Stipend to attend a conference or purchasing of books, CDs or other educational materials subject to approval by Program Director</li> <li>Follows KPMAS Tuition Reimbursement Policy (\$3,000 annually)</li> </ul>
Education Leave	• 5 days per year for year 2 and 3
Paid Parking	<ul> <li>No cost for parking at inpatient and outpatient training facilities, medical office buildings and hospitals</li> </ul>

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Physician Licensure	<ul> <li>Residents must be licensed to practice in DC, Maryland and Virginia by 25<sup>th</sup> month of residency</li> <li>Licenses and renewals will be reimbursable (State licensure and DEA licensure)</li> </ul>
Certifications	<ul> <li>Eligible for any additional certifications that are necessary to complete the residency program</li> <li>Certification will be reimbursed by KPMAS</li> </ul>
USMLE or COMLEX Step 3	One-time reimbursement for USMLE Step 3 or COMLEX Level 3 fee     upon successful passing of examination
Military Leave	Eligible for military leave
Bereavement Leave	• 3 days of bereavement leave or 5 days (if over 300 miles)
Leaves of Absence	Eligible per ACGME Institutional Requirements and State's Regulationss
Personal Leave	<ul><li>Paid if there is a PTO balance and unpaid after that</li><li>At the discretion of Program Director</li></ul>
Unemployment Insurance	State Unemployment will be followed
Employee Assistance Program	<ul> <li>Confidential, cost-free counseling services</li> <li>Alcohol &amp; Drugs</li> <li>Marital difficulties</li> <li>Family crisis</li> <li>Legal &amp; Financial problems</li> <li>Emotional</li> <li>Other</li> </ul>
Parent Medical Coverage	<ul> <li>Group Health Plan coverage is available for eligible parents, step-parents, parents-in-law and parents of a domestic partner</li> <li>Eligible first of the month after date requirements are met</li> </ul>
Commuter Choice Program	<ul><li>Eligible for program</li><li>Sets aside tax-free dollars for qualified public transportation</li></ul>
Dependent Care Plan	<ul> <li>Eligible for plan participation</li> <li>Contributions of up to \$5,000 pre-tax on an annual basis to pay for eligible dependent care expenses</li> </ul>
Health Care Spending Account	• Contributions of up to \$2,700 pre-tax for health care related expenses. Health Care Spending Account up to \$2,700
KPMAS Activity Program	• Eligible for discounted rates as well as customized packages and other specials on a variety of entertainment venues and events, travel, gifts, products and services