

**UNIVERSITY OF LOUISVILLE OFFICE OF GRADUATE MEDICAL EDUCATION
FRINGE BENEFITS**

Life Insurance

Term life insurance is provided for all residents, in the amount of \$2000 of life insurance for each \$1000 of annual stipend. Accidental death and dismemberment coverage is included.

Health Insurance

Single and family coverage is available at group rates. Several different plans at varying costs are available to choose from. Residents may choose Premium Conversion, which permits payment of premiums with pre-tax dollars. Flexible Spending Accounts also available.

Workers Compensation

All residents are covered by workers compensation for medical expenses and lost work time due to job-related illness or injury.

Disability Insurance

Long-term disability insurance is provided for residents, free of charge. Residents have the option of converting the coverage from group to individual at the end of their training, and the option of purchasing additional coverage at very reduced rates.

Malpractice Insurance

Coverage is provided for all residents by either the University of Louisville or by the hospitals to which residents are assigned. This coverage applies to all assigned rotations that are part of residency training, as detailed on the reverse side of the resident agreement. (See Section XIX, Malpractice Coverage).

Dental Care and Coverage

The Faculty Practice Office in the Outpatient Care Center will provide annual examination, including cleaning and up to four bitewing x-rays, to residents free of charge. Any additional services are the responsibility of the resident. Residents can call 852-5401 for information. Residents may also purchase, at group rates, dental insurance in both single and family plans.

Employee Assistance Program

An Employee Assistance Program (EAP) is available to residents and fellows at no charge and provides confidential counseling, assessment and referral services. The program deals with the broad range of issues such as emotional/behavioral, family and marital, alcohol and/or drug, financial, legal, and other personal problems. These services are provided by the Human Development Company.

Medical Licensure

Kentucky state law requires that all PGY-2 and above trainees be licensed to practice medicine in the state of Kentucky. The fee for the initial training license is paid by the Graduate Medical Education Office for the PGY-1's who continue as PGY-2's in U of L programs.

Campus Health Service Office

Hepatitis B immunization and an annual TB skin test are required and furnished free of charge to all residents. The Campus Health Services Office provides minor urgent medical care and immunizations, including boosters and TB testing. Personal counseling is also available. The Campus Health Services Office also serves as an on-site treatment facility for workers compensation related injuries and exposures including needle sticks, and as the repository of resident immunization

records and exposure data. The office is staffed by board certified faculty physicians and faculty nurse practitioners who have extensive primary care and occupational exposure experience.

Vacation (Annual Leave)

All postgraduate physicians are entitled to 28 calendar days of vacation for each twelve-month period.

Lab Coats

Lab coats are provided by departments for residents at the beginning of their training.

Library Privileges and Services

Residents have library privileges at the medical school library (Kornhauser Health Sciences Library) and at all affiliated hospitals. Available services include electronic literature searches and interlibrary loan service. Audiovisual equipment, as well as computers and computer software, are made available to residents through the library. Through the Kornhauser Library's website (<http://library.louisville.edu/kornhauser/>), residents have access to thousands of electronic journals via Medline and online e-journal collections. Residents can search the library's catalog or view a collection of electronic textbooks and reference materials online.

Counseling Services

Professional counseling is available to residents through the Health Sciences Center Campus Health Services. Counseling services are also available through the University of Louisville Employee Assistance Program. See Section III.D (Campus Health Services Office) for additional counseling options.

Recreational Facilities

Free membership to the HSC Fitness Center is available to all HSC residents, students, staff and faculty. The Fitness Center is conveniently located in the Chestnut Street Parking Garage, and includes weight machines, free weights, and 20 pieces of aerobic equipment. Aerobics and yoga classes are also offered. In addition, a swimming pool and recreational facilities on Belknap Campus are also available to residents, through the Intramural and Recreational Sports Office, the Student Activities Center, and Crawford Gymnasium.

Medical and Personal Leave

Paid medical leave up to 90 days is available in cases of extended personal illness. Residents are covered under the Graduate Medical Student Leave Policy, which provides up to 12 weeks unpaid leave for personal or family illness.

Personal leave is available at the discretion of the Program Director.

Maternity/Paternity Leave

Residents are allowed up to 42 days of paid post-partum leave.

Lactation Rooms

Lactation rooms are at various locations on the Health Sciences Campus. Current locations available at <https://louisville.edu/womenscenter/resources/lactation-information>

Health Care and Dependent Care Flexible Spending Accounts

Residents may establish accounts to convert tax-free benefit dollars within the limits established by the IRS. Flexible spending accounts provide pre-tax dollars to be used toward medical, dental, vision, pharmacy, and daycare expenses. The monies are reimbursed to the resident for expenses incurred.

Parking

Parking permits are provided to residents by either their program or the GME office at no cost to the resident.

Retirement Plan

The University of Louisville House Staff are eligible to participate in the 403(b) retirement plan by electing to contribute to the voluntary Employee Supplemental and Roth Additional options. The contributions in the Employee Supplemental and Roth Additional options are not matched by the University.

Greater Louisville Medical Society Membership

The Graduate Medical Education office greatly encourages residents to contribute to their community and improve the future of their profession through leadership and advocacy. In that spirit, the Graduate Medical Education Office is providing membership to the Greater Louisville Medical Society (GLMS) and the Kentucky Medical Association (KMA) at no cost to GME contracted residents and fellows.

Uber Transportation Program

An Uber based transportation service is provided free of charge to U of L residents/fellows.

The purpose of this program is to ensure that all residents & fellows have a safe transportation option if they are too fatigued to return home safely.

Other Benefits

Some departments provide additional benefits to their residents, such as textbooks, professional dues, or funds for travel to educational meetings.