2019-2020 PODIATRY RESIDENT STIPEND AND BENEFITS

Any conflict between statements made in this benefit summary and the plan documents shall be governed by the applicable plan documents. Gundersen may find it necessary to add, modify or change any or all benefits or premium contributions stated herein.

STIPEND:  
R1 $60,000  
R2 $62,000  
R3 $64,000

Housing and pet policy
West Housing Complex
Fifty townhomes are located on the immediate medical center grounds. Rent for these townhomes is $745 per month. All utilities including heat, electricity, water, basic cable, and high-speed internet are paid for by the medical center. The townhomes can be furnished, semi-furnished, or unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, full bathroom, and study/den. All are individually heated and air-conditioned. Garden space is also available.

East Housing Complex
Gundersen also offers 24 newly constructed townhomes near the La Crosse Campus East and Founder’s Buildings. Rent for these townhomes is $915 per month. All utilities including heat, electricity, water, basic cable, and high-speed internet are paid for by the medical center. The townhomes can be furnished, semi-furnished, or unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, one full bathroom, and one half bath. All are individually heated and air-conditioned. There is no garden space at this site, but gardening is available in the West Housing Complex.

Pets are allowed in the West Housing Complex only  
  o  Cats and dogs only  
  o  Limitations:  
    ▪  One dog  
    ▪  Two cats  
    ▪  One cat and one dog  
  o  All pets must be indoor pets and leashed when outside  
  o  Dogs must be less than 75 pounds  
  o  Security deposit will increase by $60  
  o  Rent will increase by $60 per month

We realize that people may choose to live off campus for a variety of reasons, including family size, pets, and the desire to own a home.

Medical insurance
Gundersen Medical Foundation pays the full cost of your medical premium. Choosing a medical plan for you and your family is an important decision. With two plan options – the HMO Plan or the Consumer...
Involved Medical Plan (CIMP) with Cost Share Fund – you have flexibility in selecting a plan that best meets your needs. Coverage begins on your date of hire.

Consumer Involved Medical Plan (CIMP) with Cost Share Fund – both in-network and out-of-network coverage.
In-network - $2,000 deductible + 20% coins up to $2,000. Out of pocket max=$4,000/person.
Out-of-network - $4,000 deductible + 40% coins up to $4,000. Out of pocket max=$8,000/person.
Family out-of-pocket maximums apply for family of more than two.
▪ Cost Share Fund (CSF) pays 50% of deductible and coinsurance. Gundersen funds $1,000 for single coverage or $2,500 for single+dependent and family coverage. Cost Share Fund is pro-rated if enrolling mid-year.
▪ Annual exams, preventive and diagnostic screenings covered at 100% in-network.

HMO Plan – must see in-network providers for benefit coverage.
$500 deductible + 10% coinsurance up to $500 + copays up to $500.
Out of pocket max= $1,500/person or $3,000/family.
▪ Copays for physician office visits.
▪ Annual exams, preventive and diagnostic screenings covered at 100% in-network.

Dental insurance
Single or family coverage is available (monthly premiums apply). The plan pays 100% of preventative services including routine exams and x-rays. The plan pays 70% to 80% for restorative services such as fillings, crowns and bridges, and endodontic services, up to an annual maximum of $1,000 per covered person. Coverage begins on date of hire.

Employee discounts
Each resident, spouse, and any dependent children under the age of 18 receive a 20% discount on all non-insurance covered services at Gundersen. Examples of services include refractive eye surgery, optometry services such as eye wear (including prescription eyeglasses and contacts), cosmetic surgery, hearing aid, and dentures. (Please note: This list is not all-inclusive. Please check with the Gundersen Health Plan for specific details.)

Retirement plan
Eligibility: Employees age 21 or older who work 40 hours or more in a two-week pay period, i.e. must be in position scheduled to work 1,000 hours per year (.5 FTE). Entrance into the plan to begin deferrals is the 1st of the month following 30 days of employment. Thereafter, employees can enroll at any time. Employees may make personal pre-tax or Roth after-tax contributions to the plan.

Summary: Gundersen Health System matches 100% on the first 3% you contribute and $.50 for each dollar up to the next 2% you contribute; therefore if you contribute 5% you can receive a 4% match. The matching contribution is made after each pay period. You may elect to contribute more than 5%. You elect how the funds are invested and are 100% vested immediately. The amount of the voluntary contributions (your personal deferrals) by law is limited to a maximum of $18,500 (2018 limit) and is subject to other IRS limitations as well. Employees who will be at least age 50 by the end of 2018 can contribute an additional $6,000 (2018 limit) to their 401(k) plan. This additional $6,000 is over and above the $18,500 limit. These limits are adjusted annually by the IRS.
**Disability Insurance**
If you are unable to work for more than 14 consecutive days, short-term disability (STD) provides a 60% weekly benefit up to $1,000 per week for up to 75 days. Your cost for STD coverage depends on your basic annual earnings. Long-term disability coverage is paid by Gundersen. The policy goes into effect on date of hire. If you become disabled, benefits of up to $2,000 per month begin after a 90-day waiting period.

**Group life and supplemental insurance**
Gundersen pays the full cost of your basic group life insurance policy. The value is $50,000 matched by an additional $50,000 in the case of accidental death. You may purchase supplemental life insurance up to a maximum of five times your salary at rates in accordance with your age bracket. You may also purchase supplemental life insurance for your spouse and qualifying dependent children. Premiums for all supplemental policies are paid through after-tax payroll deductions.

**Professional liability insurance**
Residents are insured for professional liability under the Gundersen Clinic Professional Liability Insurance Plan, a self-insurance plan approved by the State Office of the Commissioner of Insurance. Coverage is provided on an occurrence basis to limits of $1,000,000/$3,000,000. Excess coverage in an unlimited amount, is provided by law by the Wisconsin Patient’s Compensation Fund. The Gundersen Medical Foundation pays all required premiums and fund contributions for this coverage on behalf of its residents.

**Healthcare and dependent care Flexible Spending Accounts (FSA)**
- **Healthcare FSA**
  Healthcare FSA provides for reimbursement for healthcare expenses not covered by insurance. The minimum contribution is $100 and the maximum contribution is $2,600. When making your contribution elections, estimate the out-of-pocket expenses you expect to incur from July 1 through December 31. If you have money remaining in your account at the end of the plan year, a grace period allows you to be reimbursed for eligible healthcare expenses incurred from January 1 through March 15.

- **Dependent Care FSA**
  Dependent Care FSA provides for reimbursement of daycare expenses for eligible dependents. The minimum contribution is $100 and the maximum contribution is $5,000. The Dependent Care FSA does not offer a grace period.

**Worker’s compensation**
Each resident is covered under Worker’s Compensation.

**Vacation time**
Vacation time includes a maximum of 15 weekdays that may be taken per academic year as either single days or as a one-week block. No more than seven calendar days (including weekend days) are allowed off on any one-month rotation. If approved by the program director, fourteen day (including weekend days) vacations may be arranged by using the last week of one rotation and the first week of the next rotation. (See your specific residency handbook for additional details.)

**Meeting time/allowance**
Resident may receive up to five working days per academic year for educational experiences for the general purpose of maintaining, continuing, or enhancing education, training, or skill level, within his/her field of expertise. (See your specific residency handbook for additional details.) First year residents receive $1,000; second year residents receive $1,600; and third year residents receive $1,800.
per year for meeting and other education expenses (e.g., books). Expenses other than those listed in the guidelines will not be reimbursed (please review and adhere to Gundersen policy GL-1035). Special funds are available for resident paper presentations. You may use up to $900 of your educational allowance monies to purchase an iPad, which is owned by Gundersen Health System and must be returned at the end of your residency.

**Total time away from training**
A maximum of 30 calendar days (including weekend days) per academic year is permitted for time away from training and can be used for job/fellowship interviews, vacation, illness, and family medical leave (HR Policy HR-520). (See your specific residency handbook for additional details.) Training must be extended to make up any absences exceeding 30 days per year as total time away may have repercussions on ability to qualify for board certification, depending upon the specialty's requirements. Resident should consult their respective Board's application materials to verify required number and composition of residency weeks by year.

**Total time away for extended residency**
If residency program is extended, residents may earn two and one half days (including weekend days) away from training per month after completing the first 90 days of the extended residency time. If the residency program is extended until the end of the academic year, residents may earn up to 22.5 days (including weekend days). Of that total time away, two-thirds of the accrued leave time may be used for vacation and the additional one-third can be used for other authorized time away.

**Child care**
Children of residents are eligible to attend a child-care center on the immediate Gundersen grounds, provided openings are available.

**Credit Union**
Residents are eligible for membership in the Gundersen Credit Union.

**Licensure**
Gundersen Health System pays the fee for your Temporary Education Permit (TEP), State of Wisconsin license, and DEA registration.

**Meals**
Residents that take call are provided a $1,800 meal stipend for the academic year.

**Laboratory coats**
Laboratory coats are provided, laundered, and repaired on a regular basis at no cost to you.

**Health Sciences Library**
The Health Sciences Library has been an integral part of Gundersen for more than 40 years. As the second largest hospital library in the state, the collection contains approximately 650 journal titles and 3,000 textbooks. Electronic resources including, Ovid, MD Consult, Micromedex, and Up-To-Date, are available via Gundersen's intranet. You have 24/7/365 access to the main library area by use of your identification badge.

**Parking**
If living off campus, parking is available at no charge in one of the physician lots.
**Sleeping rooms**
Resident may take call from home. Designated call rooms are available to those who choose to take call in-house.

**Exercise facility**
The My Health Room located at the La Crosse Campus is a fully equipped fitness facility offering a wide variety of cardiovascular and weight lifting equipment. Gundersen employees may use the facility at no cost. An array of fitness classes are available and offered at reasonable rates.

**Sports leagues & tickets**
Gundersen Medical Foundation sponsors resident city recreational league teams in various sports. In addition, two season lift tickets are available for use at Mt. La Crosse. Discounted lift passes are offered to spouses, children or guests of the resident.