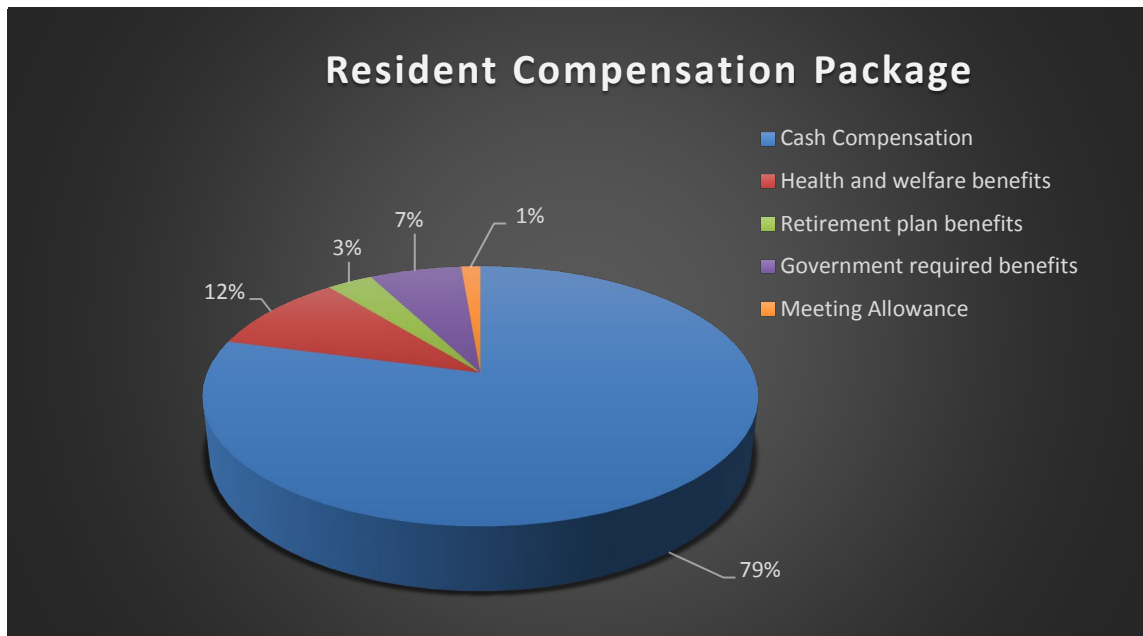


GUNDERSEN MEDICAL FOUNDATION

2019-2020 INTERNAL MEDICINE RESIDENT STIPENDS AND BENEFITS

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

Resident Compensation Package



Cash Compensation

R1	\$60,000
R2	\$62,000
R3	\$64,000
R4	\$66,000

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. Some examples of services to which this discount would apply include refractive eye surgery, optometry services, such as eye wear, including prescription eyeglasses and contacts, cosmetic surgery, hearing aid, and dentures. (Please note that this is not all-inclusive and you should check with Customer Financial Services for specific coverage 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) may contribute. 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 and/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 in your contributions as well as Gundersen's matching contributions and earnings on these amounts. Changes in your contribution percentage and the investment allocation can be made at any time. 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 & 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. The policy goes into effect July 1st. You may also 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 child(ren). 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, Ltd. Professional Liability Insurance Plan, a self-insurance plan approved by the Wisconsin Office of the Commissioner of Insurance. Coverage is provided on an occurrence basis to limits of \$1,000,000/\$3,000,000. Coverage above this primary professional liability insurance, in an unlimited amount, is provided by law by the Wisconsin Injured Patients and Families Compensation Fund. The Gundersen Medical Foundation pays all required premiums and fund contributions for this coverage on behalf of its residents.

Health Care & 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 and normal laws apply.

Wellness Curriculum Time

Four (4) half days will be permitted throughout the academic year to attend to personal wellness as part of the wellness curriculum. All wellness curriculum time must have prior approval by the program director. (See your specific program handbook for additional details).

Time Away from Training

Time away from training includes a maximum of fifteen (15) workdays, which may be taken throughout the academic year. All time away from training must have prior approval by the program director. (See your specific program handbook for additional details).

Meeting Time/Allowance

Each resident may receive up to (5) five working days for educational experiences per academic year for the general purpose of maintaining, continuing, or enhancing his/her education, training, or skill level, within his/her field of expertise. (See your specific program handbook for additional details.) First year residents receive \$1000, second year residents receive \$1,600, third year residents receive \$1,800, and fourth year residents received \$2,000 for meeting and other education expenses (e.g., books). Expenses other than those listed in the policy will not be reimbursed from this allowance (please review and adhere to Gundersen policy GL-1035). Special funds are available for resident paper presentations. Special funds are available for resident paper presentations. You may use up to \$900 of your CME monies to purchase iPad which is owned by Gundersen Health System and must be returned at the end of your residency.

Total Time Away From Training

Additional time away from training beyond the maximum fifteen (15) workdays and meeting time will be per discussion and approval by the program director and review of guidelines of the applicable board certifying body.

Housing

Gundersen Health System offers two, on-campus, housing complex options, based on availability.

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.

Pet policy (pets allowed in West Housing Complex only)

- **ONLY cats and dogs are allowed**
- Quantity limitations:
 - One dog
 - Two cats
 - One cat and one dog
- All pets must be indoor pets and leashed when outside
- Size – dogs must be less than 75 pounds
- There will be an increase of \$60 for a security deposit amount for pet owners
- There will be an increase \$60 per month for pet owners
- Pets will NOT be allowed in East Housing Complex

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 not allowed in the East Housing Complex.**

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.

Additional Benefits

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 to use the Gundersen Credit Union.

Licensure

Your Resident Educational License (REL), State of Wisconsin license, and DEA registration fees are 100% paid for by Gundersen Health System.

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 is an integral part of Gundersen Health System. As the second largest hospital library in the state, the collection contains over 4000 on-line/print journal titles and over 3,000 on-line/print textbooks. Electronic resources including, Ovid, ClinicalKey, Micromedex, LexiComp, VisualDX, 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 immediate physician lots.

Sleeping Rooms

There are designated call rooms in the Heritage Building available for your use when you are on call.

Exercise Facility

Gundersen recently opened the My Health Room located right here on the La Crosse campus. The My Health Room is a fully equipped fitness facility offering a wide variety of cardiovascular and weight lifting equipment. There is no cost for Gundersen employees to use the My Health Room facility. An array of fitness classes are available and offered at very 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 for skiing. Discounted lift passes are offered to spouses, children or guests of the resident.

P.E.E.R. Coaching:

Each resident has available to them P.E.E.R. Coaching. P.E.E.R. Coaching is an opportunity to increase fulfillment, satisfaction, and well-being in your career and personal life. The peer-driven program is designed for you to explore your purpose in life, engage in personal growth, strive for excellence in designing an intentional life, and develop resolve to set and accomplish your goals. In working with a coach, you will identify and focus on your priorities and be supported to live your best life at work and at home. There are short-term and comprehensive coaching available to residents. Discussions can focus on specific issues such as communication challenges, conflict resolution, workflow to more in-depth discussions focusing on values and set goals, your purpose and vision, and creating a map for your future.