

**\$ Annual Salary**

Program Year 1 (PGY1)	\$56,514
Program Year 2 (PGY2)	\$58,714
Program Year 3 (PGY3)	\$60,679
Program Year 4 (PGY4)	\$62,581

Program Year 5 (PGY5)	\$64,996
Program Year 6 (PGY6)	\$68,966
Program Year 7 (PGY7)	\$71,375

**Benefits – January 1, 2020 – December 31, 2020**

Program	Provided By	Benefit
<b>Spectrum Health Benefits Program</b>	Spectrum Health	<p>Fully flexible benefit program designed to provide choices to be secure, healthy and productive.</p> <p><b>CORE BENEFITS</b></p> <ul style="list-style-type: none"> <li>• Life Insurance Life Insurance – 2 x Annual Salary</li> <li>• Short Term Disability – 100% income replacement for up to 26 weeks</li> <li>• Basic Group Long Term Disability – 60% income replacement includes own occupation coverage to age (maximum benefit \$15,000/month)</li> <li>• Individual Long-Term Disability - portable - up to \$2,500/month through Ins Med. *Must work 0.75 or greater FTE.</li> </ul> <p><b>OPTIONAL BENEFITS</b></p> <ul style="list-style-type: none"> <li>• Three Medical Options</li> <li>• Two Dental Options</li> <li>• Vision Plan</li> <li>• Supplemental Life Insurance - \$1 million max</li> <li>• Accidental Death &amp; Dismemberment</li> <li>• Spouse Life &amp; AD&amp;D Options</li> <li>• Three Child Life Options</li> <li>• Long Term Disability Own Specialty/Sub-Specialty</li> <li>• Health and Dependent Care Spending Accounts</li> </ul> <p>Core benefits are provided at no cost to you. In addition, Spectrum Health shares in the cost of medical and dental. <b>Spectrum Health offers one medical plan option at no cost to you if enrolled in the Healthy Lifestyles Program.</b> Refer to the benefit price sheet for costs specific to your needs. Medical plan options include international coverage.</p>
<b>Voluntary Benefits</b>	You	Spectrum Health offers voluntary benefit options through an external partner. You can choose to purchase additional coverage such as group critical illness, universal life, group legal, identity theft, and pet insurance.
<b>Healthy Lifestyles Program</b>	Spectrum Health	Full array of wellness programs including on-site educational classes, athletic club membership discounts and an incentive program that provides a medical premium reduction and cash incentive for living a healthy lifestyle.
<b>Paid Time Off (PTO)</b>	Spectrum Health	20 weekdays of vacation. 3 weeks are selected by you; one week is selected by the program for winter break.
<b>Concierge Services</b>	Spectrum Health	My Concierge is designed to improve work-life balance. Unique and personalized service available such as: schedule personal appointments, coordinate car services, order gifts, research childcare needs. This service includes a minimal convenience fee and the administrative time is subject to taxation.

## 2020 Resident | Fellow Salary and Benefits



Program	Provided By	Benefit
<b>Discount Directory</b>	Spectrum Health	Discounts on products and services at hundreds of local and national businesses. Includes discounts on items such as travel, cell phone plans, fitness equipment, health club memberships, event tickets, housing, and more.
<b>Retirement Plans 403(b)</b>	Spectrum Health & You  Spectrum Health	<p><b>Savings Accounts:</b></p> <ul style="list-style-type: none"> <li>• Employee Voluntary Contribution Account – you contribute a percentage of total pay.</li> <li>• Employer Match – Spectrum Health matches a portion of your contributions</li> </ul> <p><b>Retirement Contribution Account (RCA):</b></p> <ul style="list-style-type: none"> <li>• Spectrum Health contributes based on age and years of service*</li> </ul> <p>*You are 100% vested in the employer match and RCA after three years of employment.</p>
<b>Financial Advisors Office</b>	Spectrum Health	On-site, full service financial and retirement planning. Staffed by registered investment advisors.
<b>Family Care Services</b>	Spectrum Health & You	Full service child care/elder care program. Near site, full service child care center for children ages six weeks through kindergarten. Resource and referral services are also available.
<b>Adoption Assistance</b>	Spectrum Health	Spectrum Health will reimburse a portion of your eligible adoption expenses.
<b>Leaves of Absence</b>	Spectrum Health	Family, medical, parental, personal and military leave.
<b>Employee Assistance Services</b>	Spectrum Health	Provides assistance to you and your family for personal crisis, financial counseling, college planning, legal referrals and more.
<b>Bereavement Pay</b>	Spectrum Health	Up to three days of bereavement pay for immediate family members, one day for extended family members.
<b>Professional Development</b>	Spectrum Health	Educational/professional development allowance.
<b>Professional Liability Insurance</b>	Spectrum Health	Covered benefit.
<b>Other Benefits</b>	Spectrum Health	<ul style="list-style-type: none"> <li>• Lab Coats</li> <li>• Laundry Services</li> <li>• Meal Allowance</li> <li>• Pager</li> <li>• Parking</li> </ul>

Please be advised: This is only intended to be a general overview of the current benefit programs of Spectrum Health and is subject to change. The official plan documents are available in human resources. In the event there is a discrepancy between this document and the plan document, the plan document will prevail. It is the intent of Spectrum Health to continue to offer benefit programs. However, Spectrum Health reserves the right to amend, enhance or terminate benefits on a prospective basis. Updated as of 7.11.2019.