

Charleston Area Medical Center
Graduate Medical Education
Resident Compensation and Benefits at a Glance 2021

BASE SALARIES	Medical/Surgical Residents	
	PG-1	\$51,237.74
	PG-2	\$53,354.39
	PG-3	\$55,156.89
	PG-4	\$57,318.86
	PG-5	\$59,206.85
	PG-6	\$61,253.46
	PG-7	\$63,558.60
	Pharmacy Residents	
	PG-1	\$44,311.63
	PG-2	\$46,084
	Psychology Interns	
		\$30,697
RESIDENT PERFORMANCE BASED COMPENSATION – POTENTIAL EARNINGS DEPEND UPON SEMI-ANNUAL REVIEWS OF RESIDENT PERFORMANCE	Medical/Surgical Residents	\$3,000 Potential additional annual compensation
	Pharmacy Residents	\$2,400 Potential additional annual compensation
	Psychology Interns	\$1,800 Potential additional annual compensation
TRAVEL (one time trip per resident; separate funds available for research related travel upon approval)	One Year Programs	\$500
	Medical/Surgical Programs (PGY2 & above)	\$3,000
MEAL ALLOWANCE	All PG Levels	According to Call Schedule
VACATION LEAVE	All PG Levels	3 weeks (see leave policy in handbook for full details)
SICK LEAVE	All PG Levels	12 days
BEREAVEMENT	All PG Levels	3 days
EDUCATION DAYS	All PG Levels	7 days, maximum
PROFESSIONAL LEAVE FOR INTERVIEWS	All PG Levels	3 days over the residency
MATERNITY LEAVE		Maternity leave will be for a maximum of 6 weeks (non-FMLA eligible) or 12 weeks (FMLA eligible) Use Sick/Vacation/Short Term Disability if eligible or time off without pay.

PATERNITY LEAVE		Would fall under the FMLA guidelines (if eligible) and utilize vacation or time off without pay.
HEALTH CARE (including pharmacy benefit)	Blue Cross Blue Shield	<p><u>PPO</u> (includes pharmacy plan)</p> <p>Employee pays premium (\$70.00 - \$254.00) per pay for non-tobacco users (depending on individual plan option chosen) plus co-pays; tobacco users pay an additional \$40.00 per pay premium.</p> <p><u>HDHP</u> (high-deductible health plan)</p> <p>Employee pays premium (\$34.00-\$128.50) per pay for non-tobacco users depending on plan option chosen. You must pay “first dollar” on any expenses incurred until you meet your deductible. Once the deductible is met the plan begins to cost share with you on expenses.</p> <p>Note: If spouses are offered a health plan through their employer, then spouses are only eligible to enroll on CAMC’s plan for secondary coverage.</p>
DENTAL		Employee pays premium (\$9.75 single; \$19.25 employee plus children; \$18.75 employees plus spouse; \$27.75 family)
VISION		Ranges from \$1.40 per pay for employee to \$4.75 for family.
HEALTH CARE SPENDING ACCOUNT		<p>Tax deferred deductions from paychecks to pay for expenses not covered by a Health Care plan.</p> <p>Debit card system utilized for claims.</p> <p><u>Flexible Spending Account (PPO Plan Only)</u> Max. Contribution allowed \$2,750</p> <p><u>Health Saving Account (HDHP Only)</u> Employee Only - Max Contribution \$3,600</p> <p>Employee +Spouse, Children, or Family coverage – Max Contribution \$7,250</p>
DEPENDENT CARE SPENDING ACCOUNT		Tax deferred deductions from paychecks to pay for Child Care expenses. Max. \$5,000
EMPLOYEE HEALTH SERVICES		Available at all three hospitals.
NAUTILUS		Reduced membership fee.
SHORT TERM DISABILITY	Unum	Income protection at 60% or 75% coverage is available. If a resident elects coverage on day one, there is no waiting period. Certain exclusions, along with a six month preexisting condition may apply. Residents/all employees must use 5 days of leave before eligible to use short term disability.

		75% coverage requires evidence of insurability form and approval by Unum.
LONG TERM DISABILITY	Unum	Long Term Disability (LTD) benefits will be provided to all benefit eligible employees at no cost to the employee. LTD insurance replaces 60% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with a 12 month pre-existing condition limitation, may apply.
BASIC EMPLOYEE TERM LIFE	Unum	1X annual salary (up to \$50,000) paid 100% by CAMC
OPTIONAL TERM LIFE	Unum	Opportunity to purchase additional life insurance.
SPOUSE TERM LIFE INSURANCE	Unum	Opportunity to purchase life insurance on spouse.
CHILD TERM LIFE INSURANCE	Unum	Opportunity to purchase life insurance for children.
ACCIDENTAL DEATH AND DISMEMBERMENT	Unum	Wide range of coverage available.
HOSPITAL INDEMNITY INSURANCE		Opportunity to purchase.
CRITICAL ILLNESS INSURANCE		Opportunity to purchase.
ACCIDENT INSURANCE		Opportunity to purchase.
EMPLOYEE PHARMACY		Payroll deduction and campus delivery service.
401K RETIREMENT PLAN	Fidelity Investments	Automatically enrolled. CAMC will begin to contribute after one year.
CREDIT UNION	2 Blocks from Memorial	Direct checking/savings accounts, payroll deduct loans, Visa credit and debit cards.
PARKING	On Site Location	Free for all residents.
ON-SITE CAFETERIA	All 3 Hospitals	Discounts for employees.
GIFT SHOP	All 3 Hospitals	Payroll deductions available on purchases.
SECURITY	All 3 Hospitals	Escort and auto problem assistance available.
PASTORAL CARE	All 3 Hospitals	Available to employees.
PRIDE CARD		Offers discounts at stores and for services in the Kanawha Valley.
SAVINGS BONDS		Payroll deduction available for investing.
HOUSING		CAMC offers affordable housing options near the Memorial and General hospital campuses.
CALL ROOMS		Call rooms available in all three hospitals.
EMPLOYEE ASSISTANCE PROGRAMS		Available as requested.
WELLNESS PROGRAM		Optional enrollment.