



2026 RESIDENT BENEFITS - AT A GLANCE

	VENDOR	ELIGIBLE	ELIGIBILITY DATE	DETAILS
MEDICAL BENEFITS				
Medical Plan (J1 Visa Resident Only) Shared Cost per pay	ASR	👤	Hire Date	J1 PPO: Single: \$115 Two-Person: \$288 Family: \$382
Medical Plan - Shared Cost per pay	ASR	👤	Hire Date	Traditional PPO: Single: \$83 Two-Person: \$214 Family: \$284 HSA: Single: \$30 Two-Person: \$83 Family: \$111
Dental Plan - Employee Paid per pay	Delta Dental	👤	Hire Date	Single: \$14.30/Two-Person: \$28.30/Family: \$54.08
Vision Plan - Employee Paid per pay	VSP	👤	Hire Date	Single: \$4.05/Family: \$9.16
Employee Patient Care Discount		✓	Hire Date	Refer to Policy 06-003
LIFE AND DISABILITY INSURANCE				
Life and AD & D Insurance	Reliance Std.	✓	31st Day	2 x Annual Salary up to \$300k max Taxable at \$50k
Additional Life Insurance	Reliance Std.	👤	31st Day	Coverage for employee, spouse and children
Long Term Disability	AMA Insurance	✓	31st Day	60% of monthly earnings
SAVINGS & RETIREMENT PLANS				
Flexible Spending Acct (FSA)	EBC Flex	👤	Hire Date	J1 PPO & Traditional PPO Plan IRS maximum amounts
Dependent Care Flexible Spend	EBC Flex	👤	Hire Date	IRS maximum amounts
Health Savings Account (HSA)	Bank or Credit Union	👤	Hire Date	HSA Plan IRS maximum amounts
403(b)/Roth 403(b)	Huntington Bank	👤	Hire Date	1:1 employer match up to 4% in accordance with IRS limits
MISCELLANEOUS BENEFITS				
Educational Expense Reimbursement		✓	Hire Date	PGY1: up to \$1,275 PGY2 & PGY 3: up to \$1,500 PGY4: up to \$1,800 PGY5: up to \$1,900
Physician Coats		✓	Hire Date	Two(2) coats at beginning of PGY1 One coat each additional PGY year if requested.
Malpractice Insurance		✓	Hire Date	\$2M each occurrence; \$12M aggregate per year
Membership Dues		✓	Hire Date	Memberships to appropriate departmental medical assoc.
Mental Health/Lifestyle/Legal/ Financial Support	ComPsych	✓	Hire Date	Short-term, solution focused counseling sessions; all household members
Mental Health Support	AMA Insurance	✓	Hire Date	6 crisis counseling sessions 24/7 access by phone, online, live chat, and text
Bereavement Support Services	Reliance Matrix	✓	Hire Date	3 confidential phone grief counseling sessions for assessment and referral Includes Legal and Financial consults
Travel Assistance	Reliance Matrix	✓	Hire Date	Emergency 24-hour help while traveling
Identity Theft	InfoArmor	👤	Hire Date	Individual Plan No Cost Family Plan Small Cost
YMCA Membership	YMCA of Saginaw	👤	Hire Date	Must show ID badge
PAID TIME OFF				
PTO /ESTA (Earned Sick Time Act)		✓	Hire Date	160 hrs. front-loaded per academic year (72 hrs sick/ESTA, 88 hrs other); no carryover or payout.
Conference Days		✓	Hire Date	Annually if presenting and as approved by Program Director.
ACGME Extended Leave		✓	Hire Date	Up to 6 weeks, once per residency
Jury Duty Leave		✓	Hire Date	Refer to Policy 03-020
Bereavement Leave		✓	Hire Date	Refer to Policy 03-006