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POLICY		
PURPOSE	The purpose of this policy is to define the health and disability insurance provision as well as time off procedures for residents in accordance with ACGME Institutional Requirements and federal and state laws.	
SCOPE	The policy applies to all MHS-sponsored GME residency training programs, both accredited and non-accredited. Note: In addition to being subject to specific policies and procedures required by all applicable accrediting bodies, GME Residents are also subject to policies and procedures applicable to MHS employees generally and enjoy those benefits of employment applicable to MHS employees of comparable classification.	
ACRONYMS	ACGME — Accreditation Council for Graduate Medical Education CAO — Chief Academic Officer CMO (H) — Chief Medical Officer of individual hospitals in MHS CMO (S) — Chief Medical Officer of MHS CPME — Council on Podiatric Medicine DIO — Designated Institutional Official GMEC — Graduate Medical Education Committee IRS — Internal Revenue Service MHS — Memorial Healthcare System OAA — Office of Academic Affairs PD — Program Director RRC — Resident Review Committee	
DEFINITIONS	The term "resident" refers to all medical graduate trainees (interns, residents, fellows) in all postgraduate GME training programs sponsored by MHS.	
PROCEDURES	 Resident Health Benefit MHS will provide health insurance benefits to the residents of MHS-sponsored training programs and their eligible dependents beginning on the first day of employment. Enrollment for a specific insurance plan must occur within the onboarding process; otherwise, the next opportunity to enroll will be during the open enrollment period or when a qualified life event occurs, as defined by the IRS. Open enrollment will occur annually and follow existing MHS policies regarding health insurance and all other voluntary contributory benefits. 	



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Disability Benefits

- 1. Residents are eligible for disability leave hours at the same rate and on the same terms as other eligible employees per MHS HR Policy B-21 Disability Leave Benefits.
- 2. Residents are eligible for coverage for disabilities that arise out of workplace injuries or illnesses pursuant to MHS HR Policy B-07 Workers Compensation Coverage.
- Short-term disability insurance is not an MHS employer-sponsored benefit; however, residents may purchase supplemental coverage through an affiliated vendor.

Paid Leave

All residents will receive an equivalent of 25 paid leave days per training year. Paid leave hours will be available for use upon hire and may be scheduled and used following the resident's Program protocols for scheduling PTO, up until the resident's training end date for the current PGY training year. Accrued, unused paid leave hours will expire at the end of each academic year, will not roll over to the following academic year, and will not be paid out to residents upon termination of employment.

Caregiver / Medical / Parental Paid Leave

Effective as of July 2022, each resident/fellow shall be provided with six (6) weeks of paid leave (240) hours) for the purposes of caregiver, medical or parental leave purposes. Residents/Fellows shall apply for leave by following the steps outlined in Memorial's HR Policies B-20 FMLA and B-16 Leaves of Absence.

Residents/Fellows shall be paid using the following during their leave in the following order:

- Use of all available Parental Leave Pay (if eligible)
- Use 3 Days of Paid Leave
- Use of all available Disability Leave pay (if applicable)
- Use of all but 40 hours of Paid Leave pay

After all other available pay types have been exhausted, if necessary, the remainder of the six weeks (240 hours) shall be paid using Resident Paid Leave hours. Resident Paid Leave hours are available for one leave per resident/fellow program. For instance, if a resident takes a six week leave in their first year of residency and uses all available Resident Paid Leave hours during that leave, they may not use Resident Paid Leave for any other subsequent leave during their residency. However, if a Resident completes their residency program successfully, and continues onto a fellowship program, the 6-week paid leave entitlement is renewed for that subsequent program.

Resident Paid Leave is available upon the date of hire of the resident/fellow. Resident Paid Leave hours are paid at 100% of a resident/fellows' base rate of pay.



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	Resident Paid Leave shall be used concurrently with FMLA and/or other types of Memorial leave, as applicable. Use of Resident Paid Leave does not impact an individual's ability to apply for FMLA leave in the future. Resident Paid Leave may only be used for continuous leaves (3 consecutive days or more) and may not be used intermittently. If a Resident/Fellow remains on leave after 6 consecutive weeks, or exhausts their entitlement to GME Caregiver/Medical/Parental Paid Leave benefit, then MHS Policy B-20 FMLA and/or MHS policy B-18 Leaves of Absence policy remains in effect. Health and disability insurance benefits for residents and their eligible dependents shall continue during any approved medical, parental, or caregiver leave(s) of absence. Unpaid Leave of Absence 1. MHS provides leaves of absence in accordance with federal and state guidelines. These leaves are described in the following system policies: HR Policy B-20 Family and Medical Leave Act
	(FMLA) HR Policy B-19 Military Duty Leave of Absence, HR Policy B-16 Leaves of Absence, and HR Policy E-24 Reasonable Accommodation.
REFERENCES	ACGME Institutional Requirements, effective July, 2022 ACGME Institutional Requirements, effective July, 2018 ACGME Common Program Requirement, effective July 2020 Common Program Requirement, effective July 2023 ACGME Program Specific Requirements – most recent as per RRC specialty MHS Medical Coverage Plan MHS HR Policy B-21 Disability Leave Benefits MHS HR Policy B-09 Paid Leave MHS HR Policy B-07 Worker's Compensation Coverage MHS HR Policy B-20 Family and Medical Leave Act (FMLA)MHS HR Policy B-16 Leaves of Absence MHS HR Policy B-19 Military Duty Leave of Absence MHS HR Policy E-24 Reasonable Accommodation
ORIGINAL ISSUE DATE	May 5, 2015
REVIEW/ REVISION	March 2023; October 2023 May 2024; July 2024



Graduate Medical Education

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POLICY OWNER

Office of Academic Affairs

If any of the statements contained in this policy conflict with any verbal statements or agreements made by any representatives of MHS, then the statements contained in this policy shall control the outcome of any such conflict.

Memorial reserves the right to modify this policy in whole or in part, at any time, at the discretion of the Healthcare System or as required by applicable law, regulation, or governing/accrediting body.

Employees who have questions regarding information contained in this policy should contact the Office of Academic Affairs.

This policy is intended to supplement standard MHS Human Resources ("HR") policies. To the extent that this policy conflicts with any MHS HR policy, the standard HR policy shall govern and control.