

# **2025-2026 Transitional Year Residency Resident Benefit Summary**

## **PURPOSE**

To provide summarized information regarding benefits offered to resident physicians during their training program. Most benefits have a premium cost associated with them. More detailed information is located within the Northwest Healthcare Benefits Guide, the Program Vacation & Leaves of Absence Policy and the Resident Education Fund Policy.

## **Expected Resident Physician salary for 2025-2026 Academic Year**

PGY-1: \$63,500

## **Health, Disability & Life Insurance and Voluntary Benefits**

The health and disability insurance benefits for resident physicians and their eligible dependents begin on the day the resident physician is required to report and continues during any approved sick, parental/caregiver, bereavement, jury duty, and one-time medical leave of absence as long as benefit premiums are satisfied.

### **Health Insurance**

- Blue Cross and Blue Shield of Tennessee Medical Insurance (Premier and Basic Options)
- Delta Dental comprehensive dental coverage
- Vision Service Plan (VSP) optical coverage
- Optum Rx prescription coverage, offering savings on generic and specialty medications

### **Disability Insurance**

- Short-Term and Long-Term Disability Options

### **Life Insurance and Accidental Death & Dismemberment**

- As full time employees, resident physicians will receive Basic Life and Accidental Death and Dismemberment (AD&D) insurance through Prudential.

### **Other Optional/Voluntary Benefits**

- Accident Program
- Critical Illness Program
- Home & Auto Insurance
- Identity Theft Protection
- Legal Assistance Plan
- Flexible Spending Account (FSA)
- 401k, without employer match

### **Time-Off and Leave(s) of Absence**

- 4 weeks paid vacation
- Up to 2 weeks sick leave, available the first day of Orientation
- Up to 6 weeks of One-Time Medical, Caregiver or Parental Leave, available the first day of Orientation and 1 additional week of paid vacation upon Program Director approval

**Educational & Conference Funds**

- PGY-1 residents receive \$1,500 annually. Available funds may be used for books, journals, USMLE Step 3 or COMLEX-USA Level 3 study materials, and other expenses as approved by the program.
- Up to \$1,500 for Medical Conference fees and travel reimbursement, when approved by the program director,
- Other licenses, membership dues or fees not covered, up to \$1,000 per academic year

**In addition to the Resident Education Fund, the training program covers the cost of or will reimburse resident directly for:**

- Required Advanced Life Support (ALS) and Basic Life Support (BLS), as well as Pediatric Advanced Life Support (PALS) or Advanced Trauma Life Support (ATLS) training if appropriate,
- UpToDate, clinical decision support,
- Arizona Postgraduate Training Permit,
- USMLE Step 3 or COMLEX-USA Level 3 examination fee (first attempt),
- Professional Liability/Malpractice Insurance with “tail” coverage,
- Counseling and Psychological Support Services Employee Assistance Program.