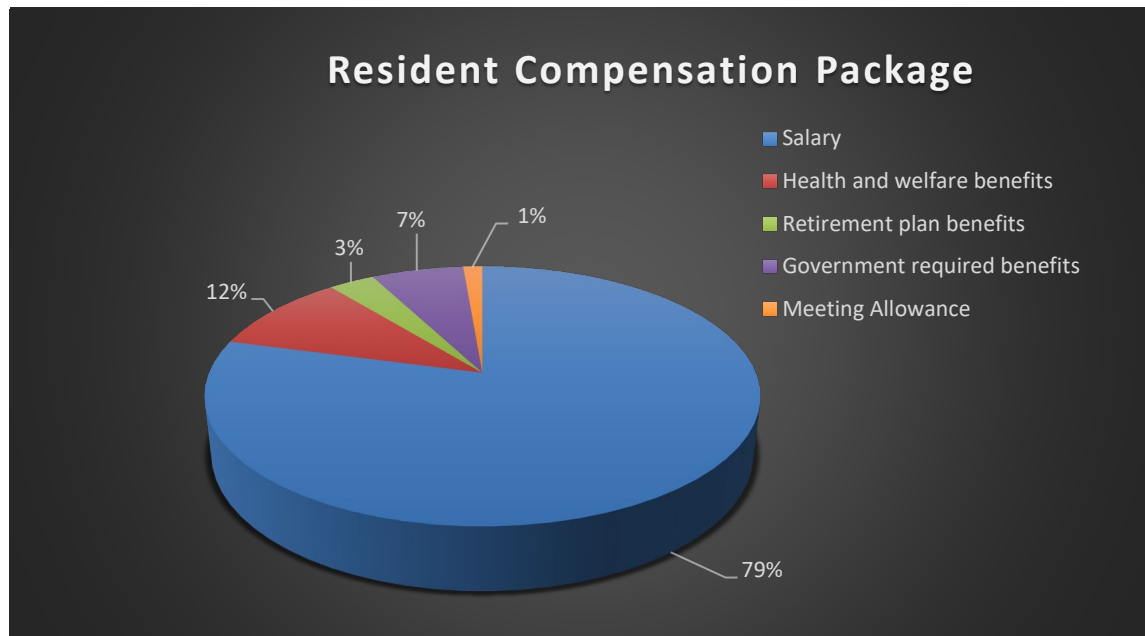


GUNDERSEN MEDICAL FOUNDATION

2024-2025 INTERNAL MEDICINE RESIDENT STIPENDS AND BENEFITS

*Any conflict between statements made in this benefit summary and the plan documents shall be governed by the applicable plan documents. **Gundersen Medical Foundation may find it necessary to add, modify or change any or all benefits or premium contributions stated herein.***

Resident Compensation Package



Salary

R1	\$68,675.25
R2	\$70,297.50
R3	\$72,460.50
R4	\$75,705

Medical insurance

Gundersen Medical Foundation pays the full cost of your medical premium. Choosing a medical plan for you and your family is an important decision. With three plan options you have flexibility in selecting a plan that best meets your needs. Coverage begins on your date of hire.

Consumer Involved Medical Plan (CIMP) with Cost Share Fund – both in-network and out-of-network coverage.

In-network - \$2,000 deductible + 20% coins up to \$2,000. Out of pocket max=\$4,000/person.

Out-of-network - \$4,000 deductible + 40% coins up to \$4,000. Out of pocket max=\$8,000/person.

Family out-of-pocket maximums apply for family of more than two.

- Cost Share Fund (CSF) pays 50% of deductible and coinsurance. Gundersen funds \$1,000 for single coverage or \$2,500 for single+dependent and family coverage. Cost Share Fund is pro-rated if enrolling mid-year.
- Annual exams, preventive and diagnostic screenings covered at 100% in-network.

HMO \$0 Plan – must see in-network providers for benefit coverage.

\$0 deductible + 20% coinsurance up to out-of-pocket max.

Out of pocket max= \$1,500/person or \$3,000/family.

- Copays for physician office visits.
- Annual exams, preventive and diagnostic screenings covered at 100% in-network.

High Deductible Health Plan (HDHP) POS Plan both in-network and out-of-network coverage.

In-network-\$3,000 individual deductible. Out of pocket max=\$6,750/person or \$13,500/family.

Out-of-network-\$6,000 individual deductible. Out of pocket max=\$11,100/person

- Gundersen sponsored Health Savings Account (HSA) with employer contribution.
- Copays apply after deductible is met.
- Annual exams, preventive and diagnostic screenings covered at 100% in-network.

Dental insurance

Single or family coverage is available (monthly premiums apply). The plan pays 100% of preventative services including routine exams and x-rays. The plan pays 70% to 80% for restorative services such as fillings, crowns and bridges, and endodontic services, up to an annual maximum of \$2,000 per covered person. Coverage begins on date of hire.

Employee discounts

Each resident, spouse, and any dependent children under the age of 18 receive a 20% to 30% discount on all non-insurance covered services at Gundersen. Examples of services include refractive eye surgery, optometry services such as eye wear (including prescription eyeglasses and contacts), cosmetic surgery, hearing aid, and dentures. (Please note: This list is not all-inclusive. Please check with the Revenue Cycle Department for specific details.)

Retirement Plan – Salary Deferral 401(K)

Eligibility: Employees age 21 or older who work 40 hours or more in a two-week pay period, i.e. must be in position scheduled to work 1,000 hours per year (.5 FTE). Entrance into the plan to begin deferrals is the 1st of the month following 30 days of employment. Thereafter, employees can enroll at any time. Employees may make personal pre-tax or Roth after-tax contributions to the plan.

Gundersen matches 100% on the first 3% you contribute and \$.50 for each dollar up to the next 2% you contribute, for a maximum contribution of 4%.

You contribute	Gundersen contributes
1%	1%
2%	2%

3%	3%
4%	3.5%
5%	4%

The matching contribution is made after each pay period. You may elect to contribute more than 5%. By law, the voluntary contribution is limited to a maximum of \$20,500 for persons under age 50, and \$27,000 for persons age 50 or older by the end of the year. You are immediately 100% vested in your voluntary contributions and Gundersen's matching contributions. Coverage begins the 1st of the month after 30 days of hire date.

Disability Insurance

If you are unable to work for more than 14 consecutive days, short-term disability (STD) provides a 60% weekly benefit up to \$1,000 per week for up to 75 days. Your cost for STD coverage depends on your basic annual earnings. Coverage begins 1st of month after hire date.

Long-term disability coverage is paid by Gundersen. If you become disabled, benefits of up to \$2,000 per month begin after a 90-day waiting period. Coverage begins on date of hire.

Group life and supplemental insurance

Gundersen pays coverage of 1.5 times annual salary to a maximum of \$250,000. (This benefit is provided at no cost to you except for imputed income tax). You may purchase supplemental life insurance up to a maximum of five times your salary at rates in accordance with your age bracket. You may also purchase supplemental life insurance for your spouse and qualifying dependent children. Premiums for all supplemental policies are paid through after-tax payroll deductions. Coverage begins 1st of month after hire date.

Professional liability insurance

Residents are insured for professional liability under the Gundersen Clinic Professional Liability Insurance Plan, a self-insurance plan approved by the Wisconsin Office of the Commissioner of Insurance. Coverage is provided on an occurrence basis to limits of \$1,000,000/\$3,000,000. Excess coverage in an unlimited amount, is provided by law by the Wisconsin Injured Patient's and Families Compensation Fund. The Gundersen Medical Foundation pays all required premiums and fund contributions for this coverage on behalf of its residents.

Health Savings Account (HSA)

HSA's allow you to pay medical, dental, and vision expenses with pre-tax dollars. Must be enrolled in Gundersen HDHP. Gundersen contributes \$500 for single and \$1,000 for all other tiers to the account. *Pro-rated based on eligibility month. Maximum of \$3,850 for single and \$7,750 for family. Those 55+ can contribute an extra \$1,000/yr. Coverage begins 1st of month after hire date.

Healthcare and dependent care Flexible Spending Accounts (FSA)

- **Healthcare FSA**

Healthcare FSA provides for reimbursement for healthcare expenses not covered by insurance. The minimum contribution is \$100 and the maximum contribution is \$3,050. When making your contribution elections, estimate the out-of-pocket expenses you expect to incur from July 1 through December 31. If you have money remaining in your account at the end of the plan year, you may carryover \$610 from one plan year to the next. Coverage begins 1st of month after hire date.

- **Dependent Care FSA**

Dependent Care FSA provides for reimbursement of daycare expenses for eligible dependents. The minimum contribution is \$100 and the maximum contribution is \$5,000. The Dependent Care FSA does not offer a carryover. Coverage begins 1st of month after hire date.

Worker's Compensation

Each resident is covered under Worker's Compensation and normal laws apply.

Wellness Fund

Each resident will receive a one-time payment of \$500 at the start of the academic year to be used toward wellness activities and products. Wellness activities and products are determined by the resident. Some examples of wellness activities and products may include, but are not limited to fitness/gym memberships, fitness equipment, and personal development. It is the responsibility of the resident to manage their wellness fund expenses.

Educational Fund

Each resident will receive a one-time payment at the start of the academic year to be used for educational expenses. First year residents will receive \$1,000, second year residents receive \$1,600, third year residents receive \$1,800, and fourth year residents receive \$2,000 for educational fund expenses. Some examples of educational expenses may include, but are not limited to meeting, educational butterfly ultrasound, iPad, books, online educational material, and board examinations. It is the responsibility of the resident to manage their educational fund expenses.

Wellness Curriculum Time

Four (4) half days will be permitted throughout the academic year to attend to personal wellness as part of the wellness curriculum. All wellness curriculum time must have prior approval by the program director. (See your specific program handbook for additional details).

Time Away from Training

Time away from training includes a maximum of fifteen (15) workdays, which may be taken throughout the academic year. All time away from training must have prior approval by the program director. (See your specific program handbook for additional details).

Meeting Time/Allowance

Each resident may receive up to (5) five working days for educational experiences per academic year for the general purpose of maintaining, continuing, or enhancing his/her education, training, or skill level, within his/her field of expertise. (See your specific program handbook for additional details.)

Total Time Away From Training

Additional time away from training beyond the maximum fifteen (15) workdays and meeting time will be per discussion and approval by the program director and review of guidelines of the applicable board certifying body.

Housing

Gundersen Health System offers two, on-campus, housing complex options, based on availability.

West Housing Complex

Fifty townhomes are located on the immediate medical center grounds. Rent for these townhomes is \$886 per month. All utilities including heat, electricity, water, and high-speed internet are paid for by the medical center. The townhomes can be furnished or unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, full bathroom, and study/den. All are individually heated and air-conditioned. Garden space is also available.

Pet policy (pets allowed in West Housing Complex only)

- **ONLY cats and dogs are allowed**
- Quantity limitations:
 - One dog
 - Two cats
 - One cat and one dog
- All pets must be indoor pets and leashed when outside
- Size – dogs must be less than 75 pounds
- There will be an increase of \$60 for a security deposit amount for pet owners
- There will be an increase \$60 per month for pet owners
- Pets will NOT be allowed in East Housing Complex

East Housing Complex

Gundersen also offers 24 newly constructed townhomes near the La Crosse Campus East and Founder's Buildings. Rent for these townhomes is \$1066 per month. All utilities including heat, electricity, water, and high-speed internet are paid for by the medical center. The townhomes can be furnished or unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, one full bathroom, and one half bath. All are individually heated and air-conditioned. There is no garden space at this site but, gardening is available in the West Housing Complex. **Pets are not allowed in the East Housing Complex.**

We realize that people may choose to live off campus for a variety of reasons, including family size, pets, and the desire to own a home.

Additional Benefits

Child Care

Children of residents are eligible to attend a child-care center on the immediate Gundersen grounds, provided openings are available.

Credit Union

Residents are eligible to use the Gundersen Credit Union.

Licensure

Your Resident Educational License (REL), State of Wisconsin license, and DEA registration fees are 100% paid for by Gundersen Health System.

Meals

Residents that take call are provided a \$1,800 meal stipend for the academic year.

Laboratory Coats

Laboratory coats are provided, laundered, and repaired on a regular basis at no cost to you.

Health Sciences Library

The Health Sciences Library has been an integral part of Gundersen for more than 45 years. The library's collection contains approximately 2600 online journal titles and 3,200 textbooks. Electronic resources, including ClinicalKey, AccessMedicine, and UpToDate, are available via Gundersen's intranet. You have 24/7/365 access to the main library area by use of your identification badge.

Parking

If living off campus, parking is available at no charge in one of the immediate physician lots.

Sleeping Rooms

There are designated call rooms in the Heritage Building available for your use when you are on call.

Exercise Facility

Gundersen recently opened the My Health Room located right here on the La Crosse campus. The My Health Room is a fully equipped fitness facility offering a wide variety of cardiovascular and weight lifting equipment. There is no cost for Gundersen employees to use the My Health Room facility. An array of fitness classes are available and offered at very reasonable rates.

P.E.E.R. Coaching:

Each resident/fellow has access to the Gundersen P.E.E.R Coaching program. This individualized, confidential coaching experience is an opportunity to increase your fulfillment, satisfaction, and well-being in your career and personal life. This program is designed for you to explore your purpose in life, engage in personal growth, strive for excellence in designing an intentional life, and develop resolve to set and accomplish your goals. In working with one of Gundersen's internal physician coaches, who are specifically trained to coach medical personnel, you will identify and focus on your priorities and be supported to live your best life at work and at home. There are short-term and comprehensive coaching programs available to residents. Discussions can focus on specific issues such as communication challenges, conflict resolution, workflow to more in-depth discussions focusing on values and set goals, your purpose and vision, and creating a map for your future.