



**BAPTIST MEMORIAL MEDICAL EDUCATION**  
**GRADUATE MEDICAL EDUCATION**  
**POLICY AND PROCEDURE MANUAL**

<b>Effective Date:</b> July 2013	<h2>Resident &amp; Fellow Benefits</h2>
<b>Last Review / Revision:</b> June 2020; February 2021; October 2021; April 2022; May 2022; July 2022; September 2022; August 2023, October 2024, March 2025, October 2025	
<b>Reference:</b> <b>BMME.003</b> _____	

**PURPOSE:** To establish a resident and fellow benefits policy that complies with Accreditation Council for Graduate Medical Education (ACGME) and Baptist’s policies and procedures.

**POLICY:** All residents and fellows will receive benefits applicable to their position at Baptist Memorial Medical Education (BMME) when they have successfully been employed by the Baptist system.

**PROCEDURE:** The following pages provide a brief summary of Baptist Memorial Health Care Corporation (BMHCC) benefits programs available to resident/fellow physicians employed in Graduate Medical Education (GME) residency programs within the Baptist system. More detailed information on each of these plans is available in the Human Resources Department or GME Office. Changes to benefits may be made at any time and will be communicated to residents and fellows as soon as practicable.

**Health, Dental, and Vision Benefits**

Baptist offers residents/fellows, their spouses, and dependent children the opportunity to participate in health, dental, and vision plans. All benefits-eligible team members, whether Baptist benefits are desired or not, must schedule a one-on-one appointment with a professional benefits counselor during each enrollment period. If a resident/fellow begins residency on the first day of the month (e.g., July 1st), health, dental, and vision benefits begin on that day.

If a resident/fellow begins residency after the first of the month (e.g., July 2nd), health, dental, and vision benefits begin on the first day of the following month (in this example, August 1st).

If the first day of health insurance eligibility is not the first day that residents/fellows are required to report, then the residents/fellows will be given advance access to information regarding interim coverage so that they can purchase interim coverage, if desired, before the Baptist insurance coverage begins.

**Baptist’s initial insurance coverage requests and changes to health, dental, and life insurance policies due to a “qualifying change in family status” must be received by a Human Resources Representative within thirty (30) days of either employment or the change in status. Any additional expenses incurred due to late submission of required documentation will be the sole financial responsibility of the resident/fellow.**

Annual adjustments may be made during the “open enrollment” period and will be effective on January 1st of the following year.

If an employee terminates employment for reasons other than gross misconduct, the employee may continue coverage as permitted. Additional information about continuation of health care coverage is available through the Baptist Human Resources Department. Health, dental, and vision benefits are not subject to the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985, as amended.

More detailed information is available on the Baptist Intranet website, or you may contact your Human Resources Representative or the Corporate Benefits Department at 901-227-5093.

### **Health Savings Account (HSA)**

For information about HSAs, contact the Human Resources Department or Corporate Benefits Department.

### **Flexible Spending Account (FSA)**

Flexible Spending Accounts (FSAs) offer employees a tax-free way to reimburse themselves for health care and dependent care expenses.

To obtain more information prior to enrolling in an FSA, refer to the FSA handbook, available in the Human Resources Department or Corporate Benefits Department.

### **Social Security**

Baptist shares equally with our employees in contributions toward the United States Social Security Program. This provides retirement as well as death and disability benefits for employees and their dependents.

Details on contribution amounts as well as available benefits may be obtained from the Human Resources Department.

### **Basic Life/AD&D Insurance**

Life insurance and accidental death and dismemberment (AD&D) insurance are available to all full-time employees after ninety (90) days of continuous service.

For information about Basic Life/AD&D Insurance, contact the Human Resources Department or Corporate Benefits Department.

### **Voluntary Life Insurance**

Full-time employees have the opportunity to purchase additional life insurance coverage for themselves as well as coverage for their spouse and/or dependent children.

For information about Voluntary Life Insurance, contact the Human Resources Department or Corporate Benefits Department.

Upon termination of employment or completion of residency or fellowship, an employee may choose to continue coverage.

### **Accident Insurance**

Employees and their families may elect to enroll in the Accident Insurance Plan.

For information about Accident Insurance, contact the Human Resources Department or Corporate Benefits Department.

### **CONCERN: Employee Assistance Program/Mental Health Services**

When employees are effectively managing personal issues, they are generally more productive. To that end, Baptist Employees have access to CONCERN: Employee Assistance Program. This program allows the employee and family access to confidential, cost-free problem-solving help. CONCERN is a resource funded by Baptist to provide assistance for many issues including:

- Marital and family relationships
- Alcohol or drugs
- Emotional concerns
- Grief
- Gambling
- Elder care
- Financial problems

If help is needed, CONCERN counselors will provide informed referrals. Baptist health insurance can help defray treatment costs. CONCERN counselors are licensed or certified, seasoned professionals, and multiple office locations are available.

### **Physician Impairment**

In certain circumstances, Baptist will work with the appropriate state programs to assist residents/fellows with chemical dependency or behavioral issues. All employees must comply with the BMHCC Drug and Alcohol Free Workplace Policy. Consequences of this policy are strictly enforced up to and including termination. See also the BMME GME “Well-Being Policy”.

**Physician Support:** There is a 24/7 Physician on call to provide support and confidential referral: 901-227-3663 (CARE ONE).

### **Long-term or Serious Illness Coverage**

Employees and their families may elect to enroll in any of several programs designed to provide resources and financial assistance during long-term or serious illnesses.

For information about Long-term or Serious Illness Coverages, contact the Human Resources Department or Corporate Benefits Department.

### **Pet Health Insurance**

Pet insurance provides coverage for a wide range of veterinary services, such as wellness visits, vaccinations, surgical procedures, medical care following accidents and illnesses, and more.

For information about Pet Health Insurance, contact the Human Resources Department or Corporate Benefits Department.

### **Liability Insurance**

Baptist is self-insured for medical professional liability coverage at all Baptist Metro facilities. This coverage provides legal defense and protection against awards from claims reported or filed during and after the completion of one’s residency/fellowship if the alleged acts or omissions were within the scope of the education program.

### **Long Term Disability Insurance**

Company-paid long term disability insurance is provided for all residents and fellows. Additional coverage is at the expense of the resident/fellow.

### **Transitional Duty Program**

Baptist provides transitional duty whenever practicable as a benefit to employees who sustain injuries that are work-related. This program allows employees to return to work as quickly as possible in a temporary assignment designed in accordance with the employee’s physical abilities, as determined by his or her physician. Transitional duty facilitates a speedy recovery while allowing the employee to receive the employee’s full salary and remain productive. See Baptist’s Transitional Duty Policy, S.HR 5080.

## **Workers' Compensation**

Workers' compensation may be provided to employees who sustain injuries/illnesses in the course of employment. Work-related incidents should be reported to management immediately so that timely reporting can occur and instructions regarding medical treatment obtained, when appropriate.

Once an incident is reported, it is the responsibility of management to investigate each situation to determine compensability and the nature/cause of the injury or illness so that future occurrences can be avoided.

Baptist adheres to all federal and state regulatory guidelines concerning workers' compensation. Employees and managers should contact their designated Human Resources/Employee Health Representatives to ensure appropriate compliance with said guidelines. If employees are unable to work as a result of an on-the-job injury or illness, benefits will be provided in accordance with state regulations. If available, Sick Pay Benefit should be used during the workers' compensation eligibility determination period.

## **Bereavement (Funeral) Leave**

See the GME Leaves of Absence Policy.

## **Credit Union**

Employees may elect to participate in the Employee Credit Union, which is not an affiliate of BMHCC and is owned, controlled, and managed by its members in compliance with state and federal laws. The credit union offers a convenient way to save money and obtain loans. In addition, it offers major credit cards, Christmas club, auto loans, home loans, IRAs, and a number of other services patterned to individual needs.

## **Meals**

Each hospital will provide a meal plan for residents/fellows in compliance with ACGME requirements. Program coordinators will update residents/fellows regarding meal availability at each hospital.

## **Uniforms**

Each resident/fellow has the opportunity to receive two (2) lab coats per academic year. These coats are available only through a Baptist-selected vendor in specific styles and with specific embroidery options. Residents/Fellows must work with their program coordinator to ensure that a purchase is eligible.

### **On Call/Living Quarters/Laundry**

On-call quarters are available at each Baptist facility in which residents/fellows are required to serve twenty-four (24)-hour shifts. Additionally, each facility has at least one on-call room available for use by residents/fellows who may be too fatigued to return home following the end of a shift. Residents/Fellows are responsible for laundering their own lab coats.

### **Lactation Rooms**

On-call rooms can be used as lactation rooms at each hospital. Program coordinators will notify residents/fellows of other options, if available.

### **Parking**

Parking is provided without charge or funded by Baptist in areas specified by each individual hospital. All Baptist employees are required to comply with the Baptist Parking Policy. Program coordinators will notify residents/fellows of any parking rules specific to a work location.

### **Voting Leave**

Employees are encouraged to vote in all municipal, state, or federal elections and on referendums. Residents/Fellows should consider early voting options to help ensure their ability to participate in elections. If an employee does not have sufficient time prior to a shift's start or after a shift's end to vote in compliance with all applicable regulations, then time off for a specified period may be granted without loss of wages or benefits, though the organization may specify the hours of absence. Any application for leave must be made at least 24 hours before the day of the election. Refer to BMHCC Civic Responsibilities: Jury Duty and Voting Rights Policy, S.HR.5067.01.

### **Leave to Serve Jury Duty**

BMME complies with all applicable state and federal laws regarding jury duty. Refer to BMHCC Civic Responsibilities: Jury Duty and Voting Rights Policy, S.HR.5067.01.

### **Veteran Benefits**

The United States government has established a variety of educational assistance programs for people's serving or who have served in the Armed Forces. Baptist Memorial Medical Education Department is a Certified School Official for veterans' receiving benefits.

Any trainee that has been granted approval to participate in a Post-9/11 GI Bill or Montgomery GI Bill education or training program can receive benefits, it is the trainee's responsibility to notify the GME VA representative of their intention to utilize their VA Benefits. For more information regarding veteran benefits please access the VA website at [Education and Training Home \(va.gov\)](http://www.va.gov)

### **Personal Time off (PTO)**

All residents/fellows receive one hundred, eighty-four (184) PTO hours that are “front-loaded” into the account of each resident/fellow on the first day of each academic year. These hours do not “roll over” to the next academic year. PTO will be automatically applied to holidays unless a resident/fellow is assigned to a curricular duty (clinical or academic) that can be documented in the schedule to show that the resident/fellow was working on assignment. Refer to program-specific policies on leaves of absence for information concerning requests for PTO and when PTO can be taken during curricular assignments. .

### **Sick Pay Benefit (SPB)**

Residents/fellows are allowed a Sick Pay Benefit (SPB), which hours are “front-loaded” into the account of each resident/fellow on the first day of each academic year. For more information please review the BMHCC policy S.HR.5049.09.

SPB will be paid in accordance with the then-current Attendance Standards Policy S.HR.5018.09 from the BMHCC Operations Policy, Procedure, and Guidelines Manual, available via the Baptist Intranet. SPB may not be used to supplement vacation time. Unused SPB is not carried over into the following academic year, and resident/fellows are not paid for unused SPB at the end of an academic year or upon separation from employment. See the GME Leaves of Absence Policy. .

### **Scholarly Benefits and Licensing**

All residents and fellows must be eligible for State Training License, which will be paid for by program. All residents and fellows in programs of 36 months in length will be eligible for reimbursement up to a total of four thousand dollars (\$4,000) towards program specific board review and applicable books, dues and subscriptions. For programs of 48 months in length, the total will be \$4300; for programs 60 months in length, the total will be \$4600. For programs of only 12 months in length, the amount will be program specific and in the program policy. Residents who join a program with advanced standing will have a prorated amount.

The reimbursement can be applied towards academic materials, live or online board review conference(s) or course(s) if approved by the program director and submitted in accordance with the BMHCC Travel Policy, S.FI.3009.09, and in accordance to current IRS rules.

Educational assistance benefits do not include payments for the following items:

- Meals, lodging or transportation.

- Tools or supplies (other than textbooks) that you can keep after completing the course of instruction (for example, educational assistance does not include payments for a computer or laptop that you keep).
- IRS stated exceptions

If time off and reimbursement for travel and lodging are required for invited conference presentations the travel must be preapproved by the Program Director and the Designated Institutional Official (DIO) in ample time for on time registration and travel reservations.

The cost of the USMLE or COMLEX and other board exams required by the program will be reimbursed by Baptist once proof of a passing score is provided to the program coordinator and only if the resident/fellow is employed by Baptist inclusive of the exam completion and receipt of passing score dates.

BMME provides all trainees with the opportunity to increase efforts with scholarly activity and scholarship. We have a scholarly symposium every year, and we have free access to JAMA journals for publication. If a resident would like to pursue other publication journals, it will be at the expense of the resident.

### **GME Fund**

The GME Fund is a resource available to GME Programs to request funds to support presentations and attendance at conferences, provided these activities are approved by the DIO and program directors. This fund is designed to support educational initiatives, enhance training opportunities, and foster professional development among our residents. By providing financial resources, we aim to enrich the overall experience and ensure that all participants have access to valuable tools and resources necessary for their success.

Programs should review the following application details below.

Application details for foundation fund support:

- Name, address, telephone number, and email
- Background information, including history and purpose of the request
- Purpose and objectives of the program
- The amount requested, what the funds will be used for
- Description of the Abstract and Conference of population to be served
- Plans to recognize Baptist's support
- Signed letter from PD

For Additional information please reference the GME Fund Guidelines.

## **Moving**

A one-time reimbursement of up to two thousand dollars (\$2,000) for moving expenses is provided to residents/fellows upon entering the program in accordance with the provisions listed below:

- Relocation to the program site area from greater than thirty (30) miles' distance or thirty (30) minutes' travel time
- Examples of expenses covered will include:
  - Mileage for personal vehicles payable at the then-current rate
  - Moving truck rental fees (excluding any damage to the vehicle) plus fuel costs
  - Storage unit cost for no more than one (1) month
  - Airfare, meal allowance and hotel accommodations for moving purposes only and in compliance with the BMHCC Travel Policy
- Original, itemized receipts are required in the name of **the employee only** (where applicable) for reimbursement

## **Interviews**

When preapproved by the program director, residents/fellows are permitted time off with pay without using PTO to interview for fellowship or employment positions for NO MORE than ten (10) days' absence during one program residency year. If additional time off for interviews is needed, residents/fellows can use PTO if approved by the program director. Special attention must be given to ensure that residents/fellows remain in compliance with specialty board requirements concerning absences.

*Additional program-specific benefits may be available. Please refer to program-specific policies.*

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