

**GME RESIDENT AND FELLOW FRINGE BENEFITS**  
**UNIVERSITY OF LOUISVILLE**  
**SCHOOL OF MEDICINE**

**Life Insurance**

Term life insurance is provided for all residents, in the amount of \$2000 of life insurance for each \$1000 of annual stipend. Accidental death and dismemberment coverage is included.

**Health Insurance**

Single and family coverage is available at group rates. Several different plans at varying costs are available to choose from. Residents may choose Premium Conversion, which permits payment of premiums with pre-tax dollars.

**Workers Compensation**

All residents are covered by workers compensation for medical expenses and lost work time due to job-related illness or injury.

**Disability Insurance**

Long-term disability insurance is provided for residents, free of charge. Residents have the option of converting the coverage from group to individual at the end of their training, and the option of purchasing additional coverage at very reduced rates.

**Malpractice Insurance**

Coverage is provided for all residents by either the University of Louisville or by the hospitals to which residents are assigned. This coverage applies to all assigned rotations that are part of residency training, as detailed on the reverse side of the resident agreement. (See Section XIX, Malpractice Coverage).

**Dental Care and Coverage**

The Faculty Practice Office in the Outpatient Care Center will provide annual examination, including cleaning and x-rays, to residents free of charge. Residents can call 852-5401 for information. Residents may also purchase, at group rates, dental insurance in both single and family plans.

**Medical Licensure**

Kentucky state law requires that all PGY-2 and above trainees be licensed to practice medicine in the state of Kentucky. The fee for the initial training license is paid by the Graduate Medical Education Office for the PGY-1's who continue as PGY-2's in U of L programs.

**Campus Health Service Office**

Hepatitis B immunization and an annual TB skin test are required and furnished free of charge to all residents. The Campus Health Services Office provides minor urgent medical care and immunizations, including boosters and TB testing. Personal counseling is also available. The Campus Health Services Office also serves as an on-site treatment facility for workers compensation related injuries and exposures including needle sticks, and as the repository of resident immunization records and exposure data. The office is staffed by board certified faculty physicians and faculty nurse practitioners who have extensive primary care and occupational exposure experience.

**Vacation (Annual Leave)**

**PGY-1**..... 3 weeks annually  
**PGY-2/above**.....4 weeks annually

At the discretion of the Program Director, an additional 2 weeks may be permitted for personal or educational leave. In addition, Program Directors may grant one additional week vacation to PG-1's.

### **Lab Coats**

Lab coats are provided by departments for residents at the beginning of their training.

### **Library Privileges and Services**

Residents have library privileges at the medical school library (Kornhauser Health Sciences Library) and at all affiliated hospitals. Available services include electronic literature searches and interlibrary loan service. Audiovisual equipment, as well as computers and computer software, are made available to residents through the library. Through the Kornhauser Library's website (<http://library.louisville.edu/kornhauser/>), residents have access to thousands of electronic journals via Medline and online e-journal collections. Residents can search the library's catalog or view a collection of electronic textbooks and reference materials online.

### **Counseling Services**

Professional counseling is available to residents through the Health Sciences Center Campus Health Services. Counseling services are also available through the University of Louisville Employee Assistance Program. See Section III.D (Campus Health Services Office) for additional counseling options.

### **Recreational Facilities**

Free membership to the HSC Fitness Center is available to all HSC residents, students, staff and faculty. The Fitness Center is conveniently located in the Chestnut Street Parking Garage, and includes weight machines, free weights, and 20 pieces of aerobic equipment. Aerobics and yoga classes are also offered. In addition, a swimming pool and recreational facilities on Belknap Campus are also available to residents, through the Intramural and Recreational Sports Office, the Student Activities Center, and Crawford Gymnasium.

### **Medical and Personal Leave**

Paid medical leave up to 90 days is available in cases of extended personal illness. Residents are covered under the Graduate Medical Student Leave Policy, which provides up to 12 weeks unpaid leave for personal or family illness.

Personal leave is available at the discretion of the Department Chair.

### **Maternity/Paternity Leave**

Female residents may use a combination of vacation and personal time to cover up to 42 days of paid post-partum leave. Leave of absence longer than 42 days is taken as unpaid leave. Male residents may use annual leave or unpaid leave under the Graduate Medical Student Leave policy.

### **Dependent Care Spending Account**

Residents may establish an account to convert tax-free benefit dollars within the limits established by the IRS. The monies are reimbursed to the resident for expenses incurred for dependent care of children.

### **Parking**

Resident stipends include an allotment of \$500 to cover the cost of a parking permit. Residents may choose where to purchase their parking permit.

### **Retirement Plan**

The University of Louisville House Staff are eligible to participate in the 403(b) retirement plan by electing to contribute to the voluntary Employee Supplemental and Roth Additional options. The contributions in the Employee Supplemental and Roth Additional options are not matched by the University.

### **Other Benefits**

Some departments provide additional benefits to their residents, such as textbooks, professional dues, or funds for travel to educational meetings.