

ADDENDUM A
Effective: July 1, 2026

FINANCIAL SUPPORT *ACGME Institutional Requirement § IV.C.2.c*

Resident PGY-1 Salary	\$70,367
Transition Allowance (new residents only)	\$750
Educational Book Funds	\$800 per training year
Cafeteria Food Supplement	See Program Coordinator

Additional compensation is provided for completion of required new resident orientation June 15 through June 30, 2026. Appropriate federal and state withholdings may be deducted from stipend payments as required by law.

BENEFITS

1. **Licensure**

The hospital shall pay for all licensure needed for the performance of residency duties for the length of time the resident is in the residency program. This includes the Iowa Resident Physician's License.

2. **Insurance**

a. **Liability Insurance.** *ACGME Institutional Requirement § IV.C.2.f*

General and professional liability coverage is provided for residents enrolled in the residency program through a self-insurance plan that currently consists of commercial excess insurance and a self-insured retention. Coverage begins July 1. Coverage is subject to the following limitations:

- i. Coverage generally applies only to negligent acts and omissions (e.g., with some exceptions, coverage generally excludes intentional acts or contractually assumed liability).
- ii. Coverage applies only to negligent acts and omissions occurring while the resident is enrolled in the residency program. Upon graduation from the residency program, the hospital provides ongoing claims made coverage for occurrences taking place during the term of the resident physician's appointment in the residency program.
- iii. Coverage applies only while the resident is engaged in approved clinical practice as part of the residency program and under the supervision of the program director or approved faculty member.
- iv. The resident is obligated, as a condition of coverage, to assist and cooperate in the defense of claims asserted against the resident. This obligation continues following graduation of the resident from the residency program. The hospital has a self-insured retention limit of \$4 million with a further aggregate retention of \$5 million. Upon termination of employment, residents are provided continued coverage under the plan for services provided during residency.

- b. Health, Dental and Vision Insurance. *ACGME Institutional Requirement § IV.C.2.g*
Residents and their eligible dependents are eligible for health, dental and vision insurance coverage, which is effective on July 1 of the current year, if the resident signs-up for coverage within the time frame established by the human resources department. For further information regarding health insurance coverage, the resident should contact the AskHR Benefits Coordinator.
- c. Health Insurance Bonus.
An annual health insurance bonus that partially funds the cost of a single-coverage health and dental insurance premium is given to each resident.
- d. Continuation of Group Health Coverage for Qualified Persons (C.O.B.R.A.).
Federal law requires the hospital to allow qualified persons to continue group health coverage after it would otherwise end. Refer to the HR Policy and Procedure Manual by searching the Hub for *COBRA – UPHDM HR P&P*.
- e. Life Insurance.
A group life insurance policy equal to the resident's annual base earnings, rounded up to the nearest \$1,000, is provided. Residents are also given the option to purchase additional life insurance for self, spouse, and dependent children.
- f. Disability Insurance. *ACGME Institutional Requirement § IV.C.2.h*
 - i. Short-term disability insurance coverage is provided to residents at no cost. This ensures that residents will receive 60% of normal salary up to \$2,500 per week if unable to work due to a non-work-related injury or illness. Benefits begin to pay after 7 days of disability. For more information contact AskHR. Eligibility begins July 1 of the current year.
 - ii. Long-term disability insurance coverage is provided to residents at no cost. This ensures that residents will receive 60% of normal salary up to \$15,000 per month if unable to work due to a non-work-related injury or illness. Benefits begin to pay after 180 days of disability. For more information contact AskHR. Eligibility begins July 1 of the current year.
- g. Personal Time Off *ACGME Institutional Requirement § IV.C.2.i*
 - i. Vacation - Residents are eligible for 160 hours of paid PTO per academic year. All leave requests must be scheduled with and approved by the program director. PTO is taken in 8-hour increments only. PTO balances are not paid out nor are they carried over from academic year to academic year. Balances will reload 160 hours at the start of each academic year (July 1).
 - ii. Leave of Absence - Residents may apply for a leave of absence for medical reasons, personal (including parental) reasons, military service and jury duty. See the Graduate Medical Education Committee Policy on Resident Leave of Absence: *Family Medical Leave Act – UPHDM HR P&P*, *Jury Duty – UPHDM HR P&P*, *Military Leave – UPHDM HR P&P*. Residents should note that the leave of absence may impact resident eligibility to sit for specialty board certification examinations. Residents should review current board requirements. *ACGME Institutional Requirement § IV.C.2.j*

h. Workers' Compensation.

Residents are protected by workers' compensation laws when an injury, occupational disease, or hearing loss arises out of and in the course of residency training. Residents must immediately report any such injury, disease, or hearing loss to the program director and the hospital's Workers' Compensation office. For complete details about workers' compensation, refer to the Hub for *Return to Work Policy – UPHDM HR P&P*.

3. Counseling Services

The personal life and problems of residents are private affairs. However, in the best interests of patient care, it is felt that when a resident's personal problems are affecting his/her training and performance the problem should be resolved. The Employee Assistance Program is a confidential service the residency uses to assist residents and members of their immediate families in resolving problems. For more information refer to the Hub for *Employee Assistance Program – IHDM HR P&P*.

4. Educational Allowance

Residents are allocated \$800 per year to attend medical meetings, purchase books, or purchase educational material/equipment. The program director must approve all uses of this allowance in advance. For more information, refer to the Educational Stipend policy found in the Resident Handbook.

5. Library Services

Library services are provided free to residents and they are welcome to use libraries located on the IMMC/BCH campus. Databases for end-user searching are available on the library's web page.

6. Meals

A monthly stipend will be provided to supplement the cost of meals in the hospital cafeteria while on extended duty according to Institutional policy. Funds will be loaded in July and January of each academic year. It is the resident's responsibility to manage funds during the six-month intervals. Cafeteria funds are intended as a financial supplement to assist with meals while on extended duty. However, if funds are exhausted before scheduled reloads, residents are expected to pay for meals out of personal funds for the remainder of the six-month interval. All meals must be charged in the cafeteria using the identification badge. Meals are limited to residents only and are not provided to anyone else. Resident meal charges are reported to the residency program each month.

7. On-call Housing

Residents will be provided with reasonable housing within the hospital while on call.

8. Specialty Society Membership

The residency will cover the cost of residents' membership in a specialty society as selected by the program director.

9. Lab Coats

The residency will purchase lab coats or fleece jackets for the first-year resident. Additional lab coats will be furnished to the resident at the discretion of the program director. The laundering of lab coats is the responsibility of the resident.

10. **Enhanced Adoption Assistance**

Resident physicians adopting a child are eligible benefits from UnityPoint Health. For more information, refer to the Hub for *Adoption Assistance Plan*.

11. **401K Retirement Plan**

Resident physicians are eligible to participate in the 401K Retirement benefits. Plans vest after three years with UPHDM, allowing residents to carry matched savings.

SAMPLE