

## Benefits for Residents & Fellows of Corewell Health in West Michigan (40 hours/pp or more)

Program	Who Provides	Eligibility Date	Benefit
Corewell Health West Benefit Program	Corewell Health West provides a full flexible benefit program. A core package is provided at no cost. Residents and fellows may purchase additional benefits through payroll deduction.	The benefit package becomes effective the first of the month following date of hire, medical and disability employment date.	<p>A flexible benefit program which allows residents and fellows to custom design their own benefit package.</p> <p><b>Core Benefits</b></p> <ul style="list-style-type: none"> <li>Life Insurance – 2 x Annual Salary</li> <li>AD&amp;D Insurance – 2 x Annual Salary</li> <li>Short Term Disability – 100% income replacement for up to 26 weeks</li> <li>Basic Group Long Term Disability – 60% income replacement includes own occupation/own specialty coverage to age 65 (maximum benefit \$15,000/month)</li> </ul> <p><b>Optional Benefits</b></p> <ul style="list-style-type: none"> <li>Two Medical Options</li> <li>Two Dental Options</li> <li>Two Vision Options</li> <li>Supplemental Life Insurance – \$1.5 million max</li> <li>Accidental Death &amp; Dismemberment (AD&amp;D)</li> <li>Spouse Life</li> <li>Child Life</li> <li>Long Term Disability Buy-up - 66.67%, up to \$25,000/month</li> <li>Health and Dependent Care Spending Accounts (FSA)</li> <li>Health Savings Account (HSA)</li> </ul> <p><b>Cost:</b> In addition to providing core benefits at no cost, Corewell Health West shares in the cost of the medical, dental and long term disability plans. Refer to the benefit price sheet for costs specific to your needs.</p>
Voluntary Benefits	You	First of the month following 30 days of employment	Corewell Health West offers voluntary benefit options through an external partner. You can choose to purchase additional coverage such as group accident, group hospital, group critical illness in Workday and/or group legal, identity theft, pet insurance, auto insurance and home insurance through the everyday benefits platform at anytime.
Paid Time Off (PTO)	Corewell Health West	Employment date	Vacation: 3 weeks (21 days) selected by you. Winter Break: One week (7 days) selected by the program.
Retirement Plans: 403(b) Plans	Corewell Health West & You (Partnering for your financial future)	Employment date  One year after hire, at least age 18	<p>Residents and fellows have the ability to save for retirement through the employer sponsored plans. Annual IRS limits apply. 2024 IRS limits are \$23,000; \$30,500 if 50 or over and compensation limit of \$345,000. Immediately eligible upon date of hire.</p> <ul style="list-style-type: none"> <li>Contribute a % of total pay or flat dollar amount into the voluntary account plus receive the employer match. Vesting is immediate.</li> <li>Employer match contribution -Corewell Health West matches 50% of your contributions up to 6% of your pay, subject to the annual IRS compensation limit mentioned above, for a maximum employer match of 3% of pay. Match dollars deposited quarterly. 100% vesting after three years of employment.</li> </ul> <p>Employer Service Contribution – Must work 1,000 hours and have one year of employment to enter the plan. Benefit earned is based on years of service. This quarterly contribution ranges from 1% to 3% of base pay. 100% vesting after three years of employment.</p>
My Concierge	Corewell Health West & You	Employment date	A unique concierge service available to employed residents, fellows, physicians and APPs. It is like having a personal assistant that helps you get more done so you can focus on patients and work priorities, spend more time with your family and friends, and find more time in the day.
Family Care Services	Corewell Health West & You	Employment date	<p>Full service childcare/elder care program:</p> <ul style="list-style-type: none"> <li>Near site (GR), full service childcare center for children ages 6 weeks through kindergarten.</li> <li>Resource and Referral – Provides suggestions and assistance in the search for an appropriate provider.</li> </ul> <p>Lactation rooms, private rooms to support residents and fellows who are breastfeeding</p>
Adoption Assistance	Corewell Health West	One year after hire	Corewell Health West will assist residents and fellows with up to \$5,000 for eligible adoption expenses.
Employee Assistance Services	Corewell Health West	Employment date	Provides assistance to residents and fellows and families who need mental health counseling, life coaching, medical advocacy, financial assistance, legal assistance, work/life assistance, personal assistant and college resource.

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Leave of Absence: Family Medical Personal Military Parental	Corewell Health West Corewell Health West Corewell Health West Corewell Health West Corewell Health West	One year after hire After introductory period Employment date Employment date Employment date	Maximum 12 weeks within a 12 month period, inclusive of medical leaves. (Must meet eligibility requirements) Duration of illness, maximum 1 year. Granted for 3 months, upon approval. Leave granted with no loss in benefits. Maximum of 6 weeks
Bereavement Pay	Corewell Health West	Employment date	Up to three days of bereavement pay for cases of immediate family members, one day for extended family members.
Healthy Lifestyles Programs	Corewell Health West	Employment date	Full array of wellness programs including on-site educational classes, athletic club membership discounts, and an incentive program that provides a medical premium reduction and cash incentive for living a healthy lifestyle. Rewards include medical plan premium credits or Lifestyle Spending Account (LSA) with an annual value of up to \$650.
Discount Directory/Discount Program	Corewell Health West	Employment date	Residents and fellows are eligible for discounts on fitness equipment and health club memberships, plus savings on a variety of other products and services. <b>New national discount platform coming in 2024!</b>
Tuition Reimbursement	Corewell Health West	After introductory period	Must be pursuing an approved degree. See policy for additional information.
Professional Development	Corewell Health West	Employment date	Educational/professional development allowance.
Professional Liability Insurance	Corewell Health West	Employment date	Covered benefit.
Other Benefits	Corewell Health West	Employment date	Uniforms, Laundry Services, Meal Allowance, Parking

## Salary for Residents & Fellows of Corewell Health in West Michigan (based on 1.00 FTE, effective July 1, 2024)

Program Year	Salary
Program Year 1 (PGY1)	\$64,722
Program Year 2 (PGY2)	\$67,177
Program Year 3 (PGY3)	\$69,492
Program Year 4 (PGY4)	\$71,465
Program Year 5 (PGY5)	\$74,437
Program Year 6 (PGY6)	\$77,184
Program Year 7 (PGY7)	\$80,707
Program Year 8 (PGY8)	\$83,935
Program Year 9 (PGY9)	\$87,292

*This is only intended to be a general overview of the benefit programs of Corewell Health West and is subject to change. The official plan documents are available in Human Resources. In the event there is a discrepancy between this document and the plan document, the plan document will prevail. It is the intent of Corewell Health West to continue to offer benefit programs. However, Corewell Health West reserves the right to amend, enhance or terminate benefits on a prospective basis. Updated as of 01.2024.*