

# 2026

## Benefits for Residents & Fellows

For: Corewell Health East

At Corewell Health, we're committed to offering a comprehensive Total Rewards package that goes beyond your paycheck as an investment in you. This includes competitive compensation, health and wellness programs, retirement plans, and non-monetary benefits like flexible work options, recognition programs, and learning opportunities to help you grow your career. Our ongoing investment in these areas ensures you have the support and resources you need to thrive—both personally and professionally.

**Effective Date:** Benefits begin date of hire or date of status change.

### Core Benefits: Paid for by Corewell Health

| Benefit               | Details   |
|-----------------------|---|
| Life insurance        | 2 times annual base pay, up to \$1 million.   |
| AD&D insurance        | 2 times annual base pay, up to \$1 million.   |
| Short-term disability | 100% income replacement up to 26 weeks. Once eligible, there is no waiting period for this benefit. |
| Long-term disability  | 60% income replacement (maximum benefit \$15,000/month). Covers annual earnings up to \$300,000.    |

### Optional Benefits: (Corewell Health shares in the cost of the medical and dental plans.)

| Benefit                                   | Details  |
|---|--|
| Medical benefits                          | Three medical plan options through Priority Health.  |
| Supplemental medical benefits             | Group accident, Group hospital indemnity and Group critical illness policies.  |
| Health savings account                    | If you enroll in one of the High-Deductible Health Plans (HDHPs).  |
| Dental benefits                           | Two dental plan options through Delta Dental.  |
| Vision benefits                           | Two vision plan options through VSP.   |
| Supplemental life insurance               | Purchase additional group term life insurance, up to \$1.5 million.  |
| Supplemental AD&D insurance               | Purchase additional group AD&D insurance, up to \$1.5 million.   |
| Spouse life                               | Purchase group term life insurance spouse, up to \$200,000.  |
| Child life                                | Purchase group term life insurance for children, up to \$25,000.   |
| Buy-up long-term disability               | 66.67%, up to \$25,000/month includes own occupation/own specialty coverage. Covers annual earnings up to \$450,000. |
| Health care flexible spending accounts    | Up to IRS limit, before-tax pay to cover any eligible health care expenses.  |
| Dependent care flexible spending accounts | Up to IRS limit, before tax pay to cover any daycare/dependent care expenses, limited highly compensated amounts.    |

## Additional benefits:

| Program                       | Who Provides    | Eligibility / Effective Date                                 | Benefit   |
|-------------------------------|-----------------|--|---|
| Medical plan perks & programs | Corewell Health | First of the month following date of hire or enrollment date | Priority Health medical plans include extra perks like fertility support (Carrot), nutrition (Virta), addiction care (Boulder), GI care (Ayble), plus programs for diabetes, hearing, mental health, and fitness.   |
| Voluntary benefits            | You             | First of the month following date of hire or enrollment date | Voluntary benefits include extra coverage options like accident, hospital, critical illness, legal, life+LTC, plus pet, auto, and home insurance—available anytime.   |
| Paid time off (PTO)           | Corewell Health | Employment date  | <p><b>Vacation:</b> available time off outlined in the GME Vacation, Conference Attendance &amp; Holidays Policy</p> <p><b>Conference Days:</b> available time off outlined in the GME Vacation, Conference Attendance &amp; Holidays Policy</p> <p><b>Sick Days:</b> As needed, per discretion of the Program Director</p> |
| Bereavement pay               | Corewell Health | Employment date  | Up to 5 days bereavement pay, plus travel day; support for emotional, legal, and financial needs via Empathy.   |
| Healthy Lifestyles programs   | Corewell Health | Employment date  | Full array of wellness programs including 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.   |
| BeWell – wellbeing resources  | Corewell Health | Employment date  | Corewell Health supports all aspects of well-being with programs, resources, and free Calm access for stress relief and better sleep.   |
| Employee assistance program   | Corewell Health | Employment date  | Free, confidential support for team members and families for personal or work challenges.   |
| Family care services          | Corewell Health | Employment date  | Resource referrals and private lactation rooms for breastfeeding team members.  |
| Adoption assistance           | Corewell Health | One year after hire  | Corewell Health will assist you with up to \$5,000 for eligible adoption expenses.  |
| Tuition assistance            | Corewell Health | 30 days after hire   | The tuition assistance program helps benefits-eligible team members grow their careers by reimbursing costs for higher education programs, up to \$3,000.   |
| Student loan coaching         | Corewell Health | 30 days after hire   | Get expert help navigating repayment and Forgiveness options. Including Public Service Loan Forgiveness program or Income-Driven Repayment Forgiveness.   |
| Discount program              | Corewell Health | Employment date  | PerkSpot offers team members thousands of national and local discounts on phones, restaurants, and more.  |

| Program                               | Who Provides          | Eligibility / Effective Date     | Benefit  |
|---------------------------------------|-----------------------|----------------------------------|--|
| Retirement plans:<br>403(b) plan      | Corewell Health & You | Employment date, at least age 18 | Save for retirement from day one; immediate vesting.<br><br><b>Match contribution:</b> Corewell matches 50% of your contributions up to 6% of pay (max 3%) each paycheck, fully vested after 3 years.  |
|                                       | Corewell Health       | Employment date, at least age 18 | <b>Core contribution:</b> Annual 3% contribution if you work 1,000 hours and are employed on Dec 31; fully vested after 3 years.   |
| Leave of absence:                     |                       |                                  |  |
| Family                                | Corewell Health       | One year after hire              | Maximum 12 weeks within a 12-month period, inclusive of medical leaves. (Must meet eligibility requirements).  |
| Medical                               | Corewell Health       | After intro period               | Duration of illness, maximum 1 year  |
| Personal                              | Corewell Health       | Employment date                  | Granted for up to 3 months   |
| Military                              | Corewell Health       | Employment date                  | Leave granted with no loss in benefits.  |
| Parental-Caregiver                    | Corewell Health       | Employment date                  | Maximum of 6 weeks, birthing and non-birthing parents as well as caregiver leave per GME program guidelines.   |
| Living organ donor                    | Corewell Health       | Employment date                  | Paid leave to donate an organ or bone marrow.  |
| Michigan Earned Sick Time Act (MESTA) | Corewell Health       | Employment date                  | Provides paid time off for illness, medical appointments, public health emergencies, and other protected reasons.  |
| Professional liability insurance      | Corewell Health       | Employment date                  | Covered benefit.   |
| Professional development              | Corewell Health       | Employment date                  | Educational/professional development allowance.  |
| Other benefits                        | Corewell Health       | Employment date                  | There are many additional benefits available to Corewell Health team members including financial hardship assistance programs, on demand pay, grief support and travel assistance. Our programs can change, review all details in our benefit guide. |

This is only intended to be a general overview of the benefit programs of Corewell Health 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 to continue to offer benefit programs. However, Corewell Health reserves the right to amend, enhance or terminate benefits on a prospective basis. Updated as of December 2025.

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learn more.**

**2026 Benefits Guide**



**2026 Price Sheet**



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## Salary for Residents & Fellows of Corewell Health in Eastern Michigan

(based on 1.00 FTE, effective July 1, 2026)

| <b>Program Year</b>   | <b>Salary</b> |
|-----------------------|---------------|
| Program Year 1 (PGY1) | \$69,430      |
| Program Year 2 (PGY2) | \$72,120      |
| Program Year 3 (PGY3) | \$74,730      |
| Program Year 4 (PGY4) | \$78,691      |
| Program Year 5 (PGY5) | \$82,676      |
| Program Year 6 (PGY6) | \$85,950      |
| Program Year 7 (PGY7) | \$89,494      |
| Program Year 8 (PGY8) | \$94,087      |

|                  |                 |                 |  |
|------------------|-----------------|-----------------|--|
| Educational fund | Corewell Health | Employment date | up to \$800 annually for PGY1 residents, \$1,200 annually for all other program years. |
| Meal allowances  | Corewell Health | Employment date | up to \$1,800 annually.  |