

# Benefits

Prisma Health–Midlands and the University of South Carolina School of Medicine  
Residency and Fellowship Programs

## Medical Insurance

Residents choose from four medical plan options provided by Prisma Health (formerly Palmetto Health):

- Premier Consumer Plan (high deductible with Health Savings Account accessibility; narrow network)
- Consumer Plan (high deductible with Health Savings Account accessibility; access to the wider Cigna network and out-of-network coverage)
- Premier EPO Plan (standard deductible; narrow network)
- Choice PPO Plan (standard deductible; access to the wider Cigna network and out-of-network coverage)

Family coverage may be added to all plans by paying a premium difference. For both high and standard deductible plans, preventive care services are covered at 100 percent with no deductible when using a Tier 1 network provider. "Premier" plans do not offer access to the extended Cigna network or out-of-network providers.

The Premier Consumer and Consumer Plans are high deductible plans, meaning you pay a lower biweekly premium from your paycheck. You must meet your deductible before these plans will pay for physician office visits or medical care. A Health Savings Account allows you to use pre-tax dollars to pay for eligible health expenses. The Consumer plan offers wider network coverage and out-of-network coverage.

The Premier EPO and Choice PPO plans are standard deductible plans that require a higher biweekly premium from your paycheck but have a lower deductible and physician office visit copay rates. The Choice PPO Plan offers wider network coverage and out-of-network coverage.

## Prescription Drug Benefit

The program allows employees who are enrolled in one of the medical plans with Prisma Health to obtain

prescription drugs at the Prisma Health Pharmacy, retail pharmacies, or through mail order with a co-payment. Enrollment is automatic when you enroll in one of the four medical plans.

## Dental Insurance

We offer two plans through Delta Dental of South Carolina with different levels of coverage: the High Plan and the Low Plan.

Preventive care services, such as oral exams and cleanings, are covered by both plans at 100 percent. Preventive care services do not accumulate toward your annual \$2000 maximum benefit.

The High Plan picks up a larger portion of your bill, covers orthodontal services and costs a little more out of your paycheck. The Low Plan costs less and covers fewer services such as orthodontic care.

To cover you and your dependents, both options may be purchased through payroll deduction. Deductibles are waived at Palmetto Health–USC Medical Group Dentistry.

## Vision Insurance

Low and High Vision Plan options are offered, as well as a choice of premium to cover the unique needs of you and your family. Our plans have the strongest and most diverse provider network in South Carolina through Physicians Eyecare Plan.

Both plans waive the \$15 copay for routine eye exams at Palmetto Health Ophthalmology, so covered members have access to an annual eye exam at no additional cost. While the plans have a lot in common, the annual allowance for each plan varies.

## Long-Term Disability Insurance

After 90 days of continuous employment, you are provided with a long-term disability insurance plan at no cost to you. The plan includes an elimination period of six months. The coverage amount for approved

long-term disability (LTD) is 60 percent of your base monthly earnings from the date you initially leave work for a medical disability, up to a maximum of \$15,000 per month. The maximum duration of LTD will last until the Social Security normal retirement age as described in the policy. When you complete your residency, you may continue on an individual basis at the same low rate.

## Portable LTD Insurance

Upon completion of the residency program, we offer an opportunity to continue coverage on an individual basis at the same low rate. This plan is especially designed for physicians. If you become sick or injured and cannot practice as a physician, this plan will protect lost earnings.

## Life Insurance

Prisma Health provides, at no cost to you, Basic Life and Accidental and Dismemberment insurance that is equal to your annual base salary. You may purchase voluntary life insurance in the amount of one to eight times your base pay at a discounted group rate. You also may obtain dependent life insurance coverage at a maximum of \$200,000 for your spouse and/or \$25,000 for children. These policies may be paid through payroll deduction.

## Liability Insurance

Your liability insurance is provided by Prisma Health while you are in the Graduate Medical Education Program. Prisma Health will assist you in obtaining additional insurance if needed for moonlighting purposes and the premium expense to you may be payroll deducted for 12 months.

## Vacation and Holiday Leave

Residents may take up to 20 days off for paid vacation and holiday leave annually. Time off must be scheduled and approved in advance by the respective education director, program director, or their designee. Five of these days will be scheduled by the program near calendar year end.

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### Sick Leave

Leave (to include sick, maternity, family or personal medical leave) may be taken according to written GME and program policies.

### Leave of Absence

Residents may take a leave of absence if it is approved by the respective program director.

### Flexible Spending Accounts

Residents may enroll in a Dependent Care Flexible Spending Account and/or a Health Care Flexible Spending Account. These accounts allow employees to set aside pre-tax dollars for eligible and predictable health care expense not covered by health insurance and dependent care expenses for certain eligible dependents.

### Health Savings Accounts

A Health Savings Account (HSA) gives you more flexibility and control over your health care costs, because it empowers you to make your own health care decisions. If you enroll in the Health Savings Account Medical plan, you will be automatically enrolled in an HSA, and HSA Bank and Prisma Health will make quarterly contributions to your account. You can contribute through pretax payroll deductions, and the interest you earn is tax-deferred. Best of all, withdrawals from your HSA are tax-free when used for qualified medical expenses, including your deductibles, co-insurance and even your medical premiums after you retire. The balance of your HSA at the end of the plan year carries over from year to year. Your account is portable. This means it travels with you even if you leave Prisma Health.

### Prisma Health Retirement Savings Plan

You may elect to participate in the Prisma Health Retirement Savings Plan. The hospital will match your contributions one-for-one on the first three-and-a-half percent of your pay after one year of service. Six years of service is required to be eligible to receive 100 percent of the hospital's contributions.

### Vesting Schedule

Years of Service Contribution	
Less than 2 years.....	0%
2.....	20%
3.....	40%
4.....	60%
5.....	80%
6.....	100%

The plan is administered by Fidelity Investments. Loans and hardship withdrawals are available for qualified reasons.

### Certification Courses

Prisma Health provides at no cost to residents the courses required for a particular program, such as the BLS, FCCS, ACLS, ATLS, NRP and PALS.

### Memberships

The South Carolina Medical Association offers membership to each resident.

### License, Registrations and Exams

#### Licenses

- Limited medical license application fees (\$150) are paid by Prisma Health. Limited medical license renewal fees (\$150) continue to be paid by Prisma Health throughout residency/fellowship.
- Those residents/fellows interested in obtaining a S.C. permanently endorsed medical license will pay all fees and Prisma Health will reimburse \$150 each academic year toward the biennial (2 year) license.
- S.C. permanently endorsed medical license renewal fees (\$155 biennially) will be paid by Prisma Health throughout residency/fellowship.

#### Registrations

- Narcotics registrations (State DEA \$125 – for one year period) will be paid by Prisma Health for medical residents each year throughout residency/fellowship.
- Narcotics registrations (Federal DEA \$731 – for three-year period) will be paid upfront by Prisma Health for medical residents but prorated based on expiration and graduation dates; unexpired portion of registration fee will be deducted from final resident check.

#### Exams

- USMLE Step 3 or COMLEX Step 3 – Up to \$700 reimbursement for exam fees are paid by Prisma Health (one time only).

### Travel

Travel expenses are paid at the discretion of the individual program. Travel allowances are provided for presenting at professional meetings.

### Social Activities

Social events outside the hospital setting are arranged to help acquaint residents with each other and the Columbia area. Activities and seasonal functions organized by the Resident Auxiliary throughout the year.

### Additional Benefits

- Meal allowance in Prisma Health cafeterias while on duty (\$6 per meal period in 2019); discounts any other time.
- Allowance for journals, books and/or software.
- Up to four lab coats—cleaning provided.
- Health services, including vaccinations provided at HealthWorks.
- Free parking in designated areas.
- Discounts available on medicines, retail sales, area theaters, Riverbanks Zoo, recreational parks, selected fitness centers.
- Counseling, assessment, referral and education are provided by E-Care of Prisma Health; first five appointments each calendar year are provided at no cost to resident and immediate family.
- Free membership to USC's Blatt PE Center and discounted membership to Strom Thurmond Wellness Center. \$7 per pay period fee to access Y-Express sites at Prisma Health Richland and Baptist campuses. \$12.50 per pay period fee to access Downtown YMCA.
- Numerous discounts from area retailers through Prisma Health's Employee Discount Advantage program, available with hospital ID badge.

### Salaries 2019–20

PGY 1. ....	\$55,671.00
PGY 2. ....	\$56,324.40
PGY 3. ....	\$58,907.00
PGY 4. ....	\$61,122.00
PGY 5. ....	\$63,810.00
PGY 6. ....	\$65,701.00