

Saint Joseph Hospital General Surgery Residency Salary and Benefits

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Salary and Benefits Overview

Saint Joseph Hospital residents are offered a comprehensive benefits package. The benefits package is designed to help residents and their families have peace of mind knowing they have the coverage they need.

This is only a summary of the benefits extended to residents. The official plan documents and contracts will govern in case of conflict in descriptions. SCL Health is the plan sponsor and reserve the right to terminate or amend the plan provisions at any time.

Resident Stipends (Annualized)

2026 - 2027 Academic Year

- Post Graduate Year I (PGY-I) - \$76,303.28
- Post Graduate Year II (PGY-II) - \$78,809.64
- Post Graduate Year III (PGY-III) - \$82,026.36
- Post Graduate Year IV (PGY-IV) - \$86,851.44
- Post Graduate Year V (PGY-V) - \$92,212.64

Benefits

Time Off Benefits

- Vacation Time - Four (4) calendar weeks per year.
- Sick Leave - Ten (10) days per contract year. Unused sick leave will accrue from one contract year to the next provided that the contract was not terminated for reasons of exclusion from the program. Unused sick time is not paid out at the conclusion of the final year of the residency program.

Medical Plan

- Kaiser Medical Plan is offered at no cost to the resident. Saint Joseph Hospital will pay the full cost of the coverage level selected by the resident, e.g. employee only, employee + spouse, employee + child(ren), or employee and family.
- The resident may elect any of the other medical plans offered; however, the resident will be required to pay the premium rates noted on the enrollment worksheet for employees.

Dental Plan

- The resident may participate in the Dental Plans offered to employees. The resident will pay the premium rates for whichever plan selection is made.

Life and Accidental Death & Disability Insurance

- Basic Plan: SCL Health will provide the resident with life and AD&D insurance up to two times the resident's base pay.
- Additional Employee Life and AD&D Insurance: The resident may elect to purchase additional life and AD&D insurance coverage for him/herself as described in the Benefits Guide, at the rates in effect for the plan year. These rates are noted on the enrollment worksheet.
- Dependent Life and AD&D: The resident may elect to purchase dependent life and AD&D insurance for his/her spouse or child(ren) as described in the Benefits Guide at the same rates as apply to other employees.

Other Benefits

- Long-Term Disability Insurance: SCL Health provides each resident with a long-term disability benefit of \$2,000 after a 90-day elimination period. The definition of disability and the benefit coverage adhere to the terms and conditions outlined in the Benefits Guide as for any other employee. The value of the benefit is different from that stated in the guide.
- Short-Term Disability Insurance: Resident may participate in this employer-paid benefit under the terms and conditions as outlined in the enrollment materials.
- Retirement Plan: The resident can participate in the Retirement Plan as described in the Benefits Guide under the same terms and conditions provided to any other employee.
- Vision Plan: The resident can participate in this benefit just like any other employee at the same rates as outlined in the enrollment materials.
- Liability Insurance: The residents are covered under the SCL Health policy as long as they are engaged in approved residency activities of Saint Joseph Hospital and are subject to all terms and conditions of the policy. This includes all educational activities performed within the scope of the resident's duties as detailed by the Residency Program Director. Activities for which independent compensation is provided such as moonlighting are specifically excluded from coverage by Saint Joseph Hospital. Residents may, and are encouraged to, examine the policy kept on file in the risk manager's office. Individual certificates of insurance are kept on file by each training program.
- Lab Coats: Two white lab coats will be provided for each first-year resident. One new white lab coat will be provided to each resident each year thereafter.

- Meals: Meals will be furnished in the Saint Joseph Hospital cafeteria when the resident is required to remain on-call in the hospital throughout the on-call duty hours.