

1. **Professional Liability Coverage:** Resident will be provided professional liability coverage through the Truman Medical Center Professional and General Liability Self-Insurance Trust. The Trust provides limits of \$1,000,000 per occurrence/\$6,000,000 annual program aggregate, for residents. The professional liability coverage is provided per occurrence for medical care delivered as part of the required training program.

2. **Paid Leave:**
 - **Vacation time:** Twenty-one (21) working days of paid vacation is provided during each year of service without accumulation from year to year. The amount is prorated for residents with less than one-year resident agreement.
 - **Sick time:** Residents, Fellows, and Chief Residents receive 12 sick days per year earned at the rate of one sick day per month worked. Sick days accumulate from year to year and have a maximum accrual of 72 days.

3. **Medical Insurance:** UMKC offers two options for medical coverage, the [Healthy Savings Plan](#) and the [Preferred Provider Organization \(PPO\) Plan](#). The University contributes about two-thirds the cost of coverage. The Resident's individual cost depends on the plan option chosen and the number of family members covered. Residents are eligible for coverage on their first day of employment. There are also wellness initiatives and programs available through the University.
 - **Healthy Savings Account:** Resident who enroll in the Healthy Savings Plan for medical coverage, can enroll in a healthy savings account. The University contributes a portion to this account based on when you enroll and the level of plan coverage you are enrolled in (self, self & spouse, etc).

4. **Dental & Vision Benefits Program:** Delta Dental is the administrator for the University of Missouri System's Dental Plan. EyeMed Vision Care is the administrator for the University of Missouri System vision plan. Both plans are available to medical residents. Total cost depends upon the individual or family coverage options chosen by the Resident.

5. **Long Term Disability Program:** The University of Missouri System offers this program to provide replacement income due to disability. The University pays 100% for the core plan. You may increase the coverage at a cost to you.

6. **Accidental Death & Dismemberment Program:** Accidental Death and Dismemberment insurance is 100% employee-paid. Coverage is available in increments of \$25,000 up to a maximum of \$150,000. You may also purchase coverage for dependents at a percentage of your own coverage.

7. **Life Insurance Program:** The University offers a number of life insurance plans: Basic Life, Supplemental Life, Dependent Life.

8. **Flexible Spending Accounts:** A flexible spending account (FSA) is a tax-free account that allows you to pay for essential expenses. By contributing a portion of your paycheck to an FSA on a pre-tax basis, you save on the cost of eligible expenses you are already incurring. There are two types:
- Health Care FSA - Use tax-free savings to pay for health care expenses that are not covered, or partially covered, by your medical, dental, and vision insurance plans. This is not available to employees who are enrolled in the Healthy Savings Plan as they have access to a Health Savings Account.
 - Dependent Care FSA - Tax-free savings can help you pay for childcare and/or elder care expenses. You can set aside up to \$5,000 per year (\$2,500 if married and filing separately on your federal income taxes). Please note that the \$5,000 is a household maximum. A difference from the Health Care FSA is that any benefit-eligible faculty or staff member—regardless of the medical plan they are enrolled in—may also use a Dependent Care FSA for child/day care expenses.
9. **Voluntary Retirement Plan** Residents are eligible for the Voluntary Retirement Plan. He/she may authorize the University to set aside a percent of salary to a 403(b) or 457(b) account.
10. **Employee Assistant Program (EAP):** is a confidential, professional service provided to all employees, their families, retirees and organizational work units. The EAP provides a variety of services to help employees influenced by a range of personal concerns or stressors. The EAP also assists work units and the larger organization to improve quality and productivity.
11. **Discounts:** As a University employee, there are several discounts programs you are eligible to participate in. Information on these programs are below.
- **Health Discounts and Resources** are campus specific and are organized according to the Culture of Health priority it relates to: be active, eat well, work-life fit, and work healthy.
 - **UMKC Benefit extras** include a group of special benefits that provide you with various discounts and perks that you can take advantage of just for being a UMKC employee.
12. **Meal Vouchers:** Meal Vouchers for the use at hospital cafeterias are provided for on-call periods.
13. **Education Expense Stipend:** When classified as a PGY2 or higher, resident/fellow are entitled to receive an annual stipend each year of training to be used for educational expenses that benefit training. The amount will be paid as a single sum which will be determined each year. The stipend is taxable income.
14. **Research Presentation Fund:** Research Presentation funds of \$500 are available for residents to present on a publication that they are first or second author on at a conference. Funds are allocated based on the date of your presentation, with a limited amount of funding available each quarter. Pre-approval is necessary. Policy and procedure is located on the GME website.

Further details regarding each of the benefits available to University of Missouri employees can be obtained at: <https://www.umsystem.edu/totalrewards/benefits>.

Policies and procedures governing resident performance and evaluation including topics below can be found at <http://med.umkc.edu/gme/policies>.