RESIDENT and FELLOW BENEFITS
2019-2020

Vacation
Residents/Fellows are allowed three weeks of vacation, including days during the Christmas/New Year’s season, given approval of the Program Director and coverage for patients. A vacation week should include five work days plus at least one weekend before or after the week off. Some programs might offer additional vacation, especially at the senior level, given board certification requirements. Residents/Fellows may not be paid for unused vacation at the end of each year.

Sick Leave
Residents/Fellows are allowed up to 21 sick days per year; three working weeks (15 weekdays) with six additional weekend days. However, these cannot be carried over from year to year. The Program Director may request a physician’s statement for periods of sick leave. Residents/Fellows may not be paid for unused sick leave at the end of the year.

Parental Leave
Parental leave is available for birth or adoption of a child or foster care placement, per state and federal FMLA provisions for trainees employed for 12 months or more. All available sick and vacation days up to a maximum of 6 paid weeks duration may be used. With prior approval, additional unpaid maternity leave may be granted by the Program Director. Extended leave due to complications may be covered under the Resident’s/Fellow’s disability policy after the 90 day waiting period. For trainees not employed for 12 months, mothers may be granted all paid leave available and additional leave at the discretion of the Program Director. For a parent Resident/Fellow other than the birth mother, they may paid sick leave to take 7 consecutive calendar days to assist with parental duties commencing with the birth of the child. Additional paid time may be taken using any available annual leave. With prior approval, additional unpaid leave may be granted by the Program Director.

Immunity from Professional Liability
As employees of the State of Tennessee, Residents/Fellows are protected against suits for malpractice via the Tennessee Claims Commission Act. They have immunity from professional liability. The State is self-insured so there is no insurance carrier; however, coverage is similar to that of a standard malpractice insurance policy.

Health, Dental & Vision Insurance
The University of Tennessee provides health, hospitalization, dental and vision insurance coverage for Residents/Fellows. The University pays a large percentage of monthly premiums. Residents/Fellows may elect Individual, Employee and Spouse, Employee and Children, or Family Coverage, depending upon the family situation.

Disability Insurance
The University provides long-term disability insurance coverage. Actual premiums vary depending upon the trainee’s birthdate. Currently, the basic policy guarantees tax-free, monthly income of $1,500 after a three-month waiting period is met. Residents/Fellows can elect additional income guarantee amounts ($2,500, $4,000, or $5,000 per month) with higher premiums. To offset the cost of the basic long-term disability coverage ($1,500 per month), the University adds $55 each month to the base approved stipend scale. This $55 is also intended to offset the cost of basic life insurance (below) program in which each Resident/Fellow must participate. Residents/Fellows cannot drop basic LTD coverage.
Life Insurance
A basic life insurance policy is also provided as part of the resident/faculty insurance package. The current policy provides a $100,000 benefit ($4.40 per month premiums).

Call Quarters
Although living quarters are not provided for Residents/Fellows, Erlanger provides call quarters, lounge facilities stocked with refreshments in the evenings, and lockers.

Professional Development
Departments have some funds available for professional development (e.g., educational books, travel for external conferences, electronic CME materials, USMLE Step 3 fee, and professional/specialty memberships) at the discretion of the Chair and Program Director. Opportunities are available for research, patient, and quality improvement. Annual reimbursement amounts may vary by department and PGY levels.

Other Benefits
- Funding for call meals at the primary affiliated clinical site -- Erlanger
- Orientation and GME Electronic Communication Stipend ($750 total) for attending required sessions in June before training begins (added to the first paycheck)
- Alpha-Digital pager provided by the hospital during training
- Parking at no charge in the Erlanger parking garage
- White, monogrammed lab coats at no charge each year
- Immunizations, including Hepatitis B, annual TB skin testing, and flu vaccines at no charge
- Web email accounts at no charge (UT and Erlanger)
- 24 hour computer access for research and personal use, including Internet and hospital e-mail access
- Medical Library access (24/7 at Erlanger and access from anywhere outside the hospital via the Internet) including electronic resources such as Up-to-Date and Visual Dx
- Copying privileges for educational materials at no charge in the UT Erlanger Medical Library
- Access to all electronic databases via the UT Health Science Center Library (in Memphis) via the Internet
- Funding available via departments for presentations at regional and national conferences
- Local CME courses and seminars sponsored by the University – at no charge to Residents/Fellows
- On-site child care at the hospital (E-Kids) on a space-available basis and at a discounted rate equivalent to Erlanger employees
- Discounted fees for gyms and various workout facilities throughout Chattanooga (not payroll deducted) as well as discounts as UT employees with cell carriers (e.g., Verizon and AT&T)
- Resident/Fellow Organization (UT House Staff Association)
- Resident Advisory Board with input in developing institutional and program well-being programs
- Notary service at no charge
- Resident Assistance Program (NexGen) for counseling, legal, and financial matters
- AIRS Program – An Aid to Impaired Residents Program offers intervention and assistance to Residents/Fellows who admit impairment and comply with recommended treatment. Given compliance with treatment guidelines, every effort is made to allow a resident or fellow to continue residency training and benefits.
- Exercise room in Erlanger at no charge
- Workers Compensation coverage for work-related illness, accident, or exposure
- University of Tennessee at Chattanooga Aquatic and Recreation Center (ARC) – fee of $150 per six months plus one-time $10 fee.