

Summary of Compensation and Benefits for Residents/Fellows

Welcome to Graduate Medical Education at the UC Health and the University of Cincinnati College of Medicine (UCCOM). Full-time residents and fellows are enrolled in Graduate Medical Education programs that have been approved for sponsorship at University of Cincinnati Medical Center (UCMC) or West Chester Hospital (WCH) and are accredited through the Accreditation Council for Graduate Medical Education, Commission on Dental Education, and the Council of Podiatric Medical Education. In addition, we are also home to several non-standard, non-accredited programs that are sponsored by our institution. All full-time residents and fellows are entitled to full stipend and benefits outlined in *2026-2027 GRADUATE MEDICAL EDUCATION STANDARD TERMS & CONDITIONS* located at <https://med.uc.edu/education/gme/prospective/contract>. UC Health reserves the right to change the benefit package.

Salary Stipends

Residents and fellows are employees of UCMC or WCH and are paid according to their post-graduate year (PGY) level. Some residents and fellows have special employment arrangements and are employed by UC or UC Physicians, and their stipends/benefits are determined by those entities. Below is a table of the 2026-2027 stipends effective June 21, 2026:

PGY Level	Annual
PGY 1	\$ 70,200.00
PGY 2	\$ 72,508.80
PGY 3	\$ 74,713.60
PGY 4	\$ 76,939.20
PGY 5	\$ 80,142.40
PGY 6	\$ 83,116.80
PGY 7	\$ 86,840.00
PGY 8	\$ 88,192.00
PGY 9	\$ 89,315.20
PGY 10	\$ 90,376.00

**Additional \$1000 salary stipend is available to residents in primary care specialties (Internal Medicine, Med-Peds, Family Medicine, Family Medicine/Psychiatry, and OB-GYN)*

Mobile Electronic Device Stipend

All incoming residents and fellows are eligible for reimbursement for the purchase of a mobile device up to \$325 once in their first three years and then again in their remaining years of training. (Benefit available only to residents/fellows employed by UC Health.)

Discretionary Professional Development Allowance (PDA)

All residents and fellows are eligible for a PDA allowance which is predetermined by PGY year.

PGY Year	Amount
PGY 1	\$1500
PGY 2	\$2000
PGY 3-10	\$2500

(Benefit only available to residents/fellows employed by UC Health)

Scholarly Travel Allowance

All trainees will be eligible for funding once in their first three years of training and then again in their remaining years of training to present a product of scholarly content at a conference/meeting. Each trainee will be eligible to receive up to \$1500. Additional funds may be available from a trainee's department and discretionary PDA can also be used to augment travel. UC Health reserves the right to approve or deny scholarly reimbursement requests. (Benefit only available to residents/fellows employed by UC Health.)

Insurance Overview

Unless specified otherwise, coverage effective date for all benefits is the first day of employment provided completed benefit enrollment forms and all required dependent verification documents are submitted to Human Resources within 30-days of your date of hire. Premium and benefit design are subject to change January of each calendar year.

Type of Insurance	Payer
Health Insurance	Shared contribution with single, double, and family coverage; includes prescription benefits.

Dental Insurance	Shared contribution with single, double, and family coverage. Two plan options; dental and dental with adult and child orthodontia.
Vision Insurance	Employee paid, with single, double and family coverage available. Two plan options.
Flexible Spending Accounts	Employee paid. Healthcare and Dependent Care Flexible Spending Accounts.
Short Term Disability Insurance	UC Health paid and available on the first day of employment.
Long Term Disability Insurance	UC Health paid. Full-time associates only.
Life Insurance	UC Health paid, amount of coverage for associates varies.
Optional Term Life Insurance	Employee paid.
Optional Spouse or Child Term Life Insurance	Employee paid.
Accidental Death & Dismemberment Insurance	Employee paid. Family coverage option is available.
Travel Assistance Program	Included as part of the UC Health–provided life insurance plan, this benefit offers emergency medical evacuation, evacuation for political unrest/natural disasters, and 24/7 access to medical/travel assistance for travel related to a resident/fellow’s training experience. Coverage applies to travel more than 100 miles from one’s primary residence, including away rotations and global health electives.
Professional Liability Insurance	UCMC/WCH provides professional liability insurance for all employed trainees.

Retirement

Employees are automatically enrolled in the UC Health 401(k) plan at a 3% deferral contribution amount, beginning the first of the month following 90 days of employment. Annually, each January, UC Health automatically increases participant’s deferral 1% up to a total of 10% of pay. Additionally, residents and fellows;

- Have the option to opt out of the 401(k) program or increase or decrease deferral election at any time.
- Are eligible for the UC Health match of 3.5% if they contribute 6% of their pay.
- Are 100% vested in the match after two years of continuous vesting service (1000 or more paid hours in a calendar year). Automatic vesting occurs for death, disability, or retirement at the age of 65.

PTO (“vacation”) and Sick Days

Total paid time off (PTO) of 25 days (equivalent of 5 weeks) to be credited each year on commencement date. Unused days may not be carried over. A maximum of 20 days (Monday-Friday) can be utilized as vacation days; 5 days are credited for use as sick time.

Paid Leave (includes maternity/paternity and medical leaves of absence)

Leaves of absence shall be granted pursuant to UC Health policy and applicable law. Residents and Fellows may take up to a total of six weeks of approved medical, parental, and caregiver paid leave of absence for qualifying reasons and receive 100% of their salary during that time. Additional short-term disability leave may be received in addition to the six weeks detailed above, just at a percentage of one’s full salary. Residents and Fellows are also eligible for 4 weeks of paid parental leave (per UC Health policy) once per calendar year to bond with a child following birth, adoption, or foster. Extension of training time for paid leaves of absence is at the discretion of the training program and the specialty’s board certification requirements. Residents and fellows are encouraged to speak with their program director to determine how leaves of any type will impact their board eligibility.

Leave of Absence without Pay

A leave of absence for exceptional personal circumstances may be granted by the Program Director only with approval of the DIO and is not to exceed 12 months.

Bereavement Leave

Up to 3-5 consecutive days with pay to grieve the loss of a family member and attend to any other immediate matters due to death (as defined by UC Health policy).

Specialty Board & Licensure Examination Leave

Residents will be permitted to take paid leave for first time documented sitting for ABMS approved specialty boards or USMLE licensing examinations provided advance and proper notice is provided to the Program Director.

Parking

Resident parking is provided in designated areas at no additional cost.

Transportation Home When Fatigued

Residents are provided reimbursement for an Uber/Lyft ride home (and back) if too fatigued to drive home safely.

Fatigue Mitigation Facilities

Fatigue mitigation facilities (“call rooms”) are available for utilization to alleviate excess fatigue.

Counseling and Support Services

Confidential counseling and referral services are available through the Employee Assistance Program (EAP) for residents/fellows and members of their household.

Employee Health

24-hour hotline for reporting work-related illness/injury.

Adoption Assistance

After six (6) months of service and the amount of reimbursement does vary depending on the nature of the adoption.

Discounts

Discounts to major events/attractions in the Cincinnati area.

Hospital Billing Discount

Discount on hospital bills for services provided at UC Health facilities.

Financial Counseling

Financial planning/consulting services available at no fee to Resident/Fellow.

Additional Voluntary Benefits Offered

Discounted rates on auto, home, pet, critical illness, legal, and accident insurance. Premiums paid through payroll deductions.