

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. Full-time residents and fellows are enrolled in Graduate Medical Education programs that have been approved for sponsorship at University of Cincinnati Medical Center or West Chester Hospital 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 *2025-2026 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/Clinical Fellows are considered employees of UC Health and are paid according to their post-graduate year (PGY) level. Below is a table of the 2025-2026 stipends effective June 22, 2025:

PGY Level	Annual
PGY 1	\$ 68,141
PGY 2	\$ 70,387
PGY 3	\$ 72,530
PGY 4	\$ 74,693
PGY 5	\$ 77,792
PGY 6	\$ 80,683
PGY 7	\$ 84,302
PGY 8	\$ 85,613
PGY 9	\$ 86,694
PGY 10	\$ 87,734

**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 available only 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 available only 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. Benefit is payable after the first 90 days 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 Accident Insurance	UC Health paid.
Professional Liability Insurance	UCMC provides professional liability insurance.

Retirement

Employees are automatically enrolled in the UC Health 401(k) plan at a 4% deferral contribution amount. Annually, each January, UC Health automatically increases participant's deferral 2% up to a total of 10% of pay. Resident has the option to opt out of the 401(k) program or increase or decrease deferral election at any time. First deferral contribution will be deducted from Resident's second paycheck. Residents are eligible for the UC Health match of 3.5% if they contribute 6% of your pay. You 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 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 on top of the six weeks detailed above, just at a percentage of the full salary. Extension of training time for paid leaves of absence is at the discretion of the training program and the specialty's board certification requirements.

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 three consecutive days with pay for the funeral of an immediate family member (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 for residents and members of their household.

Employee Health

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

Adoption Assistance

After six (6) months of service.

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.