

Johns Hopkins Hospital Housestaff Benefits Comparison

Current as of 10/01/2010

	Johns Hopkins Hospital benefits or benefits from other institutions in line with JHH
	Higher level of benefits offered compared to JHH
	Lower level of benefits offered compared to JHH

Benefits	Pay	Individual Healthcare Cost Sharing?	Prescription Drugs	Vision Cost Sharing?	Dental Cost Sharing?	Flexible Spending Account Offered?	Childcare Spending Account Offered?	Retirement Account Benefit	Long-Term Disability	Life Insurance	Vacation Days	Moonlighting Allowed?	Parking Provided?	Meals?	Daycare?
Johns Hopkins ¹	\$46,663 - \$65,139 (PGY 1-9)	Healthcare provided at no cost to housestaff	Co-pays: In-network 30-day supply \$10-\$35, In-network 90-day supply \$30-\$105, Mail order 90-day supply \$20-\$70	No premium; One free vision exam and contact lens evaluation per year	No premium; Coverage: Preventive 80%; Basic Services 80%; Major Surgical Services 80%;	Do not offer	Is offered through pre-tax dollars to pay for eligible dependent care expenses; compensations from stipends are excluded	Provides 1.5% of annual salary to 403(b) retirement plan; also allows for voluntary contribution	\$2,000/month basic group component provided; \$750 for individual component with additional contribution	\$100,000; no employee contribution	2-4 weeks	Not required; may moonlight after filing a Moonlighting Request Form	50% of parking fee provided	Meal allowance of \$7 for each house office in the hospital at 10pm	Offer the Parents-In-A-Pinch program which provides emergency daycare at a discounted rate
Univ. of Maryland ²	\$46,594 - \$61,453 (PGY 1-8)	Three plans are offered; Employee contributes toward cost of the plan	Offered through health plan	Offered through health plan	Deductible: \$50 (ind) or \$100 (family); Employee contributes toward the cost of the plan	Offers program in which employee can contribute pretax dollars	Offers program in which employee can contribute pretax dollars	Voluntary 403(b) program	60% of monthly earnings w/ a max of \$2,000/month	100% of base salary up to \$50,000	15 vacation days; up to 29 sick days	Residents must obtain prior written approval from program director	Offers pre-tax parking	Eligible for discounts in cafeteria	
Duke ³	\$45,576 - \$63,540 (PGY 1-10)	Premiums: \$0 (Ind) \$19-\$295 (family) for basic and select; higher policies available with employee contribution	Co-pay: Retail (34-day) Generic \$10, Brand \$40, Non-formulary \$55; Mail (90-day) Generic \$20, Brand \$100, Non-formulary (\$138); Deductible: \$100 for brand/non-formulary	Premiums: \$8.85 (ind), \$16.95-\$27.47 (family); Co-pays: \$15 vision, \$15 materials, \$0 Lenses; \$130 frame allowance	Premiums: Plan A \$35-\$105, Plan B \$11-\$41	Provided through reimbursement accounts; pretax dollars deposited into an account for health care expenses	Provided through reimbursement accounts; pretax dollars deposited into an account for dependent care expenses	Offers voluntary tax deferred retirement plans and investments	60% of salary or \$2,000/month maximum provided; voluntary individual plan available with additional contribution	\$100,000 provided by institution	2-4 weeks; varies by department	Moonlighting is discouraged; Extracurricular Medical Activity during vacations is allowed pending approval	Provided and on campus	\$7.25 when on call	On-campus daycare center (offer tuition assistance); Severe weather child care program
Vanderbilt ⁴	\$47,486 - \$61,928 (PGY 1-9)	Three plans are offered with varying coverage and varying premiums	Automatically enrolled with enrollment in healthplan; co-pays vary depending on drug type; copay max of \$2,500 (ind) and \$5,000 (family)	Optional: \$15 eye exam deductible, \$15 lenses deductible, \$120 limit on frames or contact lenses	Two plans are offered Dental HMO and PPO	Yes offered as a tax free contribution by employee for eligible health care expenses; Maximum annual contribution of \$3,600 for Health Care PSA	Yes offered as a tax free contribution by employee for eligible expenses; Maximum annual contribution of \$5,000 for Dependent Care PSA	Automatically enrolled after 1 year for employee 3% contribution with an institutional match of 3%	60% of salary covering the first \$24,000 of annual salary; higher coverage with additional employee contribution	Vanderbilt provides basic life insurance equal to annual salary and \$5,000 for spouse and \$2,500 for each eligible child	3 Weeks; 1 sick day accrued per month	Moonlighting is prohibited during regular duty hours as defined by the Program Director and/or Chair of the house staff member's host Dept.	Fully Paid; don't know location	Provided for overnight in-house call or predictable late evening patient care obligations	Offers on-site child care; provides back-up care through parents in a pinch and sitter service
Massachusetts General / Brigham and Women's ⁵	\$54,220 - \$74,460 (PGY 1-8)	Some assistance is provided through Medical Participation Choice pay allocation which varies based on level of coverage	If enrolled in a medical insurance plan, trainees are automatically enrolled for pharmacy coverage	Yes	Some assistance is provided through Dental Participation Choice pay allocation which varies based on level of coverage	Offered through pre-tax contributions; Maximum for Health Care Account is \$3,000	Offered through pre-tax contribution; Maximum for Dependent Care Account is \$5,000	Offers two types of 403(b) accounts to which house staff can voluntarily contribute; Completely employee funded	Cost of \$13.32/month; 60% replacement of salary; higher options available	Provides basic life insurance equal to one times annual salary	Minimum 10 vacation days and 12 sick days provided	Moonlighting cannot be required by program director or Chief of Service	Offers subsidized parking and preferred access to selected parking locations	Meals provided while on call	Provides back-up childcare and parents in a pinch program
Barnes Jewish ⁶	\$49,164 - \$61,272 (PGY 1-7)	Out-of-pocket max: \$1,500 (individual) or \$3,000 (family); Copay: \$15 office, \$75 ED	Co-pays: \$10 generic, \$25 formulary, \$40 non-formulary		Annual Deductible: \$50 (ind) or \$100 (family); Coverage: Preventive Care 100%, Basic Care 80%, Major Care 60%	Provided through reimbursement accounts	Provided through reimbursement accounts	Offer 401(k) and 403(b) plans; contributions are voluntary	60% of earnings w/ max of \$3,000/month	Coverage equal to one times base salary is provided by hospital; additional coverage available	15 vacation days and 15 sick days	Moonlighting is not encouraged but may be permitted with prior, written authorizations of program director	Free parking; shuttle service from lots to hospital	\$5/meal when on call; Discounted all other times	
Univ. of Michigan ⁷	\$47,672 - \$63,872 (PGY 1-7)	Monthly premium of \$38-\$43 (ind) or up to \$305-\$333 (family)	Co-pay (Retail 34-day supply/Mail 90-day supply): \$5/\$10 generic, \$15/\$30 brand name, \$30/\$60 non-preferred brand	\$10.36 (ind) to \$28.02 (family)	Three options: #1 no cost sharing; #2 18.22 (ind) - \$54.98 (family); #3 \$33.32 (ind) - \$101.94 (family)	Offered through benefits reimbursement accounts	Offered through benefits reimbursement accounts	Supplemental retirement accounts offered through pre-tax deductions	66.66% of income paid monthly	\$30,000 provided by organization; additional voluntary coverage available	28 days of vacation time per academic year, inclusive of weekends	Off-campus assignments must have appropriate written agreements;	Provides on site parking for housestaff who are designated as on call	\$6.03 Breakfast, \$8.10 Lunch, \$11.75 Dinner when on call or work evenings	
Yale ⁸	\$52,800 - \$60,500 (PGY 1-4)	Health plan is at no cost to housestaff; higher insurance options are available with employee contribution	Coinurance: Generic 10%, \$23 max; Formulary 20%, \$45 max; Non-formulary 40%, \$60 max	\$15 co-pay for eye exam; \$24 co-pay for lenses; \$105 allowance for frames or lenses	Basic/Plus Deductible: \$50 (ind)/\$100 (fam); Basic/Plus Coverage: 100% preventative, 80% restorative; Plus coverage: 50% major, 50% ortho	5% match in health care flexible spending accounts	5% match in dependent care flexible spending accounts	Tax shelter annuity program 403(b); hospital match of 3% up to 5% of salary; Vested: 5 years 100%, 4 years 75%, 3 years 50%, 2 years 25%	Salary continuation up to age 65; may continue policy after leaving	\$100,000 group life insurance	4 weeks	Resident not require to moonlight; permission must be obtained by program director	On-site parking is offered at a subsidized rate	Meals provide when on call	

1. <http://www.hopkinsmedicine.org/som/gme/GMEC/policies/index.html>; updated 5/10/10; effective 7/1/10
 2. http://www.umm.edu/gme/resid_fellows.htm
 3. <http://www.gme.duke.edu/hmanual/2010-2011%20GME%20Trainee%20Manual.pdf>; current as of 2/2/10
 4. <http://hr.vanderbilt.edu/forms/documents/BG-Staff-Candidate.pdf>
 5. <http://www.partners.org/research/gme/houseofficermanuals/directory.html>
 6. <http://aladdin.wustl.edu/medadmin/gme/gme.nsf/d2a677860cb83e8f862565d7006b3303/369478aad048cf44862567c300743de0?OpenDocument>
 7. <http://benefits.umich.edu/benefitgroups/houseo.html>
 8. <http://residency.med.yale.edu/programs/traditional/benefits.aspx>