



MedStar Health

As an applicant to our program, we are providing you the following documentation for your information and review:

- Sample House Staff Agreement
- Sample House Staff Compact
- Stipend Information
- Work Authorization
- GME Benefits Information
- Leave of Absence Policy
- Paid Time Off (PTO) Policy
- Professional Liability Insurance Policy
- Requirements for Employment
- Personal Use of Drugs and Alcohol in the Workplace Policy

**MedStar Georgetown University Hospital  
HOUSE STAFF AGREEMENT**

THIS AGREEMENT, made and executed on **July 1, 2024** by and between **MedStar Georgetown Medical Center, Inc., d/b/a MedStar Georgetown University Hospital**, a wholly owned subsidiary of MedStar Health, Inc. both of which are not for profit corporations (collectively the “MedStar”), and \_\_\_\_\_, **MD/DO/MBBS/MBBCh/DPM/DDS/DMD** (“House Staff Member”).

House Staff Member is enrolled in a residency or fellowship program sponsored and accredited by the **MedStar Health GME Consortium (the “Consortium”)**. The primary training location for the House Staff Member is **MedStar Georgetown University Hospital**.

RECITALS:

R.1 The House Staff Member is desirous of entering into a program of graduate medical education in **PROGRAM NAME** including fulfilling certain clinical responsibilities, as and when assigned; and

R.2 The Consortium is desirous of having the House Staff Member join its Program.

IN CONSIDERATION of the mutual promises contained in this Agreement and intending to be legally bound, the Consortium and the House Staff Member agree as follows:

1. **TERM.** This Agreement shall be binding upon the MedStar, the Consortium and the House Staff Member beginning **7/1/2024** and ending **6/30/2025**.
2. **CONDITIONS.** This Agreement is conditioned on House Staff Member satisfactorily meeting each of the following conditions, at the time of commencement of work, and continuing throughout the term of this Agreement:
  - 2.1 MedStar must receive verification of House Staff Member’s graduation from medical/dental/podiatric school, proof of passing required examinations as outlined in the MedStar GME Selection policy, and/or other applicable credentialing documentation and verification. If House Staff Member is transferring from another program or hospital, Hospital must receive evidence of satisfactory completion of prior rotations, and a satisfactory summative evaluation from the prior program director.
  - 2.2 MedStar must receive all required components of the House Staff Member’s application as set forth in the MedStar’s Policy for Selection of House Officers.
  - 2.3 The House Staff Member must satisfactorily demonstrate his or her identity and authorization to work in the United States in accordance with applicable laws.
  - 2.4 To assure that optimal patient care is provided to patients, the House Staff Member shall undergo and satisfactorily complete a pre-employment physical examination, including a routine drug screening, consistent with MedStar Policy. If the physical examination reveals any physical or mental disorder that would prevent the House Staff Member from completing the essential duties of the position with or without reasonable accommodation, then this contract may be terminated.
  - 2.5 Further, to assure that optimal patient care is provided to patients, the House Staff Member shall submit to a criminal background check.
  - 2.6 The House Staff Member shall meet the requirements for and maintain a training license, or its equivalent, in the jurisdiction of the primary training site. If in the District of Columbia, the House Staff member shall register with the District of Columbia Board of Medicine as a post-graduate trainee in accordance with District of Columbia law. Alternatively, House Staff Member shall apply for and obtain a full, unrestricted license to practice medicine in the District of Columbia. If the primary training site is located in the State of Maryland, the House Staff Member shall comply with Maryland licensure regulations.
  - 2.7 The House Staff Member must sign and return a copy of the MedStar Health Medical Education Compact prior to the commencement of the term of this agreement.
  - 2.8 If the House Staff Member fails to meet one or more of the above conditions at the time of commencement of the Term of this Agreement, MedStar may, in its discretion subject to compliance

with governing laws, revoke the Agreement, suspend the Agreement, extend the Term or allow the House Staff Member to commence work, subject to compliance with governing laws and with conditions sufficient to protect patient safety and the public interest.

- 2.9 Likewise, if after the commencement of the Term, MedStar learns that House Staff Member did not meet the above conditions, or no longer meets the above conditions, the Hospital may then, in its discretion subject to compliance with governing laws, revoke the Agreement, suspend the Agreement pending satisfactory completion of the conditions, terminate the Agreement, or modify the Agreement to allow the House Staff Member to continue to perform under the Agreement, subject to compliance with governing laws and with conditions sufficient to protect patient safety and the public interest.

If MedStar elects to revoke the Agreement pursuant to Section 2.7 or 2.8, the Agreement shall be deemed null and void as if it never existed, and the House Staff Member shall have no further rights pursuant to the Agreement or the House Staff Manual.

3. STATUS. The House Staff Member is appointed to **Resident/ Fellow** in the Program.
4. SUPERVISION. MedStar's Vice President, Academic Affairs and the Director of the Program ("Supervisor") shall share responsibility for the supervision of the House Staff Member's fulfillment of the obligations set forth in this Agreement.
5. SALARY AND BENEFITS. During the term of this Agreement, the House Staff Member shall earn a salary of \$ **00**. Payments shall be made in equal installments on a biweekly basis. The Consortium and/or MedStar further agrees to provide all employed House Staff Members the following benefits:
  - 5.1 PROFESSIONAL & GENERAL LIABILITY COVERAGE FOR ACTS WITHIN THE SCOPE OF THE PROGRAM (REGARDLESS OF WHEN A CLAIM IS FILED).
  - 5.2 PAID TIME OFF (including vacation, sick or personal time)
  - 5.3 HEALTH INSURANCE (including coverage for eligible dependents)
  - 5.4 DISABILITY INSURANCE
  - 5.5 FAMILY OR MEDICAL LEAVE OF ABSENCE
  - 5.6 OTHER LEAVES OF ABSENCE
  - 5.7 MEALS, LAUNDRY & CALL QUARTERS
  - 5.8 COUNSELING, IMPAIRED PHYSICIAN & OTHER SUPPORT SERVICES

A complete description of these benefits can be found in the House Staff Manual. Benefits may be modified from time to time by the Consortium or MedStar at its sole discretion. MedStar shall use its best efforts to notify the House Staff Member of changes as they occur regarding benefits.

6. OBLIGATIONS OF THE HOUSE STAFF MEMBER. House Staff Member agrees to comply with the general and specific obligations, responsibilities and requirements of MedStar, the Consortium and the Program, including, without limitation:
  - 6.1 To satisfactorily fulfill the educational requirements of the Program in a timely manner;
  - 6.2 To use best efforts in providing safe, effective, and compassionate patient care as assigned by the Supervisor;
  - 6.3 To complete clinical responsibilities as and when assigned;
  - 6.4 To demonstrate courtesy and respect to patients and their families, the Medical Staff, other House Staff Members, and all MedStar employees;
  - 6.5 To apply cost containment measures in the provision of patient care;
  - 6.6 To comply with all Consortium and MedStar Policies, as amended from time to time, including but not limited to Professional Staff Rules & Regulations, GME Policies, all other statements of policy and procedure formulated by the Board of Directors, Human Resources Department, Graduate Medical Education, Administration, or other duly authorized sources, including the Department/Program, and when assigned to affiliate hospitals, House Staff Member must also comply with such hospital's Professional Staff Policies and Procedures.
  - 6.7 To participate fully and satisfactorily as required in the educational and institutional activities of the Program, including conferences, teaching of other House Staff Members and students, and participation in appropriate Hospital and Medical Staff committees.
  - 6.8 To develop a personal program of self study and demonstrate professional growth with guidance from the teaching staff of the Program.

- 6.9 At the time of expiration or in the event of termination of this Agreement, House Staff Member shall return all MedStar property, complete all medical records and settle all professional and financial obligations with MedStar.
- 6.10 **LICENSURE.** The House Staff Member warrants to be a Doctor of Medicine, Osteopathy, Podiatric Medicine or Dental Science and acknowledges an obligation to maintain through the duration of this Agreement, consistent with the law governing the primary training site, current registration as a post-graduate trainee, or a valid license to practice medicine in any jurisdiction where the resident or fellow may rotate as a part of the Program.
- 6.11 **RISK MANAGEMENT COOPERATION.** In consideration of the financial coverage for claims arising out of acts within the scope of the program, the House Staff Member agrees that he/she shall provide notice to MedStar of any incident or claim, and that he or she will cooperate with MedStar in the defense of any claim based upon services in which he or she was a participant. This obligation shall survive the termination of this Agreement.
7. **HOUSE STAFF FAILURE TO MEET TERMS OF AGREEMENT.** Failure to abide by terms within this Agreement may result in discipline up to and including termination of this Agreement. Any and all actions arising out of House Staff Member's failure to abide by the Agreement will be governed by policies and procedures established in the House Staff Manual.
8. **MEDSTAR OBLIGATIONS.** The Consortium and MedStar shall use its best efforts to:
- 8.1 Provide a program of education, which meets all standards established by the Accreditation Council for Graduate Medical Education, or other accrediting entity, if applicable.
- 8.2 Provide a program of education, which meets all standards established by the program's respective specialty board requirements;
- 8.3 Comply with its policies and procedures;
- 8.4 Provide all House Staff Members with a fair and consistent procedure for Grievance and Due Process (Policies can be found in the House Staff Manual);
- 8.5 Provide the House Staff Member with a copy of any revised Exhibit or policy referenced herein.
9. **DUTY HOURS.** House Staff Member understands and agrees that the hours of duty will vary with the clinical area to which the House Staff Member is assigned. The Hospital shall maintain an environment conducive to the health and well-being of the House Staff Member, in accordance with duty hour restrictions imposed by the Accreditation Council for Graduate Medical Education. House Staff Member shall refer to the House Staff Manual for a complete description of the Duty Hours Policy.
10. **OUTSIDE WORK.** Employment as a physician in a professional capacity outside of this Agreement must be approved in writing, in advance, by the Program Director. The primary responsibility of the House Staff Member is to this Agreement, and House Staff Member shall not be required to engage in any outside work. Even if approved, professional and general liability insurance is not provided to house staff members engaged in other work activities outside the scope of this Agreement. House staff members working pursuant to a training or temporary license are not eligible to work outside of the Program for any reason.
11. **NON-DISCRIMINATION AND HARASSMENT.** MedStar and the Consortium do not discriminate against any of its house staff members (or other employees) because of age, sexual preference, gender identity or gender expression, race, color, religion, gender, disability, national origin, citizenship status, veteran status, marital status or any other class protected by federal, state or local law. This policy applies to selection, hiring, promotion, compensation, benefits, discipline and termination, as well as any and all other terms or conditions of employment. In addition, MedStar maintains policies prohibiting workplace harassment, which includes sexual harassment as well as harassment based on any other protected status. House staff members are covered by this policy and are expected to comply with it. Details of the policy can be found in the House Staff Manual.
12. **EVALUATION AND PROMOTION.** House Staff Member's performance shall be evaluated consistent with the Policy for Evaluation, which can be found in the House Staff Manual. House staff members (except for participants in a one-year program) may be promoted to the next Post Graduate Year (PGY) level; provided that at minimum, House Staff Member successfully completes the academic requirements for promotion and meets all other responsibilities and requirements as set forth in the Policy for Promotion. Upon promotion, a new

Agreement shall be executed. If the Consortium decides not to promote the House Staff Member to the next year of training, this Agreement will not be renewed.

13. TERMINATION. This Agreement may be terminated by the parties as follows:
  - 13.1 By House Staff Member by delivery to the Program Director of 30 days written notice of intent to resign. The Program Director may, in his or her discretion, waive the 30 day notice requirement.
  - 13.2 By MedStar or the Consortium, effective immediately upon delivery of written notice by the Program Director to the House Staff Member, for any legitimate reason, which may include, without limitation, failure to maintain satisfactory academic progress, workplace misconduct, unprofessional behavior, endangerment of the health or safety of others, including co-workers, patients or other parties.
  - 13.3 Grounds and procedures for termination of this Agreement are explained further in the House Staff Manual.
14. NONRENEWAL OF AGREEMENT (DENIAL OF PROMOTION). MedStar may elect not to renew House Staff Member's Agreement for any legitimate reason as specified under Section 13, Termination, and as further explained in the House Staff Manual. If MedStar can determine that House Staff Member should or should not be promoted by February 1, it shall notify House Staff Member of its decision at that time. In the event that the Program requires additional time to observe and evaluate House Staff Member, or if new information arises after February 1, the Program and MedStar shall give as much advanced notice of the decision not to renew and/or not to promote House Staff Member as possible under the circumstances.
15. GRIEVANCE POLICY and DUE PROCESS. The Consortium maintains a grievance policy designed to allow House Staff Member an opportunity to resolve grievances related to the work environment or issues related to the program or faculty. In addition, the Consortium maintains a Due Process Policy that affords all house staff members an opportunity to be heard on any decision that may affect a house staff member's intended career development. Among other things, this policy allows House Staff Member to seek review of any decision to terminate this Agreement, not to renew this Agreement, and/or not to promote the House Staff Member. The Grievance Policy and the Due Process policy are set forth in detail in the House Staff Manual.
16. CLOSURE or REDUCTION IN SIZE OF PROGRAM. In the event that the Consortium or MedStar closes a residency or fellowship program or reduces the size of a program, the Consortium shall notify the affected House Staff Member as soon as possible. House Staff Members engaged in an educational training program shall either be allowed to complete their training at the Hospital, or will be assisted by the Hospital in enrolling in an ACGME-accredited program elsewhere.
17. APPLICABLE LAW. This Agreement shall be governed by the laws of the District of Columbia.
18. WAIVER OF BREACH. The waiver by either party of a breach or violation of any provision of this Agreement shall not operate as, or be constructed to be, a waiver of any subsequent breach of the same or other provision in this Agreement.
19. SEVERABILITY. In the event that any provision of this Agreement is held to be unenforceable, it shall not effect the remainder of this Agreement, which shall remain in full force and effect, in accordance with its terms.
20. ENTIRE AGREEMENT. This Agreement, including all exhibits and references to Policy, constitutes the entire agreement between parties and supersedes all previous agreements. Any amendments to the Agreement must be in writing and executed by the parties to this Agreement. The House Staff Manual and other policies referred to in this Agreement may be amended from time to time in the Hospital's discretion, and the amendments shall become effective when disseminated to house staff members. The House Staff Manual shall be issued at least annually to all house staff members on or before July 1 of each year or on a twelve month rotation, after the initial effective date.
21. ACKNOWLEDGEMENT. The House Staff Member acknowledges that he or she has read the Agreement in its entirety prior to executing it, and is not relying on any representation or promise except for those set forth in this Agreement in voluntarily deciding to execute the Agreement.

THE PARTIES, intending to be legally bound, execute this Agreement as of the effective date of this Agreement stated above.

**HOUSE STAFF MEMBER**

BY: \_\_\_\_\_ DATE: \_\_\_\_\_

\_\_\_\_\_, MD/DO/MBBS/MBBCh/DPM/DDS/DMD

MEDSTAR HEALTH, INC. FOR ITSELF AND FOR EACH OF ITS SUBSIDIARIES NAMED IN THIS AGREEMENT

BY: \_\_\_\_\_

DATE: \_\_\_\_\_

Jamie S. Padmore, DM, MSc

Vice President, Academic Affairs

SAMPLE





# MedStar Health

10980 Grantchester Way, 7<sup>th</sup> Floor  
Columbia, MD 21044  
410-772-6516 PHONE  
888-716-5689 FAX  
[MedStarHealth.org](http://MedStarHealth.org)

## Academic Affairs

**Jamie S. Padmore, DM**  
Vice President  
Professor & Associate Dean, GME  
Georgetown University Medical Center

July 1, 2024

Residents and Fellows:

As part of your residency/fellowship contract, we are pleased to introduce a companion document, the *MedStar Health Medical Education Compact*. The *Compact* reflects our commitment to you and your learning, as well as your commitment as a learner and trainee at MedStar Health.

Please take a moment to read, review and sign the *Compact*.

I am happy to answer any questions you may have.

Welcome to MedStar Health! I look forward to meeting you soon.

Sincerely,

Jamie S. Padmore, D.M.

*Vice President Academic Affairs, MedStar Health*  
*Associate Dean GME, Georgetown University Medical Center*

## Medical Education Compact

### Core Tenets of Medical Education

#### Excellence in Medical Education

The leadership of MedStar Health, including all of our program directors, faculty, educators, and all associates, are committed to maintaining the highest standards of educational quality. Residents and fellows are first, and foremost, learners. Accordingly, a resident's educational needs should be the primary determinant of assigned patient care services. Residents and fellows must, however, remain mindful of their oath as physicians and recognize that their responsibilities to their patients always take priority over purely educational considerations.

#### Highest Quality Patient Care and Safety

Preparing future physicians to meet patients' expectations for optimal care requires they learn in clinical settings epitomizing the highest standards of medical practice. The primary obligation of MedStar Health is the provision of high quality, safe patient care. By allowing residents and fellows to participate in the care of their patients, our faculty accept an obligation to ensure high quality medical care in all learning environments.

#### Respect for Well-Being

Fundamental to the ethic of medicine is respect for every individual. In keeping with their status as trainees, residents' and fellows' well-being must be accorded the highest priority. Given the uncommon stresses inherent in fulfilling the demands of their training programs, residents and fellows must be allowed sufficient opportunities to meet personal and family obligations, to pursue recreational activities, and to obtain adequate rest. Residents and fellows are also teachers and mentors to students and other members of the patient care team; as such, they are expected to lead and exemplify the highest levels of respect through their communication and behaviors to all members of the team, especially students.

### Commitments of Residents and Fellows

1. I acknowledge my fundamental obligation as a physician – to place our patients' welfare uppermost; quality health care and patient safety will always be my primary objective.
2. I pledge my utmost effort to acquire knowledge, clinical skills, attitudes and behaviors required to fulfill all objectives of the educational program and to achieve the competencies deemed appropriate for my chosen discipline.
3. I embrace the professional values of honesty, compassion, integrity, and dependability.
4. I will adhere to the highest standards of the medical profession and pledge to conduct myself accordingly in all of my interactions. I will demonstrate respect for all patients and members of the health care team and embrace all dimensions of diversity, including but not limited to gender, race/ethnicity, national origin, religion, economic status, ability, age or sexual orientation.
5. As a physician in training, I will learn the most from being involved in the direct care of patients and from the guidance of faculty and other members of the healthcare team. I understand the need for faculty to supervise all of my interactions with patients.



6. I accept my obligation to secure direct assistance from faculty or appropriate experienced residents whenever I am confronted with high-risk situations or with clinical decisions that exceed my knowledge or confidence or skill to handle alone.
7. I welcome candid and constructive feedback from faculty and from all others who observe my performance, recognizing that both subjective and objective assessments are indispensable guides to improving my skill as a physician; I recognize the rapid pace of change in medical knowledge and the consequent need to prepare myself to maintain my expertise and competency throughout my professional lifetime.
8. I will also provide candid and constructive feedback on the performance of my peer residents/fellows, students, and of faculty, recognizing my life-long obligation as a physician to participate in peer evaluation and quality improvement.
9. I understand that physicians are particularly vulnerable to stress and issues of compromised well-being; I commit to being mindful of my personal health and the health of my faculty, peers, and students, and to helping others to seek help when I see signs and symptoms of concern.
10. In fulfilling my obligation as a professional, I pledge to assist both medical students and my peers in meeting their professional obligations by serving as their teacher and role model.

**I commit to upholding all of the core tenants of this compact, as well as my responsibilities as a physician, leader, learner and teacher, and as a member of the MedStar Health team.**

\_\_\_\_\_  
Name, Program, PGY level (Printed)

\_\_\_\_\_  
Name (Signed)

\_\_\_\_\_  
Date

**MedStar Health**  
**July 1, 2024 - June 30, 2025**  
**House Staff Stipends**

<b>PGY-Level</b>	<b>Hourly Rate</b>	<b>Bi-Weekly Rate</b>	<b>2024-2025 Annual Stipend</b>
PGY-1	\$34.13	\$2,730.77	\$71,000.00
PGY-2	\$35.34	\$2,826.92	\$73,500.00
PGY-3	\$36.30	\$2,903.85	\$75,500.00
PGY-4	\$37.98	\$3,038.46	\$79,000.00
PGY-5	\$39.42	\$3,153.85	\$82,000.00
PGY-6	\$40.87	\$3,269.23	\$85,000.00
PGY-7	\$42.31	\$3,384.62	\$88,000.00
PGY-8	\$43.99	\$3,519.23	\$91,500.00

### **MedStar Health Work Authorization/Visa Information**

MedStar Health is committed to employing United States citizens and aliens who are authorized to work in the United States on a full-time basis and does not unlawfully discriminate on the basis of citizenship or national origin.

In compliance with the Immigration Reform and Control Act of 1986, each new house officer, as a condition of employment, must complete the Employment Eligibility Verification Form I-9 and present documentation establishing identity and employment eligibility.

If work authorization is required, MedStar Health facilitates the J-1 visa process for eligible house staff through the Exchange Visitor Sponsorship Program under Intealth. J-1 visa sponsorship is limited to allopathic and osteopathic physicians, as outlined below:

#### **Allopathic and Osteopathic Physicians Medical School Criteria**

- a. Graduation from a medical school in the United States or Canada, accredited by the Liaison Committee on Medical Education (LCME); or
- b. Graduation from a college of osteopathic medicine in the United States, accredited by the American Osteopathic Association Commission on Osteopathic College Accreditation (AOACOCA); or
- c. Graduation from a medical school outside the United States or Canada and holds a currently valid certificate from the Educational Commission for Foreign Medical Graduates (ECFMG) prior to appointment.
- d. A passing score on USMLE Step 1 and Step 2 CK, or COMLEX Level 1 and Level 2 CE prior to appointment.



# MedStar Health



## 2024 benefits for MedStar Health residents and fellows.

### Enrollment timeframe

You may enroll in benefits anytime within your first 30-days from date of hire or within 30 days of a qualifying life event.

### When coverage begins

Once enrolled, benefits are effective on your date of hire.

### Visit myHR to enroll

myHR serves as a one-stop and primary source for benefits enrollment and human resources (HR) information. To learn more about your comprehensive benefits package and to elect coverage, visit myHR.

### Accessing myHR

myHR is accessible anywhere from any computer, mobile device, or tablet. If you are:

- **Inside the MedStar Health network:** Log into StarPort and click the myHR link. Note: Single sign on (SSO) is not supported on shared workstations.
- **Outside the MedStar Health network:** Visit **myHRMedStar.net**. Click "Current Associate" and login in using your MedStar Health email address and network credentials.

For assistance accessing myHR, contact the MedStar Health IS Help Desk at **877-777-8787**.

### Eligible dependents

Family members eligible for enrollment in most MedStar Health offered health benefits include legal spouses and children up to age 26, regardless of student status. Following enrollment, dependent verification is required within 45 days. This documentation process may be completed within the enrollment system.

### Tobacco surcharge

Associates that enroll in medical coverage through MedStar Health and are tobacco users will pay a surcharge for 2024. The tobacco surcharge is deducted out of each paycheck and equates to \$50 per month or \$600 a year.

### Health insurance

Associates may choose either the MedStar Select plan or CareFirst Preferred Provider Organization (PPO) plan. In some locations, Kaiser Permanente plan(s) are also an option for enrollment.

The MedStar Select plan offers comprehensive medical coverage through the MedStar Select Provider Network with minimum out-of-pocket costs. Many medical services provided by MedStar Health facilities and physicians are paid at 100% or require minimal copay. You may also use out-of-network providers, but will incur additional costs. In-network providers and facilities are largely MedStar Health providers and MedStar Health facilities located in the Maryland, Virginia, and Washington, D.C. area.

The CareFirst PPO plan allows you the ability to see any provider, with lower out-of-pocket costs when you receive care within the BlueCross/BlueShield network.

### Prescription coverage

If enrolling in the MedStar Select or CareFirst PPO medical plans, coverage through CVS Caremark is automatic. If using a MedStar Health pharmacy, you will benefit from discounted co-pays and free delivery within 10 miles.

Prescription coverage is included by Kaiser Permanente when enrolled in a Kaiser Permanente medical plan.

### Dental insurance

There are two plan options available: Delta Dental PPO and DentalCare USA (Dental Health Maintenance Organization or DHMO). When enrolled in the DentalCare USA plan, you are required to designate a participating DHMO dentist that is located in the same state as your home address.

### Vision care

Associates may choose to participate in the CareFirst vision plan through the Davis Vision network. The plan provides comprehensive vision benefits from a network of providers.



To learn more about the comprehensive benefits coverage available to you, including detailed plan descriptions, rates, and how to enroll, visit **myHRMedStar.net**.



# MedStar Health



## CareFirst WellBeing and the RealAge Questionnaire

The RealAge Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and tools to help you preserve or improve your health.

Completing the questionnaire reduces your MedStar Select or CareFirst PPO medical plans premium by \$13.85 per pay for the remaining pay periods in 2024.

Visit [myHRMedStar.net/RealAge](https://myHRMedStar.net/RealAge) to complete your questionnaire within 60 days of hire to be eligible for the reduced medical premiums.

Note: It may take up to three weeks from your start date to gain access to your CareFirst WellBeing account and up to three pay periods after completing the questionnaire for your wellness credit to be applied to your paycheck.

## Retirement savings plan

- Newly hired associates may begin contributing to a MedStar Health retirement savings plan immediately by accessing their Empower account through myHR or calling **833-RET-MSTR** (833-738-6787).
- MedStar Health may match 50% of your contributions up to a maximum of 6% of your earnings
- To be eligible for an employer match, you must:
  - Complete a year of service,
  - Work 1,000 hours or more per year, and
  - Be a MedStar Health associate on the last day of the plan year
- Associates have a choice to contribute to a pre-tax or Roth retirement savings plan. Pre-tax contributions are made before taxes are taken out of your paycheck, meaning withdrawals are taxable. Roth contributions are made after taxes, and are not taxed when withdrawn as a qualified distribution.
- Associates are always 100% vested in their own contributions. MedStar Health's matching contributions are vested after three years of service.

## Disability benefits

### Short-Term Disability (STD)

- You are eligible for STD benefits on your date of hire
- Coverage is provided at no cost to you

Note: Benefit premiums will continue to come out of your paycheck when receiving STD benefits.

### Long-Term Disability (LTD)

The LTD program replaces a portion of your base monthly salary if you remain disabled beyond the maximum STD benefit period, at no cost to the associate, up to a maximum benefit of \$3,500 per month.

## Life and AD&D insurance

MedStar Health provides eligible associates with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance equal to one times your annual base pay, with coverage rounded up to the next higher \$1,000. Basic coverage is provided at no cost to the associate.

- Supplemental Life and AD&D insurance coverage is available in amounts equal to one, two, or three times your base pay, up to a combined (basic and supplemental) maximum of \$1,500,000
- If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), through participation in a health questionnaire

## Voluntary benefits

MedStar Health offers you the opportunity to elect Universal Life, Critical Illness, and Accident insurance through the convenience of payroll deduction with the advantage of our discounted group rate.

- **Universal Life insurance:** Provides individual or family death benefits
- **Critical Illness insurance:** Offers coverage for a variety of serious illnesses
- **Accident insurance:** Designed to financially assist you in the event of an injury, on or off the job

## Flexible spending accounts

MedStar Health provides two flexible spending accounts (FSAs) that allow associates to use pre-tax dollars to pay for certain medical or dependent day care expenses.

### Healthcare FSA

Each calendar year you may put aside pre-tax dollars from your pay to cover out-of-pocket medical expenses, such as copays and deductibles. When you enroll in the Healthcare FSA, you receive a Via Benefits debit card to use when paying for eligible expenses.

### Dependent Day Care FSA

Each calendar year you may put aside pre-tax dollars from your pay to cover dependent and elder daycare expenses. After paying your daycare bill, submit a request for reimbursement from your Dependent Day Care FSA.

## Employee Assistance Program (EAP)

Professional counseling is available for personal or health problems, including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses, and legal problems. To take advantage of this benefit, visit [myHRMedStar.net/EAP](https://myHRMedStar.net/EAP).



# MedStar Health



## Legal plan

Associates may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Services include legal advice, consultation and/or representation, and identity theft restoration. To learn more visit myHR or call **800-728-5768**.

## Graduate Medical Education (GME) benefits

- Interest-free emergency loans up to \$2,500.00
- GME-specific benefit for gender-neutral paid parental leave
- *UpToDate* subscription
- Extended health care benefits (paid) for one month following departure from MedStar Health
- Special LTD policy for physicians which is portable upon graduation
- Custom diploma frames provided to all graduates
- Physician Concierge Program
- Care.com benefit, including back-up childcare support for unexpected emergencies
- Health insurance begins on first day of employment
- Statistics support at no cost to the resident/fellow
- Annual financial awards presented to residents/fellows for research excellence at the Research & Education Symposium
- Full access to Georgetown Dahlgren Memorial Library (DML) holdings both in-person and online, includes access to DML library staff support
- Georgetown.edu email address, Zoom Professional accounts, and other technology resources provided to University employees
- Georgetown faculty appointments at Instructor level available for chief residents/fellows who are board eligible
- Meal stipends (vary from entity to entity)

## Support

Call the myHR Support Line at **855-MSH-myHR** (855-674 -6947) to connect with a support representative.

Please note: MedStar Health reviews its benefits programs annually to ensure they are competitive and serve the needs of its associates and their families.

## Disclaimer

This document is intended to provide a summary of MedStar Health's benefits for eligible associates. Some of the information is based upon official plan documents and summary plan descriptions that are the governing sources and supersede the information in this document. All benefits are subject to change.

Some benefits are prorated for associates working less than full-time. It is not a guarantee of benefits. Professional expense reimbursements may be subject to change according to policy.

**It's how we treat people.**



# Associate Biweekly Benefits Cost

MedStar Georgetown University Hospital

## Medical & Prescription Drug

### Full-time associate cost<sup>1</sup>

Plans ▶	MedStar Select		CareFirst PPO	
Coverage Options ▼	RealAge Questionnaire participant cost	RealAge Questionnaire non-participant cost	RealAge Questionnaire participant cost	RealAge Questionnaire non-participant cost
Associate Only	\$41.45	\$55.30	\$61.04	\$74.89
Associate & Child	\$90.40	\$104.25	\$125.11	\$138.96
Associate & Spouse	\$122.20	\$136.05	\$167.81	\$181.66
Family	\$169.92	\$183.77	\$231.87	\$245.72

<sup>1</sup>For purposes of medical plan coverage only, associates who are scheduled to work 30 or more hours per week will be considered full-time and eligible for full-time rates for medical coverage.

### Part-time associate cost

Plans ▶	MedStar Select		CareFirst PPO	
Coverage Options ▼	RealAge Questionnaire participant cost	RealAge Questionnaire non-participant cost	RealAge Questionnaire participant cost	RealAge Questionnaire non-participant cost
Associate Only	\$150.77	\$164.62	\$185.70	\$199.55
Associate & Child	\$253.95	\$267.80	\$311.01	\$324.86
Associate & Spouse	\$321.87	\$335.72	\$394.57	\$408.42
Family	\$423.74	\$437.59	\$519.91	\$533.76

Plans ▶	Kaiser HMO		Kaiser HMO, Union		
Coverage Options ▼	Full-time associate cost	Part-time associate cost	Coverage Options ▼	Full-time associate cost	Part-time associate cost
Associate Only	\$65.12	\$204.36	Associate Only	\$67.03	\$159.38
Associate & Child	\$166.65	\$409.12			
Associate & Spouse	\$189.21	\$454.60	Family	\$180.10	n/a
Family	\$290.71	\$659.38			

## Dental

### Full-time associate cost

Plans ▶	Delta Dental PPO	DeltaCare USA (DHMO)
Associate Only	\$7.53	\$2.29
Associate & Child	\$13.71	\$5.02
Associate & Spouse	\$15.65	\$4.62
Family	\$21.75	\$7.83

### Part-time associate cost

Plans ▶	Delta Dental PPO	DeltaCare USA (DHMO)
Associate Only	\$14.31	\$5.11
Associate & Child	\$26.45	\$10.79
Associate & Spouse	\$30.50	\$9.64
Family	\$42.60	\$16.26

## Vision

### Full-time & part-time associate cost

Plan ▶	CareFirst (Davis Vision)
Associate Only	\$1.51
Associate & Child	\$3.20
Associate & Spouse	\$3.20
Family	\$4.01

Supplemental Life Insurance

Age Brackets	Biweekly Cost Per \$1,000 of Coverage
Under 30	\$0.023
30-34	\$0.025
35-39	\$0.027
40-44	\$0.041
45-49	\$0.056
50-54	\$0.104
55-59	\$0.194
60-64	\$0.298
65-69	\$0.574
70+	\$0.932

To calculate your biweekly cost for supplemental life insurance, follow these steps:

1. Multiply your base annual salary by the option you have chosen (1, 2, or 3x).

2. Round the result to the next higher \$1,000.

3. Divide this amount by \$1,000.

4. Enter the result.

5. Multiply line 4 by the premium noted for your age bracket.

6. Enter the result. This is your supplemental life insurance cost per paycheck.

Dependent Life Insurance

Amount of Insurance ▼	Biweekly Cost
Children Only-\$5,000	\$0.89
Spouse-\$5,000	\$0.36
Spouse-\$10,000	\$1.11
Spouse-\$25,000	\$3.38
Spouse-\$50,000	\$7.14

Supplemental AD&D Insurance

Coverage Options ▼	Biweekly Cost Per \$1,000 of Coverage
Associate Only	\$0.007
Associate and Family	\$0.007

Long-Term Disability

Amount of Plan Coverage ▼	Biweekly Cost Per \$100 of Coverage
66 2/3% Buy Up	\$0.22

Legal

Plan ►	Legal Resources
Biweekly Cost	\$8.31

It's how we **treat people.**



MedStar Health



MedStar Health

## MedStar Health Long Term Disability Plan Overview

MedStar provides you with a disability plan that will pay you a monthly benefit in the event you become disabled due to a sickness or injury. The plan also provides you with important options when you complete your residency or fellowship. The Guardian Insurance Company underwrites this policy.

The following summary is intended to provide *general* information about your coverage.

### MAXIMUM MONTHLY BENEFIT DURING RESIDENCY/FELLOWSHIP:

Full Time House Staff Officers: **70% of income up to \$3,500 per month.**

The disability must start while you are insured and you must satisfy a period of 180 days during which you are disabled (totally or partially). Benefits are provided until you reach Social Security normal retirement age or recover (whichever occurs first).

Disability is defined as your inability to perform your own specialty during the first two years of a claim. Thereafter you are insured as a doctor of medicine for the balance of the benefit period. Maternity is covered as illness.

### SUPPLEMENTAL COVERAGE OPPORTUNITY DURING RESIDENCY:

You are eligible to apply for a supplemental policy that may raise the level of income protection to more than 100% of your current salary. This policy does require medical underwriting. It also guarantees the right to obtain up to \$10,000 of additional coverage later without additional medical underwriting.

### YOUR CONVERSION OPPORTUNITY UPON COMPLETION OF YOUR RESIDENCY:

This program allows you to apply for an individual non-cancelable disability contract when you complete residency without any medical qualification. The maximum benefit available with this conversion is \$5,000 per month. To apply for this individual policy, you must complete a simple application with a representative from The Warner Companies.

### RESTRICTION AND LIMITATION DURING THE RESIDENCY PLAN:

If you are totally or partially disabled due to a mental, nervous or emotional disorder, alcoholism or drug dependency, but are not hospitalized, a maximum of 24 monthly payments will be paid to you while the disability continues. During a period of hospitalization, benefits will be paid as for any other disability.

Benefits will cease at the end of the maximum benefit period ([SSNRA](#)), the date your disability ends, the date you die, or the date you fail to give the Insurer proof of your continuing total disability, whichever occurs first.

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Benefits will not be paid for a disability due to war (declared or undeclared) or any act of war, intentionally self-inflicted injuries, or active participation in a riot.

This is only a general overview. For specific contract language please refer to your Guardian benefit booklet.

**Should you have questions regarding any aspect of the plan,  
please contact The Warner Companies as follows:**

The Warner Companies  
9690 Deereco Road, Suite 650  
Timonium, Maryland 21093  
Tel. (410) 252-0808 or 1-888-866-0808 (Toll Free)  
Fax. (443) 836-0501  
Email. [medstarresdi@lwarner.com](mailto:medstarresdi@lwarner.com)

**LEAVE OF ABSENCE POLICY  
GRADUATE MEDICAL EDUCATION**

I. Purpose

To establish a policy that outlines medical, parental and caregiver leave for house staff and provides accurate information regarding the impact of an extended leave of absence upon the criteria for satisfactory completion of the program and upon a house officer's eligibility to participate in examinations by the relevant certifying board(s).

II. Scope

This policy applies to all house staff enrolled in GME training programs within MedStar Health.

III. Definitions

House Staff or House Officer: Refers to all interns, residents and fellows enrolled in a MedStar Health GME training program.

Graduate Medical Education (GME) Training Program: Refers to a residency or fellowship program.

IV. Responsibilities/Requirements

It is the policy of MedStar Health to provide a minimum of six (6) weeks of fully paid leave for eligible house staff who are on an authorized Leave of Absence. Paid leave may be extended beyond six (6) weeks for certain qualifying events under MedStar's policies on Short Term Disability and Family/Medical Leave. In addition, paid leave may be taken in increments shorter than six (6) weeks.

House Staff may qualify for paid leave for the following events:

- Medical Leave for a house officer's own illness, injury, or medical condition or to obtain preventive medical care. This includes medical leave for childbirth. Length of medical leave is determined based on medical documentation.
- Parental Leave: due to the birth, adoption or foster care placement of a child.
- Caregiver Leave: to take care of a family member with a serious health condition.

House staff are also entitled to one (1) additional week of fully paid leave, reserved for use outside of medical, parental or caregiver leave. This additional paid leave should be used within the same appointment year of the original leave.

During any approved medical, parental, or caregiver leave of absence, the house officer is ensured the continuation of health and disability insurance benefits for themselves and their eligible dependents.

Leave benefits are available on the first day of enrollment in the GME training program.

V. Process

1. The house officer should notify the program director at least three (3) months prior to the expected leave date if known.
2. After coordination with the program director, the house officer must contact the Office of Graduate Medical Education to begin the leave process. With the understanding that each house officer's leave request is unique and nuanced, it is important to work closely with both the program director and the Office of Graduate Medical Education.
3. The Office of Graduate Medical Education will initiate a leave of absence application checklist and coordinate the leave of absence with the Office of Leave Management. The Office of Leave Management provides oversight of all leave types for MedStar associates and physicians and serves as a liaison with MedStar's leave management administrator.
4. House staff out on medical leave must be cleared to return to work through Occupational Health prior to rejoining the GME training program.

VI. Training Program Extensions

1. In the event of a leave of absence, the GME training program may need to be extended in order to fulfill program and/or certifying board requirements.
2. Each program director should have their own programmatic policy which defines the amount of leave permissible for satisfactory completion of the program and specialty board eligibility. Program directors are responsible for ensuring that their house staff are provided with accurate information regarding the impact of an extended leave of absence on satisfactory completion of the program and eligibility to participate in examinations by the relevant certifying board(s).
3. Program directors must notify the Office of Graduate Medical Education of any training program extensions as soon as possible so that the graduation date and institutional record of the house officer can be modified as necessary.

Policy Approved by: MedStar Health GMEC

Policy Maintained by: MedStar Academic Affairs



**PAID TIME OFF POLICY  
GRADUATE MEDICAL EDUCATION**

- I. Purpose  
To establish a policy outlining paid time off (PTO) benefits and leaves of absence for all graduate medical education (GME) training programs within MedStar Health.
- II. Scope  
This policy will apply to all house officers who participate in a GME training program within MedStar Health.
- III. Definitions  
House Staff or House Officer – refers to all interns, residents and fellows enrolled in a MedStar Health training program.  
Graduate Medical Education Training Program – refers to a residency or fellowship educational program.
- IV. PTO Benefits
  - a. All house staff are eligible for two weeks of PTO, which includes vacation, personal and sick time. PTO requests must be made in advance to the program director or the appropriate departmental designee. Requests will be granted based upon a number of factors, including operational need and staffing requirements. An additional two weeks of PTO may be granted with the approval of the program director, and in accordance with program specific PTO policies. Holiday scheduling for house staff is determined by each program individually, and is dependent upon 24-hour operational and staffing needs.
  - b. House staff do not accrue PTO. Any unused PTO will be forfeited upon conclusion of the residency/fellowship training period
- V. Leaves of Absence
  - a. In the event of a leave of absence, the educational training period may be extended in order to fulfill the department, specialty board, or state licensing board's requirements. Each GME program is responsible for providing its house staff with written information about the effects of a leave of absence on fulfilling program requirements and board certification eligibility requirements.
  - b. House staff and program directors must adhere to each specialty board's policy specifying the maximum amount of time a house staff officer may be absent during each year of training. If a house staff officer's educational training period must be extended to satisfy board and/or department requirements, he/she must make up the excess time before being promoted to the next PGY level.
- VI. Residents must be given the opportunity to attend medical, mental health, and dental care appointments, including those scheduled during their working hours. It is up to each educational program to determine the process by which a house officer should request the time off.

Policy Approved by: MedStar Health GMEC

Policy maintained by: MedStar Academic Affairs

**PROFESSIONAL LIABILITY INSURANCE POLICY  
GRADUATE MEDICAL EDUCATION**

I. Purpose

To establish a policy outlining professional liability insurance coverage for all assignments within the scope of the training program in Graduate Medical Education (GME) within MedStar Health.

II. Scope

This policy will apply to all house officers who participate in a GME training program within MedStar Health.

III. Definitions

House Staff or House Officer – refers to all interns, residents and fellows enrolled in a MedStar Health training program.

Graduate Medical Education Training Program – refers to a residency or fellowship educational program.

IV. Professional Liability Coverage

- a. As agents of MedStar Health, and in accordance with the rules and regulations of the MedStar system and the Accreditation Council for Graduate Medical Education (ACGME), house staff are covered for professional liability by the MedStar Health, Inc. Risk Management Financing Plan for all assignments within the scope of the training program. House staff are covered under this plan for any incident that occurs while employed by MedStar Health, even if the claim arises after employment terminates. Coverage through the Plan provides limits of \$1,000,000/ \$3,000,000 and is occurrence based. In addition, excess coverage is purchased on a claims made basis. Outside institution amounts may vary.
- b. All subpoenas and information relating to professional liability actions against MedStar or its staff must be referred to Risk Management or Legal Affairs.

Policy Approved by: MedStar Health GMEC

Policy maintained by: MedStar Academic Affairs



MedStar Health

### **Requirements for Employment at MedStar Health**

Employment at MedStar Health is contingent upon satisfactory completion of a pre-employment drug screen, criminal background clearance, receipt of satisfactory credentials, satisfactory health clearance, and completion of Institutional Orientation.

MedStar Health strives to maintain the highest standards of patient care. Consistent with this objective, we require our employees, as a condition of employment or continuing employment, to obtain vaccinations, such as the influenza (flu) vaccine, or adopt other precautions as we deem necessary to protect our patients from unnecessary exposures. Of necessity, the specific requirements vary from time to time depending on the public health environment.

## **Personal Use of Drugs and Alcohol in the Workplace**

### **Purpose**

To ensure that an associate's personal use of drugs or alcohol does not affect the safety of our patients or other associates. This policy applies to all employed associates, physicians (private and employed) and physician residents, as well as non-employed individuals who work or learn at MedStar Health sites, including without limitation: students, rotating residents, volunteers, contingent staff and contractors. References made to "associates" are intended to apply to all of the above.

MedStar Health does not permit the illicit use of drugs or other controlled substances or misuse of alcohol by associates while working or engaged in MedStar Health business. Associates who misuse, possess, sell, divert or transfer drugs or other controlled substances, or who offer to divert, buy or sell such substances, are subject to corrective action up to and including dismissal. Likewise, associates who misuse drugs or other controlled substances or alcohol during work hours or whose use of drugs or other controlled substances or alcohol off-duty affects their job performance or reflects poorly on MedStar Health's reputation are subject to corrective action or dismissal. "Illicit use" means, without limitation, the misuse of prescription drugs, misuse of Cannabis, or the use of cocaine (including crack), heroin, hallucinogens, inhalants, or methamphetamine. Misuse of prescription drugs is defined as use in any way not directed by a doctor, including use without a prescription of one's own; use in greater amounts, more often, or longer than told; or use in any other way not directed by a doctor. As a High Reliability Organization (HRO), MedStar Health employs a Care for the Caregiver approach in all instances in violation of this policy.

### **Philosophy Statement**

MedStar Health expects all associates to contribute to a professional and collegial environment by exemplifying the SPIRIT (Service, Patient First, Integrity, Respect, Innovation, and Teamwork) Values with our patients, visitors, customers and colleagues.

### **Procedure**

#### **A. Establishment of Reasonable Suspicion**

All associates who believe they may be impaired by drugs or alcohol, suspect that a co-worker may be impaired or who have reason to suspect diversion or noncompliance with this policy are expected to report their concerns to their supervisor. MedStar Health



will remove a potentially impaired associate from the workplace where there is reasonable suspicion that the associate may be under the influence of drugs or other controlled substances or alcohol at work, or when there is reasonable suspicion that an associate has been involved in diversion of drugs in the workplace.

Reasonable suspicion may be based on reports or direct observation of impairment including behavior, or conduct that includes, but is not limited to: slurred speech; glassy eyes; inability to perform tasks; sleeping or inability to stay awake; accident involving hospital property or on hospital premises; agitated or violent behavior; disorientation; loss of coordination unexplained changes in performance; or odor of alcohol on breath.

Reasonable suspicion may also be based on recommendations from investigators at the local site after investigation of evidence that includes, but is not limited to: indicators from diversion analytics software; reports from automated dispensing machines or electronic safes; discovery of physical evidence; possession of alcohol or illegal drugs; unauthorized or inappropriate possession of controlled substances; discrepancies regarding narcotic counts or administration; or information from another credible source.

## B. Fair and Transparent Management of Cases

1. Associates who self-report potential impairment are placed on leave and treated with as much privacy as possible.

MedStar Health offers a job-protected leave of absence, short-term disability benefits (pay), and continued health insurance coverage to all eligible associates in order to allow the associate to seek and receive appropriate treatment.

2. Associates who are suspected of being under the influence of drugs or other controlled substances or alcohol in the workplace, are placed on suspension with pay pending completion of an investigation, which includes a urine drug test, and may include additional investigatory steps.
  - a. This leave may be converted to a leave of absence with short-term disability benefits if the associate immediately seeks treatment (which is encouraged).
3. Associates who are suspected of diverting drugs for sale or distribution to others will be placed on suspension with pay pending completion of an investigation.

4. Non-employed individuals are not eligible for employment-based benefits, such as leaves of absence, short-term disability benefits or health insurance coverage. However, MedStar Health remains committed to encouraging all impaired individuals to receive effective treatment, and to considering each case on an individualized basis.
5. Where required by law, and in accordance with all applicable laws, rules, and regulations, MedStar Health will complete reporting to appropriate agencies, i.e., professional licensing boards, other State/Local agencies, etc. All reporting will be conducted in collaboration with MedStar Health's Office of the General Counsel.
6. If the associate seeks to return to work, a final decision on whether and under what conditions an associate returns will be made based on the totality of the facts and circumstances then known to MedStar Health.
  - a. Factors that may be considered include, without limitation, whether the associate voluntarily self-reported the issue, whether the associate cooperated fully in MedStar Health's investigation, whether the associate's behavior placed patients or associates at risk, whether the associate violated legal, ethical, or behavior standards, whether the associate has successfully completed treatment and is committed to continuing in recovery, whether the associate's treating provider recommends return to the healthcare work environment, whether there is a suitable position available, and whether the associate's license (if any) remains intact. If MedStar Health concludes that an associate or non-employed individual diverted drugs for sale or distribution, the associate or non-employed individual will be terminated and will not be eligible to return to work.
  - b. Before returning to work, the associate must be cleared through Occupational Health as fit for duty, at which time consideration will be given to any required accommodations or on-going monitoring and treatment recommended by the associate's caregiver. Associates will be required to enter into, and comply with, a monitoring agreement as a condition of continued employment. Violation of the monitoring agreement may result in corrective action, up to and including dismissal.
7. MedStar Health will conduct an individualized assessment of each case using a small group of leaders with experience in managing diversion/impairment issues for similar associates.





8. To ensure future safety of patients and associates, MedStar Health will use dedicated peer review committees to monitor and oversee associate's or non-employed individual's compliance with monitoring agreements. These committees include a Physicians Health Committee (including residents, fellows and credentialed providers), a Nurses and Licensed Health Professionals Health Committee, and an Associates Health Committee.

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Please contact your supervisor or Human Resources with any questions regarding this policy.

Provisions of this policy apply to all associates to the extent they do not conflict with relevant terms of an applicable contract.