

1. **Professional Liability Coverage:** Resident will be provided professional liability coverage through the Truman Medical Center Professional and General Liability Self-Insurance Trust. The Trust provides limits of \$1,000,000 per occurrence/\$6,000,000 annual program aggregate, for residents. The professional liability coverage is provided per occurrence for medical care delivered as part of the required training program.
2. **Vacation:** Twenty-one (21) working days of paid vacation is provided during each year of service without accumulation from year to year. Vacation is to be taken at a time approved by the Resident's Program Director. You can view the [GME Paid Leave and Leave of Absence Guidelines and Procedures](#) for additional information.
3. **Sick Leave:** Residents earn sick leave at the rate of one (1) day per month for each consecutive month of employment, time shall be cumulative to a maximum of seventy-two (72) days to use for illnesses. Upon second year of employment, Resident may be eligible for other leave benefits under the Family Medical Leave Act (FMLA). You can view the [GME Paid Leave and Leave of Absence Guidelines and Procedures](#) for additional information.
4. **Medical Insurance:** UMKC offers two options for medical coverage, the [Healthy Savings Plan](#) and the [Preferred Provider Organization \(PPO\) Plan](#). The University contributes about two-thirds the cost of coverage and Resident contributes the rest. The Resident's individual cost depends on the plan option chosen and the number of family members covered. Residents are eligible for coverage on their first day of employment.
 - **Wellness Incentives:** Earn rewards for education and investing in your wellness.
5. **Dental & Vision Benefits Program:** Delta Dental is the administrator for the University of Missouri System's Dental Plan. EyeMed Vision Care is the administrator for the University of Missouri System vision plan. Both plans are available to medical residents. Total cost depends upon the individual or family coverage options chosen by the Resident.
6. **Long Term Disability Program:** The University of Missouri System offers this program to provide replacement income due to disability. The University pays 100% for the core plan. You may increase the coverage at a cost to you.
7. **Accidental Death & Dismemberment Program:** Accidental Death and Dismemberment insurance is 100% employee-paid. Coverage is available in increments of \$25,000 up to a maximum of \$150,000. You may also purchase coverage for dependents at a percentage of your own coverage.
8. **Life Insurance Program:** The University pays the basic life, option A plan at 100%. You may take additional coverage for yourself or your dependents if you desire.

9. **Flexible Spending Accounts:** A flexible spending account (FSA) is a tax-free account that allows you to pay for essential expenses. By contributing a portion of your paycheck to an FSA on a pre-tax basis, you save on the cost of eligible expenses you are already incurring. There are two types:
 - **Health Care FSA** -- Use tax-free savings to pay for health care expenses that are not covered, or partially covered, by your medical, dental, and vision insurance plans. This is not available to residents who are enrolled in the Healthy Savings Plan as they have access to a Health Savings Account)
 - **Dependent Care FSA** -- Tax-free savings can help you pay for child/dependent care expenses.
10. **Voluntary Retirement Plan.** Residents are eligible for the Voluntary Retirement Plan. He/she may authorize the University to set aside a percent of salary to a 403(b) or 457(b) account.
11. **Employee Assistant Program (EAP)** is a confidential, professional service provided to all employees, their families, retirees and organizational work units. The EAP provides a variety of services to help employees influenced by a range of personal concerns or stressors. The EAP also assists work units and the larger organization to improve quality and productivity.
12. **Discounts:** As a University employee, there are several discounts programs you are eligible to participate in. Information on these programs are below.
 - **Benefit Extras** include a group of special benefits that provide you with various discounts and perks that you can take advantage of just for being a UMKC employee.
 - **Health Discounts and Resources** are campus specific and are organized according to the Culture of Health priority it relates to: be active, eat well, work-life fit, and work healthy.
13. **Meal Vouchers.** Meal Vouchers for the use at hospital cafeterias are provided for on-call periods.
14. **Medical Education Fund.** Each resident, PGY-2 and up, is allowed to receive an annual stipend each year of in the program to be used for educational expenses that benefit Resident's training. The amount is prorated for residents with other than one-year resident agreement.
15. **Research Presentation Fund.** Each resident and fellow is eligible to apply for financial assistance for scholarly activity once per contract year. Up to \$500 has been allotted toward regional conference presentations and up to \$750 has been allotted for national and international conference presentations. Pre-approval is necessary. Policy and procedure is located on the [GME website](#).

Further details regarding each of the benefits available to University of Missouri employees can be obtained at: <https://www.umsystem.edu/totalrewards/benefits>

Policies and procedures governing resident performance and evaluation including topics below can be found at <http://med.umkc.edu/gme/policies>.