

2025



Benefits for Residents & Fellows

For: Corewell Health East

Corewell Health invests in you, your family and the health of our communities by offering a benefits program to give you choices to design a benefits package that includes the best options for you. From medical and dental coverage to life insurance and AD&D, consider the benefit plans that best fit you and your family's needs. The below benefits are considered the core team member benefits plan for Residents & Fellows.

Eligibility / Effective Date: date of hire.

Core Benefits: Paid for by Corewell Health

Benefit	Details
Life Insurance	2 times annual base pay, up to \$1 million.
AD&D Insurance	2 times annual base pay, up to \$1 million.
Short-term Disability	100% income replacement up to 26 weeks. Once eligible, there is no waiting period for this benefit.
Long-term Disability	60% income replacement includes own occupation/own specialty coverage to age 65 (maximum benefit \$15,000/month. Covers annual earnings up to \$300,000.

Optional Benefits: (Corewell Health shares in the cost of the medical and dental plans.)

Benefit	Details
Medical Plan	Three Medical options through Priority Health
Supplemental Medical Plan	Group Accident, Group Hospital Indemnity and Group Critical Illness policies.
Health Savings Account	If you enroll in one of the High Deductible Health Plans (HDHPs).
Dental Plan	Two Dental options through Delta Dental
Vision Plan	Two Vision options through VSP
Supplemental Life Insurance	Purchase additional group term life insurance, up to \$1.5 million
Supplemental (AD&D) Insurance	Purchase additional group AD&D insurance, up to \$1.5 million.
Spouse Life	Purchase group term life insurance spouse, up to \$200,000
Child Life	Purchase group term life insurance for children, up to \$25,000.
Buy-up long-term Disability	66.67%, up to \$25,000/month includes own occupation/own specialty coverage. Covers annual earnings up to \$450,000.
Health Care Flexible Spending Accounts	Up to IRS limit, before-tax pay to cover any eligible health care expenses.
Dependent Care Flexible Spending Accounts	Up to IRS limit, before tax pay to cover any daycare/dependent care expenses, limited highly compensated amounts.

The below benefits are considered additional benefits.

Program	Who Provides	Eligibility / Effective Date	Benefit
Voluntary Benefits	You	First of the month following date of hire or enrollment date	Corewell Health offers voluntary benefit options through an external partner. You can choose to purchase additional coverage such as group accident, group hospital, group critical illness, identity theft, group legal, universal life+LTC in Workday and/or pet insurance, auto insurance and home insurance through the everyday benefits platform at any time.
Paid Time Off	Corewell Health	Employment date	<p>Vacation: 4 weeks per year, per GME Vacation, Conference Attendance & Holidays Policy</p> <p>Conference Days: 5 days per year, per GME Vacation, Conference Attendance & Holidays Policy</p> <p>Sick Days: As needed, per discretion of the Program Director</p>
Holiday Pay	Corewell Health	Employment date	Corewell Health recognizes and provides holiday pay for seven national holidays.
Family Care Services	Corewell Health & You	Employment date	<p>Full-service childcare/elder care program:</p> <ul style="list-style-type: none"> • Resource and Referral – Provides suggestions and assistance in the search for an appropriate provider. <p>Lactation rooms, private rooms to support residents who are breastfeeding</p>
Adoption Assistance	Corewell Health	One year after hire	Corewell Health will assist you with up to \$5,000 for eligible adoption expenses.
Employee Assistance Services	Corewell Health	Employment date	Provides assistance to residents and families who need mental health counseling, life coaching, medical advocacy, financial assistance, legal assistance, work/life assistance, personal assistant and college resource.
Healthy Lifestyles Programs	Corewell Health	Employment date	Full array of wellness programs including on-site educational classes, athletic club membership discounts, and an incentive program that provides a medical premium reduction and cash incentive for living a healthy lifestyle. Rewards include medical plan premium credits or Lifestyle Spending Account (LSA) with an annual value of up to \$650.
Discount Program	Corewell Health	Employment date	Corewell Health is proud to partner with PerkSpot to offer all team members thousands of national and exclusive local discounts across various categories. Discounts are available for cell phone providers, restaurants, and more to make life a little easier!
Tuition Reimbursement	Corewell Health	After intro period	Must be pursuing an approved degree. See policy for additional information.

Program	Who Provides	Eligibility / Effective Date	Benefit
Retirement Plans: 403(b) Plan	Corewell Health & You (Partnering for your financial future)	Employment date	<p>You can save for retirement through the employer sponsored plans. Annual IRS limits apply. 2024 IRS limits are \$23,000; \$30,500 if 50 or over and compensation limit of \$350,000.</p> <p>Immediately eligible upon date of hire.</p> <ul style="list-style-type: none"> • Voluntary Contribution Account—decrease taxable income by contributing a percentage of total pay. May contribute up to the IRS maximum. • Depending on organizational performance Corewell Health will match between \$0 to \$.75 on every dollar up to the first 4% of your contribution. The match is discretionary and is an annual deposit. IRS Compensation limit applies.
Bereavement Pay	Corewell Health	Employment date	Up to five days of bereavement pay for cases of immediate family members, two days for extended family members, plus up to one day for out-of-state/country travel.
Leave of Absence: Family	Corewell Health	One year after hire	Maximum 12 weeks within a 12-month period, inclusive of medical leaves. (Must meet eligibility requirements).
Medical	Corewell Health	After intro period	Duration of illness, maximum 1 year
Personal	Corewell Health	Employment date	Granted for up to 3 months, upon collaboration and approval of Medical Group partners.
Military	Corewell Health	Employment date	Leave granted with no loss in benefits.
Parental	Corewell Health	Employment date	Maximum of 6 weeks, birthing and non-birthing parents, per GME program guidelines.
Professional Liability Insurance	Corewell Health	Employment date	Covered benefit.
Professional Development	Corewell Health	Employment date	Educational/professional development allowance.
Other Benefits	Corewell Health	Employment date	Uniforms (white coats and scrubs), Laundry Services, Meal Allowance, Parking, Professional memberships.

This is only intended to be a general overview of the benefit programs of Corewell Health and is subject to change. The official plan documents are available in Human Resources. In the event there is a discrepancy between this document and the plan document, the plan document will prevail. It is the intent of Corewell Health to continue to offer benefit programs. However, Corewell Health reserves the right to amend, enhance or terminate benefits on a prospective basis. Updated as of January 2025.

Looking for more benefits details?

Visit benefitsgo.com/corewellhealth or scan the QR code to view the 2025 Benefits Guide



Salary for Residents & Fellows of Corewell Health in Eastern Michigan

(based on 1.00 FTE, effective July 1, 2024)

Program Year	Salary	Education Fund	Annual Meal Allowance
Program Year 1 (PGY1)	\$64,722	\$800	\$1,800
Program Year 2 (PGY2)	\$67,177	\$1,200	\$1,800
Program Year 3 (PGY3)	\$69,492	\$1,200	\$1,800
Program Year 4 (PGY4)	\$71,465	\$1,200	\$1,800
Program Year 5 (PGY5)	\$74,437	\$1,200	\$1,800
Program Year 6 (PGY6)	\$77,184	\$1,200	\$1,800
Program Year 7 (PGY7)	\$80,707	\$1,200	\$1,800
Program Year 8 (PGY8)	\$83,935	\$1,200	\$1,800

Residents and Fellows are eligible to receive additional compensation up to \$8,500 per year for special recognition (examples: Research Awards, educational support, etc.), excluding compensation related to professional activities outside the scope of the program (examples: Moonlighting and Supervised Extra Shifts).