



MEMORIAL HOSPITAL

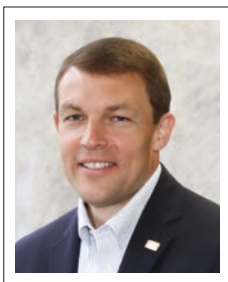
# Family Medicine Residency Program



Recruitment Guide







Dale Patterson, MD  
Program Director

Thank you for applying to the Memorial Family Medicine Residency Program. It is a pleasure to have you join us for an interview day.

This booklet contains some detailed information about the program. Much of it will be discussed during your interview day. I hope it will cut down on the need to take notes, but we couldn't include everything, so there is a blank page for that as well.

As you can probably tell, we are very proud of our program, community and the people at Memorial. Everyone you meet during your interview has a lot of information to share and many stories about our residency. However, we also want you to get the information you need from your visit, so don't hesitate to ask questions and bring up topics that we may not address.

Finally, we recognize that our interview day is long and that you see many new faces. Our people are the best part of our program and we want you to meet as many residents and faculty as you can during the short time you are with us. We also want them to have a chance to get to know you. As the day is long, please let us know if you need a break at any time during your interview.

Enjoy your day at Memorial and let us know if we can do anything to make it better.

A handwritten signature in black ink, appearing to read 'Dale Patterson', written in a cursive style.

Dale Patterson, MD  
Program Director



## *We Are Pleased to Meet You*



Dale Patterson, MD  
Program Director  
dpatterson@beaconhealthsystem.org



Janel Charlton, MD  
Senior Associate Director  
jcharlton@beaconhealthsystem.org



Tucker Balam, DO  
Associate Director  
tbalam@beaconhealthsystem.org



Anton Crepinsek, Jr., MD  
Associate Director  
acrepinsek@beaconhealthsystem.org



Tina Jennings, MD  
Associate Director  
kjennings@beaconhealthsystem.org



Marion Mahone, MD  
Faculty Hospitalist  
mmahone@beaconhealthsystem.org



Linda Mansfield, MD  
Director, Sports Medicine  
lmansfield@beaconhealthsystem.org



Jason Marker, MD  
Associate Director, Clinic Director  
jmarker@beaconhealthsystem.org



Gregory Pouliot, PhD  
Behavioral Science Director  
gpouliot@beaconhealthsystem.org



Angela Puthenveetil, MD  
Vice-Chief Resident  
aputhenveetil@beaconhealthsystem.org



Matthew Reed, MD  
Faculty Hospitalist  
mreed2@beaconhealthsystem.org



Robert Riley, MD, MEd  
Associate Director  
rriley@beaconhealthsystem.org



Rachel Schuster, DO  
Chief Resident  
rschuster@beaconhealthsystem.org



Emily-Rae Singh, MD  
Associate Director  
esingh@beaconhealthsystem.org



Randall Suttor, MD  
Associate Director  
Director OB Fellowship  
rsuttor@beaconhealthsystem.org



The Mission of Beacon Health System exists to enhance the physical, mental, emotional and spiritual well-being of the communities we serve.



The Memorial Family Medicine Residency Program adheres to the mission of Beacon Health System, and in addition we strive to:

Provide the highest quality of education to family medicine residents.

Provide the best possible medical care and service to our patients.

Advance the specialty of family medicine.

Improve the health of our community.

# Program Values

## As the faculty of the Family Medicine Residency Program of Memorial Hospital, South Bend, we define ourselves by the following:

We embrace the core values of family medicine and the provision of comprehensive care to the whole person, family, and community.

We expect from ourselves and our residents the highest standards of personal integrity, including honesty, fairness, compassion, respect for others and loyalty to the absent.

We value enthusiasm for teaching and the power of a positive attitude.

We value innovation as central to leadership, accepting its risks.

We seek opportunities to support each other in completing our mission.

We value professionalism and realize it is taught through example.

We respect differing opinions and encourage their expression.

We value equal opportunity for all and strive to bring people of talent, achievement and character to our program.

We believe that residency should be a time of personal, spiritual, and professional growth, and that despite the often serious nature of what physicians do, residency also should be fun.

We value foresight and adaptability, as we prepare our residents to practice in the future rather than in the past.

We value rapid response to our residents' needs.

We value self-reliance in our residents and support the development of their confidence and autonomy.

We value resident opinion and involvement in decisions of the program.

We define our program in terms of "family," emotionally supporting and encouraging the growth of all who are part of our team.

We commit ourselves to achieving the highest quality of teaching for our residents, while ensuring the highest quality of care for our patients.

We define high quality patient care as that which optimally promotes wellness and manages illness to enhance quality of life.

We strive to lead in the advancement of our specialty, as we believe family physicians make a unique and valuable contribution to health care.

We value a spirit of volunteerism and service to community.

We value and support the efforts of Beacon Health System in achieving its mission.

We are proud of our long-standing tradition of success, most tangibly seen in the work of our alumni. We honor our past as we strive to create our future.

# E. Blair Warner Family Medicine Center

As a resident at Memorial, the E. Blair Warner Family Medicine Center will be the base for your ambulatory patient care continuity experience. This busy practice is home to resident and faculty physicians, and conveniently located directly across the street from Memorial Hospital.

In 2016 the center completed its 13,500 -square foot expansion. The space now provides 27 examination rooms, two procedure suites, state-of-the-art radiology and ultrasound suites, an acute medical treatment room, a large resident working area, a library/staff area and a patient education room. Our clinic population is diverse across medical conditions, ages, gender and ethnicity and includes large pediatric and obstetrical panels. We continually strive to incorporate preventive medicine into our patient care, and we use a fully-integrated electronic health record system.

Each clinic is staffed by two family medicine physicians, either faculty or community preceptors, who are readily available to discuss patient care and to teach and supervise office procedures. Your obstetrics and gynecology education and experience are supplemented by the availability of OB preceptors several times per week in our clinic. Our Behavioral Science Director supports the development of strong patient-physician relations and communication.

Group visits are offered with diabetic and congestive heart failure. These provide opportunities for improved patient education and instruction. These visits are based on the centering concept integrating health assessment, education and support. Our team of health care providers includes physicians (including residents), nurse practitioners, nurses, a licensed clinical social worker, a dietitian and an ambulatory pharmacist working together to provide services for our patients.

## PROCEDURES WE PERFORM

- ▶ Colonoscopy with Polyp Removal
- ▶ Esophagastroduodenoscopy (EGD) with Biopsy
- ▶ Colposcopy
- ▶ Cryotherapy
- ▶ LEEP
- ▶ Flexible Sigmoidoscopy
- ▶ OB Ultrasound
- ▶ Surgitron
- ▶ Vasectomy
- ▶ Other office surgical skills including dermatologic procedures
- ▶ Casting and Splinting
- ▶ NEXPLANON® Insertion and Removal
- ▶ IUD Insertion and Removal
- ▶ Osteopathic Manipulative Medicine
- ▶ Joint Injections
- ▶ Musculoskeletal Ultrasound

## ANCILLARY SERVICES & PERSONNEL

- ▶ OB Nurse Coordinator
- ▶ Licensed Clinical Social Worker
- ▶ PharmD
- ▶ Patient Financial Advocate
- ▶ Medication Assistance Coordinator

## PATIENT SERVICES

- ▶ Individual and Family Counseling
- ▶ Diabetes & Heart Failure Education Classes
- ▶ Prenatal Classes
- ▶ Parenting Classes

Excellent resident education and quality patient care are our priorities. We provide strong procedural education and integrate practice management issues such as documentation, coding and billing into your clinical experience. The outpatient experience at Memorial is comprehensive, preparing our graduates to practice in any setting.



## Curriculum

### PGY1 – Traditional

### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics.....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine .....	1 block
Ambulatory General Pediatrics .....	1 block
Practice Management/Public Health .....	1 block
Ortho/Sports Medicine.....	1 block

### PGY2 – Traditional

### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics.....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics .....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine.....	0.5 block
Cardiology .....	1 block
General Surgery .....	1 block
Electives .....	2 blocks



### PGY3 – Traditional

### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service .....	1.5 blocks
Obstetrics.....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics .....	1 block
Emergency Medicine .....	1 block
Surgical Subspecialties.....	1 block
Psychiatry .....	1 block
Electives .....	4 blocks



## Curriculum

### PGY1 – Rural

### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics.....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine .....	1 block
Rural .....	1 block
Practice Management/Public Health .....	1 block
Ortho/Sports Medicine.....	1 block

### PGY2 – Rural

### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics.....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics .....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine.....	0.5 block
Cardiology .....	1 block
General Surgery.....	1 block
Ambulatory General Pediatrics .....	1 block
Rural .....	1 block

[See page 17 for list of electives.](#)



### PGY3 – Rural

### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service .....	1.5 blocks
Obstetrics.....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics .....	1 block
Emergency Medicine .....	1 block
Surgical Sub-specialties .....	1 block
Psychiatry .....	1 block
Electives .....	3 blocks
Rural .....	1 block

## Sports Medicine Focus

# Curriculum

### PGY1 – Sports

### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics.....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine .....	1 block
Ambulatory General Pediatrics .....	1 block
Practice Management/Public Health .....	1 block
Ortho/Sports Medicine.....	1 block

### PGY2 – Sports\*

### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics.....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics .....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine.....	0.5 block
Cardiology .....	1 block
General Surgery .....	1 block
Sports Medicine Research .....	1 block
Elective.....	1 block



### PGY3 – Sports\*

### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service .....	1.5 blocks
Obstetrics.....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics .....	1 block
Emergency Medicine .....	1 block
Surgical Subspecialties.....	1 block
Psychiatry .....	1 block
Electives .....	3 blocks
Sports Medicine .....	1 block

\*Starting 2nd year work with an assigned high school seeing athletes in training room and providing sideline coverage.

# Health Services Management

## Curriculum

### PGY1 – HSM

### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics.....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine .....	1 block
Ambulatory General Pediatrics .....	1 block
Practice Management/Public Health .....	1 block
Ortho/Sports Medicine.....	1 block

### PGY2 – HSM

### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics.....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics .....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine.....	0.5 block
Cardiology .....	1 block
General Surgery .....	1 block
Health Services Management .....	1 block
Electives .....	1 block

### PGY3 – HSM

### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service .....	1.5 blocks
Obstetrics.....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics .....	1 block
Emergency Medicine .....	1 block
Surgical Subspecialties.....	1 block
Psychiatry .....	1 block
Health Services Management .....	1.5 blocks
Electives .....	2.5 blocks

### PGY4 – HSM Fellowship Year

### Duration

Family Medicine Center .....	2 half-days/week
Clinic Staffing .....	1 half-day/week
Teaching Medicine Chief .....	1 block
Family Medicine Teaching .....	1 block
Health Services Management Research .....	1 block
Hospice.....	0.5 block
Rural Practice Management .....	0.5 block
Addictions .....	0.5 block
Occupational Medicine .....	0.5 block
Employee Assistance Program .....	0.5 block
Health Services Management.....	3.5 blocks
Electives .....	4 blocks



# Health Services Management

## OVERVIEW

The Health Services Management (HSM) Curriculum is an alternative to the other curricula (Traditional, Rural, Sports Medicine and Care of the Underserved) offered by the Memorial Family Medicine Residency. Unlike the others, it requires four years to complete. The curriculum is arranged so that residents may sit for their board certification examination in family medicine after completing three years of training, but do not complete the requirements for the curriculum until they complete the fourth year. To prepare the resident physician to serve in the role of manager or administrator of a health organization, in addition to the role of health care provider, the HSM curriculum contains both the traditional rotations required of family medicine residents and 6 management blocks. Additionally, there are other required rotations designed to better prepare the resident for a leadership position in health care delivery. Finally, the HSM resident is required to earn the degree of Master of Public Affairs in Health System Administration and Policy at Indiana University South Bend, which requires completion of 39 credit-hours of master level courses over four years.

## CONTENT

In addition to the traditional content of a family medicine curriculum, the HSM resident must take 6 management blocks, required half-blocks of hospice, occupational medicine, substance abuse and employee assistance program and required full blocks of teaching medicine chief, family medicine teaching and research. The 6 management blocks, which may be taken in any order, consist of rotations in the following areas:

- Ethical, Legal and Regulatory Issues
- Financial Management
- Health System Integration and Governance
- Healthy Communities
- Information Systems
- Managed Care
- Physician Practice Management
- Quality Management and Process Improvement

HSM residents must take at least a half block in each of the above areas, but may expand four areas of their choosing to a full block.

## GOAL

In addition to the goals of the traditional curriculum, the HSM curriculum shall provide the resident with the skills and knowledge to manage and administer a medical practice or be a member of the management team of a hospital, health system, managed care organization, or other health care related industry.

## M.P.A. DEGREE REQUIREMENTS FOR MEMORIAL RESIDENTS

The Master of Public Affairs degree requires the completion of 39 credit hours (courses are 3 credit hours, unless otherwise designated). The course of study is divided into three parts: the core curriculum (18 credit hours), a health concentration (12 credits hours) and electives (9 credit hours). The program waives all prerequisite classes for Memorial residents.

# Health Services Management

## CORE CURRICULUM (18 credits)

The M.P.A. core is designed to ensure that each student acquires both prerequisite analytical skills and an understanding of policy issues and governmental processes that compose the environment in which graduates will pursue their careers.

- ☐ **Pols-Y501** Fundamentals of Public Management
- ☐ **Pols-Y625** Topics in Public Affairs
- ☐ **Pols-Y503** Statistics for Public Management
- ☐ **Pols-Y505** Personnel Management in Public Organizations
- ☐ **Pols-Y509** International Public Affairs
- ☐ **Pols-Y615** Capstone in Public Affairs



## HEALTH SERVICES MANAGEMENT CONCENTRATION (12 credits)

Memorial residents complete the Health Systems Administration and Policy Track.

### Required courses:

- ☐ **Pols-Y502** Health Care Delivery Policy Issues
- ☐ **Pols-Y516** Legal Aspects of Health Care Delivery

### Select two of the following:

- ☐ **Pols-Y504** Politics Managing Health Services Organizations
- ☐ **Pols-Y514** Political Economy of Health Care
- ☐ **Pols-Y582** Financial Management for Public Affairs
- ☐ **Pols-Y6\*\*** Topics in Healthcare Management

## ELECTIVES (9 credits)

The program requires three classes in electives. Residents can choose from the classes offered in the government or nonprofit track, such as financial management, public budgeting and finance, public policy, and nonprofit management, or they can design directed readings on a relevant topic of their choice.

More information please visit the MPA program website at <https://www.iusb.edu/mpa>

## Curriculum

### PGY1 – Underserved

### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics.....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine .....	1 block
Memorial Neighborhood Health Center.....	1 block
Practice Management/Public Health .....	1 block
Ortho/Sports Medicine.....	1 block

### PGY2 – Underserved

### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics.....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics .....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine.....	0.5 block
Cardiology .....	1 block
General Surgery.....	1 block
Indiana Health Center .....	1 block
Ambulatory General Pediatrics .....	1 block

### PGY3 – Underserved

### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service .....	1.5 blocks
Obstetrics.....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics .....	1 block
Emergency Medicine .....	1 block
Surgical Subspecialties.....	1 block
Psychiatry .....	1 block
Remote Underserved .....	1 block
Electives .....	3 blocks



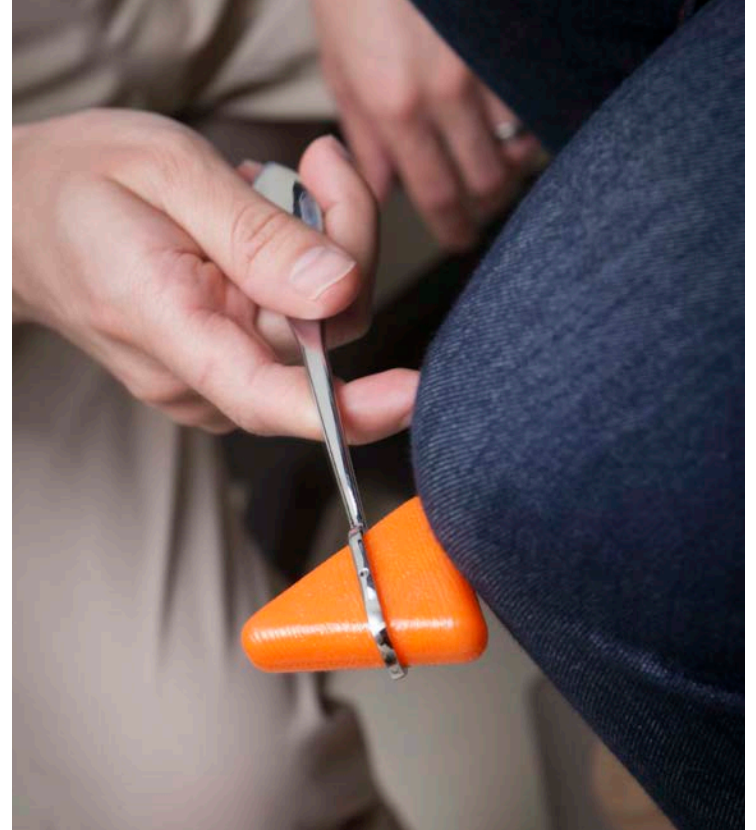
# Care of the Underserved Focus

## COMMUNITY PROJECTS/EVENTS/AGENCIES

Residents will be exposed to several of the community projects/events on the list, but will pick one or two to spend additional time as members of the Board or as active volunteers.

- Habitat for Humanity
- Meals on Wheels
- Physician of the Day
- Legal Aid
- Migrant Laborers
- Aids Ministries/AIDS Assist
- Jail/Prison/Juvenile Detention
- Fundraising/ Grant Writing
- Focus Groups on Various Topics
- Olive St. Health Center
- Our Lady of the Road
- Broadway Church
- Latino Outreach
- REAL Services
- Logan Center  
(Protective Services Committee)
- Stone Soup (Little Flower Church)
- Housing Authority
- Youth Service Bureau
- Center for the Homeless

Residents will conduct either a primary or secondary research project suitable for presentation at Resident Day and at noon conference. Residents may ask any faculty member to be the advisor for this project subject to the availability of the faculty member.



## Curriculum

### PGY1 – Hospitalist

#### Duration

Family Medicine Center .....	2 half-days/week
Internal Medicine .....	5 blocks
Obstetrics .....	2 blocks
Children’s Hospital .....	2 blocks
Emergency Medicine.....	1 block
Ambulatory General Pediatrics.....	1 block
Practice Management/Public Health.....	1 block
Ortho/Sports Medicine .....	1 block

### PGY2 – Hospitalist

#### Duration

Family Medicine Center .....	3 half-days/week
Internal Medicine .....	3 blocks
Obstetrics .....	1.5 blocks
Children’s Hospital .....	2 blocks
Ambulatory Subspecialty Pediatrics.....	1 block
Gynecology .....	1 block
Pulmonary /Critical Care Medicine .....	1 block
Cardiology .....	1 block
General Surgery .....	1 block
Stroke Unit.....	0.5 block
Infectious Diseases .....	0.5 block
Nephrology .....	0.5 block



### PGY3 – Hospitalist

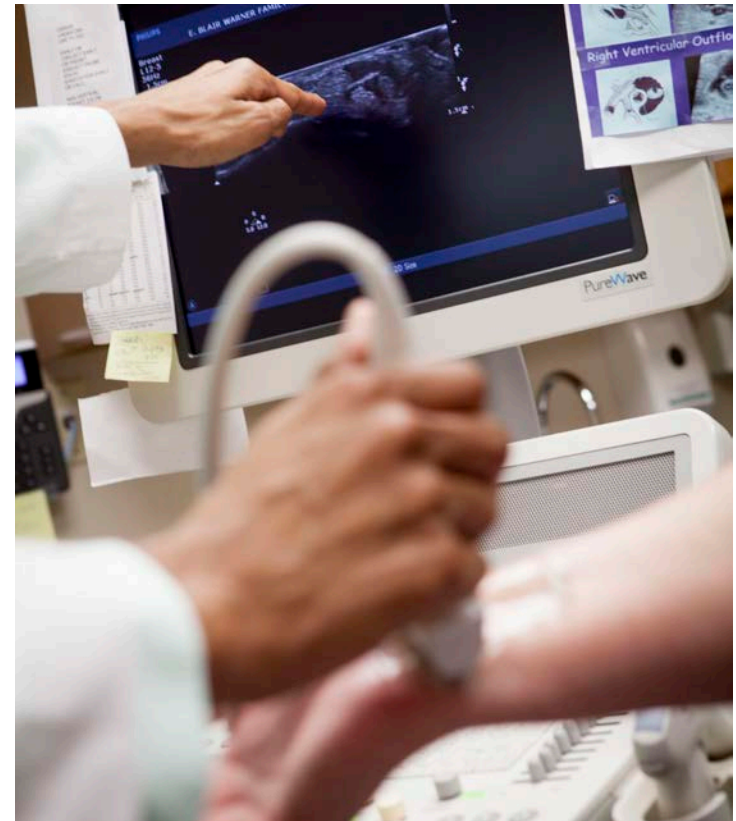
#### Duration

Family Medicine Center .....	4 half-days/week
Internal Medicine, Chief of Service.....	1.5 blocks
Obstetrics .....	1 block
Children’s Hospital .....	1.5 blocks
Musculoskeletal Medicine .....	1 block
Geriatrics.....	1 block
Emergency Medicine.....	1 block
Surgical Subspecialties.....	1 block
Psychiatry.....	1 block
Procedures .....	1 block
Electives .....	3 blocks

# Elective Possibilities

Residents may repeat any required rotation or choose from the following:

- |   |  |
|---|--|
| <input type="checkbox"/> Allergy/Immunology     | <input type="checkbox"/> Neurology             |
| <input type="checkbox"/> Anesthesiology         | <input type="checkbox"/> Occupational Medicine |
| <input type="checkbox"/> Counseling             | <input type="checkbox"/> Pediatric Cardiology  |
| <input type="checkbox"/> Dermatology            | <input type="checkbox"/> Podiatry              |
| <input type="checkbox"/> Endocrinology          | <input type="checkbox"/> Procedures            |
| <input type="checkbox"/> Endoscopy              | <input type="checkbox"/> Proctology            |
| <input type="checkbox"/> Gastroenterology       | <input type="checkbox"/> Radiology             |
| <input type="checkbox"/> Infectious Disease     | <input type="checkbox"/> Research              |
| <input type="checkbox"/> International Medicine | <input type="checkbox"/> Rheumatology          |
| <input type="checkbox"/> Hematology/Oncology    | <input type="checkbox"/> Substance Abuse       |
| <input type="checkbox"/> Hospice                | <input type="checkbox"/> Wound Management      |
| <input type="checkbox"/> Neonatology            | <input type="checkbox"/> Other                 |
| <input type="checkbox"/> Nephrology             |  |





# International Medicine Rotation Elective

Many physicians are interested in providing medical care to people of other countries and other cultures. We are committed to facilitating international experiences for our residents.

An elective in international medicine is available to our second- and third-year residents. The rotation is typically 2-4 weeks in duration (0.5-1 block), but there is flexibility. During the elective, the residency continues to provide salary, liability insurance and the usual benefits. Some funds are budgeted to assist with the costs of the rotation.

A number of our faculty members have served abroad, and we are happy to be able to match residents with the type of experience they are looking for (language preference, urban vs. rural, etc.). While abroad, each of

the residents is involved in either direct patient care or in medical research and is supervised by a qualified physician on site. Preparation for the rotation includes assigned readings and discussion about the general principles of delivering care in developing countries, and also information about the medical problems that are likely to be encountered in the region specific to the individual rotation. Upon returning to the U.S., the resident shares his or her experience either by doing a presentation or a paper. Naturally, we avoid parts of the world that are known to be politically unstable or potentially unsafe.

In addition to the international elective options, there are special teaching sessions throughout the year on various topics pertinent to international medicine. These are presented by a variety of individuals, including faculty, guest speakers, and residents with a particular interest.

Some of the countries where our residents have served abroad include:

- Bolivia
- Brazil
- Dominican Republic
- Ecuador
- El Salvador
- Ghana
- Guatemala
- Haiti
- Honduras
- India
- Israel
- Malawi
- Mexico
- Nicaragua
- Panama
- Papua New Guinea
- Romania
- South Africa
- Thailand
- Venezuela
- Zambia



# Stipends & Benefits

## Annual Stipends

YEAR OF RESIDENCY	STIPEND	HOUSING ALLOWANCE	TOTAL VALUE
1st Year	\$54,200	\$650 per month = \$7,800	annual salary equivalent of <b>\$62,000</b>
2nd Year	\$56,200	\$650 per month = \$7,800	annual salary equivalent of <b>\$64,000</b>
3rd Year	\$58,200	\$650 per month = \$7,800	annual salary equivalent of <b>\$66,000</b>
4th Year and OB Fellow	\$60,200	\$650 per month = \$7,800	annual salary equivalent of <b>\$68,000</b>

## Benefits for the 2018-2019 Academic Year

### Housing

In addition to salary, a monthly housing allowance will be provided in the amount of \$650.

### Meals

Meals are provided to residents in the hospital cafeteria without charge (also to families of residents on call).

### Uniforms

The hospital provides residents with lab coats and scrubs for use while working.

### Vacation

Residents receive 18 working days of paid vacation each year.

### Holidays

The hospital recognizes six (6) holidays annually. These include: New Year's Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day and Christmas Day. Residents who work a holiday may choose another day. Reciprocal coverage will be made by other residents.

### CME Leave

Residents may be absent from the Program with pay for up to five (5) days per academic year for attendance at extramural medical education seminars as approved by the designated Director. A maximum of \$1,500 per academic year is provided for these educational expenses.

### Technology

Residents receive a brand new top-of-the-line wireless laptop computer and iPad. These items belong to the resident upon completion of the residency.

### Moving Expenses

The hospital will provide moving expenses up to \$1,250.

### Maternity Leave

Residents are eligible for salary continuance while under a physician's care, a benefit provided by the hospital. Additional leave may be taken by using vacation time, or as a leave of absence pending approval of the Residency Director. Pertinent ABFM policies also apply.

## Benefits, cont'd.

### **Personal/Adoption Leave**

Personal leave and adoption leave for adoptive parents may be taken using vacation. Additional time taken as a leave-of-absence without pay may be arranged. Pertinent ABFM policies also apply.

### **Sick Leave**

Residents are eligible for salary continuance, a benefit provided by the hospital.

### **Leave-of-Absence**

Leave-of-Absence without pay may be available for such reasons as medical disability or personal emergency, provided such leave is approved by the Director of the residency program. Pertinent ABFM policies also apply.

### **Medical/Dental/Vision Insurance**

The hospital will provide each resident and his/her spouse and dependent children up to age 26 with a group medical, dental and vision insurance plan without cost to the resident.

### **Professional Liability Insurance**

The hospital's general liability insurance policy provides coverage for each resident while he/she is acting within the scope of his/her hospital duties. The resident is also insured for medical practice activities performed outside the scope of the residency program (i.e., "moonlighting") if, and only if, the activity is within Beacon Health System.

### **Life and Long Term Disability Insurance**

The hospital will provide life insurance to each resident. Coverage will be one times his/her annual salary. Permanent long-term disability insurance for the resident will also be a benefit provided by Memorial. Eligibility for long term disability shall begin following one year of service (employment). Payments begin on the 91st day of disability and provide for 60 percent of the resident's monthly salary (up to \$10,000 per month) and will continue until the resident turns age 65.

### **Optional Life and Dependent Optional Life Insurance**

Residents have the opportunity to purchase low-cost term life insurance up to \$500,000 in increments of \$10,000. (Amounts over \$250,000 require a health statement.) The resident has the opportunity to purchase life insurance for the family. Spousal coverage can be purchased in \$5,000 increments up to one-half of the amount purchased for the resident. Coverage for dependent children is in the amount of \$10,000.

### **Physical Fitness Membership**

The hospital will provide each resident with an adult physical fitness membership at Beacon Health and Fitness. Membership includes use of a weight room, lap pool, stationary bicycles, rowing machines, racquetball courts, and aerobics classes. Family members age 14 and older qualify to be part of family membership at a discounted rate. Additionally, residents may use the physicians' workout room at the hospital free of charge. Additionally, residents may use the physicians' workout room at the hospital free of charge as well as the residency workout room.

### **Rewards for Savings Plan**

The resident is eligible to contribute on a before-tax basis to a 403(b) account from his/her pay. After one year of employment, the resident is eligible to participate in Beacon Health System matching program.



# Located in the heart of the Midwest

A culturally rich area, South Bend is home to the South Bend Cubs baseball team, an indoor Farmers Market open year round and the East Race which is the first man-made white water rafting course in North America. We are fortunate to have five colleges in the area, including the University of Notre Dame which adds much to the community and provides many options for athletics and cultural events. Centered in the heart of downtown, the Morris Performing Arts Center is home to the Broadway Theatre League, South Bend Symphony Orchestra and the Southold Dance Theater.



## Notes

[illegible]

This image shows a full page of blank, lined paper. It features approximately 20 horizontal blue lines spaced evenly across the page, typical of standard notebook paper. The lines are thin and light blue, set against a plain white background. There are no margins, text, or other markings on the page.





# MEMORIAL<sup>™</sup> HOSPITAL

FAMILY MEDICINE RESIDENCY

714 N. Michigan St. | South Bend, IN 46601

574.647.7913

[MemorialResidency.com](http://MemorialResidency.com)

FMRES2017815-6897

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