



Summary of Resident Policies

Mayo School of Graduate Medical Education

The following is a summary of selected Mayo School of Graduate Medical Education (MSGME) Policies. Unless otherwise stated, use of the term “residents” or “trainees” refers to both residents and fellows.

1. Equal Opportunity and Affirmative Action

Mayo Clinic seeks and selects persons for appointment, employment or admission - and to train, advance, promote, transfer and compensate such persons - on the basis of individual capability, potential or contribution to the programs and goals of the institution. Mayo Clinic makes these selections and subsequent personnel decisions without regard to age, disabilities, marital status, national origin, race, religion, gender, sexual orientation, or Vietnam era veterans status. Furthermore, Mayo Clinic supports and observes stated policies of the State and Federal governments that preclude discrimination.

2. Licensure

All appointments require an individual to have successfully graduated from an approved Medical School. Prior to the first day of training in MSGME, residents must obtain either a valid medical license or must be registered with the Medical Licensing Board as is applicable under the laws of the State. All residents/fellows are required to obtain and maintain the appropriate medical license while enrolled in MSGME. Failure to meet applicable eligibility requirements without delay and obtain and maintain a residency permit followed by a medical license, will result in one or more of the following:

- Delay or revocation of appointment;
- Preclude advancement to the next postgraduate level;
- Preclude continuation in the residency program;
- Disciplinary action for non-academic deficiency.

Appointees who fail any step of USMLE three times will not be appointed to, or allowed to, remain in MSGME.

3. Visa Sponsorship

Mayo supports ECFMG J-1 visa sponsorship for residents appointed to MSGME. In limited circumstances that benefit the institution, the H-1B visa may be used.

To be ECFMG certified for the J-1 visa, the individual must:

- Pass USMLE step 1
- Pass USMLE step 2 CK (Clinical Knowledge)
- Pass USMLE step 2 CS (Clinical Skills)
- Have graduated from a recognized medical school and have a credentialed medical school diploma

The above steps must be completed to begin a training program. USMLE Step 2 CS must be taken by December 31 of the year prior to the NRMP match in order to be eligible to participate.

To use the H-1B visa, the individual must complete the three steps above and must also:

- Pass USMLE step 3, and
- Be registered or licensed with the Minnesota Board of Medical Practice before completing the program.

Because the J-1 visa is the standard visa at Mayo for International Medical Graduates in medical residencies, exceptional use of the H-1B visa requires internal review and ultimately approval of the MSGME Dean.

Additional information is available in the MSGME Comparison of H-1B and J-1 [Visa Categories](#) statement.

4. Drug Screening

All residents will be required to submit to and pass a health review and pass a urine drug screen administered at Mayo Clinic.

5. Background Studies

Criminal background checks are required for all Mayo residents and fellows. If an individual is found to be convicted of serious criminal offenses, such as assault, criminal sexual conduct, etc. that disqualify the individual from positions with direct patient contact, the individual becomes ineligible for appointment or continuation of appointment in MSGME.

6. Resident Responsibilities

The position of resident physician entails the provision of care commensurate with the resident physician's level of advancement and competence, under the general supervision of appropriately privileged attending teaching staff. This includes:

- Participation in safe, effective and compassionate patient care.
- Development of an understanding of the ethical, socioeconomic and medical/legal issues that affect graduate medical education and of how to apply cost containment measures in the provision of patient care.
- Participation in the educational activities of the training program and, as appropriate, assumption of responsibility for teaching and supervising other residents and students; participation in institutional orientation and education programs; and participation in other activities involving the clinical staff.
- Participation in institutional committees and councils to which the resident physician is appointed or invited.
- Performance of these duties in accordance with the established practices, procedures and policies of the institution, and those of its programs, clinical departments and other institutions to which the resident physician is assigned, including, among others, state licensure requirements for physicians in training where these exist.

7. Duration of Appointment and Conditions of Continuation

Individuals are enrolled in MSGME after they have accepted an official offer of appointment from an MSGME Dean/Associate Dean and have met the contingencies stated in the appointment letter and completed applicable registration, licensure, and visa requirements. The appointee must also have graduated from an approved, qualified medical school as well as proof of the legal right to work as required by federal law. Annual continuation of training to subsequent years will be dependent upon satisfactory progress in education, performance of all duties, and compliance with MSGME policies.

8. Financial Support/Stipend and Benefits

[Stipend level](#) will be increased annually on the anniversary date of the commencement of the residency based on the continuation in the program at the next level of training. The increase will be dependent on satisfactory performance of assigned duties by the resident and satisfactory evaluations by the program director and faculty.

Mayo offers a choice of health plans which vary in contributions made by the resident/Mayo and in coverage amounts. Further benefit information including, but not limited to, disability and life insurance is available on the following web pages: [Stipend and Benefits: Jacksonville Programs](#), [Rochester Programs](#), [Scottsdale Programs](#).

9. Conditions for Sleep Rooms, Meals, Laundry

Each hospital provides adequate on-call rooms. Residents who are required to remain in the hospital for on-call service will receive a meal allowance for use in the hospital cafeterias up to established dollar limits. In addition, residents may receive a meal allowance when special on-duty schedules require the resident's presence in the hospital beyond usual duty hours. Food is available in resident lounges during hours when hospital cafeterias are not open. Scrub suits are provided and laundered for residents who are on-call overnight in the hospital or who are assigned to departments that wear scrub suits in the course of their usual activities.

10. Grievance Procedure

Residents may implement the institution's grievance procedures if they receive a written notice of dismissal, non-renewal of agreement, or non-promotion to the next level of training; if there is concern related to the work environment or issues related to the program or faculty; or if there is concern that other actions could significantly threaten a resident's intended career development. The resident and his or her program director should make every reasonable effort to resolve any conflicts, problems, or disagreements that arise related to the application of Mayo's policies and procedures. In instances where the resident is uncomfortable taking a complaint to his or her program director, the resident may contact his/her assigned Advisor, the MSGME Ombudsperson, or a mediator as indicated in the Grievance Procedure policy.

Resident allegations of academic misconduct by faculty should be reported as directed in the Faculty Misconduct Allegations policy.

The MSGME appeal process, as outlined in the Probation and Dismissal policy, is available to individuals with adverse grievance outcomes.

11. Disciplinary Procedure

Appointees to MSGME may be placed on probation or dismissed for significant, documented deficiencies. An academic or non-academic deficiency could result in either a formal warning or probation, depending on the judgment of the faculty as to the type and degree of the deficiency. Both Formal Warning and Probation include a remedial plan to improve performance. The warning is removed from the individual's MSGME record if the issues are fully remediated. Probation and/or dismissal will likely result if unsatisfactory performance continues. A record of the probation and outcome remains in the individual's MSGME record. The resident has the right to appeal the decision of the program if dismissed. Due process is outlined in the MSGME Probation and Dismissal policy and is closely monitored. An Ombudsperson is available to residents during the disciplinary process.

12. Professional Liability Insurance and Tail Coverage

Mayo Clinic will provide professional liability insurance for the resident's activities in MSGME regardless of when the claim arises. It is expected that the resident will assist and cooperate with the institution in the defense of any claim that may be brought by any patient attended by the resident - even if the claim or suit arises after the completion of training.

Mayo Clinic professional liability protection is not extended to a resident engaged in professional activities that are not part of a Mayo program (e.g., moonlighting). However, if the resident conducts charitable or public service professional activities with the approval from the appropriate department chair or program director and does not receive payment outside of Mayo, Mayo's professional liability protection may be provided if the sponsoring institution does not supply such coverage.

13. Vacation

The annual vacation allowance is 15 days (3 weeks) for all residents. Weekends and Mayo holidays are not charged as vacation time. Vacations must be approved by the appropriate department/program representative. A maximum of five vacation days may be reimbursed or may be carried over to the next year with program director approval (contingent upon continued enrollment within the same program and upon accreditation/certification requirements). The use of vacation days during the final week of training is discouraged.

14. Leave of Absence and Short Term Disability

Residents may request a leave of absence for a variety of reasons. All leave requests (to include emergency, family medical/parental leave, personal, and military) must be approved by the program director or designee, in compliance with MSGME policy. Requests for leave of absence greater than one week must be approved by MSGME.

If residents become ill, stipend and benefit coverages continue for up to three months per year under Mayo's short-term disability policy. Absences due to illness must be recorded and submitted to the appropriate education coordinator.

15. Effect of Leave for Satisfying Completion of Program

Each training program determines the total absence time permitted during each year of the program. Where applicable, the total absence time permitted will be in accordance with the certification requirements of the specialty board. Absence in excess of the designated time may extend the resident's training time. Questions should be directed to the specific program director in advance of the resident's planned absence.

16. Duty Hours

Fatigue can negatively affect patient care, resident education, and resident well-being. MSGME has established policies regarding resident duty hours and supervision to assure full compliance with Accreditation Council for Graduate Medical Education (ACGME) requirements and to avoid situations where patient care and resident welfare are compromised by excessive service obligations.

Duty hours are defined as all clinical and academic activities related to the residency program, i.e, patient care (both inpatient and outpatient), administrative duties related to patient care, the provision for transfer of patient care, time spent in-house during call activities, and scheduled academic activities such as conferences. Duty hours do not include reading and preparation time spent away from the duty site.

- Duty hours must be limited to 80 hours per week, averaged over a four-week period, inclusive of all in-house call activities.
- Residents must be provided with 1 day in 7 free from all educational and clinical responsibilities, averaged over a 4-week period, inclusive of call. One day is defined as one continuous 24-hour period free from all clinical, educational, and administrative activities.
- In-house call must occur no more frequently than every third night, averaged over a four-week period.
- Continuous on-site duty, including in-house call, must not exceed 24 consecutive hours. Residents may remain on duty for up to six additional hours to participate in didactic activities, transfer care of patients, conduct outpatient clinics, and maintain continuity of medical and surgical care as defined in RRC Specialty and Subspecialty Program Requirements.
- Adequate time for rest and personal activities must be provided. This should consist of a 10-hour time period provided between all daily duty periods and after in-house call.

MSGME programs monitor duty hours carefully. Detailed information about ACGME requirements regarding resident duty hours is available on the [ACGME web site](#) under the heading "resident duty hours."

17. Moonlighting/Professional Activities Outside of Program

Residents are not required to engage in moonlighting. Moonlighting is permitted for those who hold a valid license to practice medicine and are in good standing (except for international medical graduates as defined below). Residents must obtain a prospective written statement of permission from their program director that must be made part of the resident's file. Time spent moonlighting must not interfere with the resident's reading and studying, family time, sleeping, relaxation, and most importantly, one's program requirements and academic performance at Mayo. Under no circumstances should patient care at Mayo be jeopardized or infringed upon because of resident moonlighting activities. The resident's performance will be monitored for the effect of these activities upon performance. Adverse effects may lead to withdrawal of permission. MSGME will not assume responsibility for credentialing the resident nor assume any liability related to extramural moonlighting activities. Residents on an H-1B visa or a J-1 visa sponsored by ECFMG are not permitted to moonlight.

Other professional activities outside the training program, should conform to guidelines set forth in Mayo Clinic's Industry Relations policy. Off-campus, industry-sponsored events are appropriate to attend only if they serve some educational function that is not related to the sponsoring company. Modest hospitality such as meals or other refreshments associated with the event may be accepted as long as the event includes a structured educational component (e.g., formal speaker, demonstration, etc.). Educational programs must be substantial in content and not pro forma. Industry-sponsored social events with no structured educational component are not appropriate.

18. Counseling, Medical, Psychological Support Services

Mayo's Employee Assistance Program is available to MSGME residents. This program provides confidential assistance for personal problems. Trained employee assistance coordinators offer information, assessment and short-term counseling, as well as referral for special situations or longer-term needs.

The service is free, and no record of contact is placed in the student's medical records, Health Service records or student file. All contact is kept confidential, except as required by law or in situations deemed potentially life-threatening by the employee assistance coordinator.

19. Physician Impairment and Substance Abuse

Mayo regards alcohol or chemical dependency as illnesses that can be medically treated. Professional assistance and referral resources are available in the online MSGME policy manual. Once started in the program, resident appointments will not be jeopardized solely for requesting help for the diagnosis and treatment of a drug dependency illness. Such matters will be decided on the merits of each individual's performance in the same manner as for any individual with or without other health problems.

If a resident is determined to be unable to perform satisfactorily and safely in the program at any time, a colleague or supervising faculty member will escort the resident to the nearest employee health service location for an immediate consultation with one of the Employee Health Service physicians. The resident will be relieved of all patient care responsibilities until this evaluation is complete. Resumption and continuation in the residency program will be based on the resident's ability to satisfactorily perform responsibilities and requirements.

Resident entry into a program is contingent upon drug or alcohol testing results as defined by Mayo site.

20. Mutual Respect and Harassment

Disrespectful behavior of any kind - sexual or any other form, ranging from inappropriate humor and subtle hints to overt acts, threats, or physical contacts - will not be tolerated. An individual who experiences intimidation or harassment is asked to report the incident using the reporting process outlined in the MSGME Sexual Harassment policy. It is the responsibility of residents who believe they have been intimidated or harassed to report such behavior so that the behavior can be investigated and appropriate action taken.

Residents subjected to unwelcome sexual conduct or lack of mutual respect should inform the perpetrator that the conduct is considered offensive and must stop. If the response of the perpetrator is unsatisfactory, the student should report the matters to any of the following: Program Director; MSGME Administrator, Associate Dean/Director, or Dean; Diversity/Mutual Respect Office; or Department of Human Resources. This policy also applies to residents who have witnessed alleged harassment or have had incidents of alleged harassment reported to them. An investigation will follow and the appropriate action taken after a review by designated members of Administration or the educational program's governing committee.

21. Accommodation for Disabilities

Mayo Clinic will make reasonable effort to accommodate trainees with disabilities as defined in Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. All matriculated students, with or without reasonable accommodation, must be able to meet the academic and technical standards of the individual schools and programs. Any student with a physical, psychiatric, sensory or learning disability may request reasonable accommodations after providing adequate documentation from appropriate licensed professionals to the Mayo Clinic, College of Medicine designated Disability Officer. The student will be responsible for providing the required documentation at his/her own expense. Successful accommodation of a student's needs takes time and careful planning. The student must request accommodations for a disability as soon as possible. For a new matriculating student, this should be done at least six weeks before arrival for orientation.

22. Program/Institution Closure Or Reduction

In accordance with ACGME requirements, MSGME will inform residents in writing of confirmed adverse accreditation actions taken by the Accreditation Council for Graduate Medical Education. If Mayo should begin the process of closing a residency training program, the residents will be informed four months or more before the end of their appointment, or as early as possible if the closure occurs within four months of the appointment end. MSGME will make every effort to enable residents in the program to complete their education or assist the residents in enrolling in an ACGME-accredited program in which they can continue their education.

23. Confidentiality

All personnel of Mayo Clinic have an obligation to conduct themselves in accordance with Mayo's Confidentiality Policy and hold in confidence all information concerning patients, employees and business information. Confidential information includes all material, both paper-based and electronic, related to the patient care and operation of the Medical Center. Any carelessness or thoughtlessness in revealing any confidential information, leading to the release of such information, is not only wrong ethically but may involve the individual and Mayo legally. Unauthorized access, use or release of any and all confidential information at Mayo Medical Center may be cause for immediate dismissal.

24. Case Documentation

Documentation of cases and procedures, as mandated by Residency Review Committee (RRC) and program essentials, is a requirement of the MSGME appointment. Residents who do not maintain accurate and up-to-date case documentation will not advance to the next level of training or be allowed to complete their residency program until compliance is achieved.

25. Infection Control

Infection control policies are designed to reduce the risk of infection among patients, employees and visitors. All residents are expected to comply with these policies, including hand washing, standard (universal) precautions, isolation procedures, and other prevention and control measures as outlined in the Infection Control Manual or as directed by the Medical Director of the Infection Control Program. Compliance with Employee Health Services guidelines, education, and training requirements, and other applicable governing standards such as Occupational Safety and Health Administration (OSHA), Department of Health Reportable Diseases, etc. is also expected.

26. Evaluation

Each MSGME program completes multiple evaluations:

- Evaluation of Trainees-Periodic and Final : Trainees are evaluated at the end of each rotation or assignment, or each quarter , by faculty with whom they have been assigned. These evaluations are recorded in the MSGME office. If desired, the trainee may review the evaluation with his or her adviser, Program Director, the Associate Dean or an MSGME representative. Unsatisfactory performance may result in warning and/or probation and/or termination.
- The Program Director will provide a final summative evaluation for each trainee who completes the program. This evaluation must include a review of the trainee's performance during the final period of education, and should verify that the trainee has demonstrated sufficient professional ability to practice competently and independently. The final evaluation will be maintained as a part of the trainee's permanent MSGME record.
- Evaluation of Faculty, Rotations and Program: Trainee's must be given the opportunity to evaluate faculty, rotational experiences and the program as a whole. Faculty evaluations must be reviewed by the training Program Director and Department Chair. The evaluations should include a review of their teaching abilities, commitment to the educational program, clinical knowledge, and scholarly activities.
- Evaluation- Annual Program Review: All programs must conduct and document a formal, systematic evaluation of the curriculum and faculty at least annually. This review is in addition to the internal reviews performed by Mayo School of Graduate Medical Education, although results of the most recent internal review may become part of the annual program evaluation. This process is conducted by an annual program review panel which should include: the program director, associate program director(s), the educational program coordinator, faculty representative(s), and trainee representative(s). In the evaluation process, the group will take into consideration written comments from the faculty, the most recent internal review report of the GMED of the sponsoring institution, and the trainees' confidential written evaluations. Written minutes of these meetings will be maintained by the program.

27. Certificate

Upon satisfactory completion of the training program, the resident will be eligible for an MSGME certificate and an alumni certificate. Mayo does not impose restrictive practice covenants upon its graduates. MSGME certificates include the trainee's legal name at the time of graduation (as listed in MSGME electronic records/taken from Social Security Card), medical or doctoral degree, dates of training, number of months completed, and

the official MSGME program name. Areas of special emphasis will not be listed on the certificate. Revised certificates due to post graduation name changes will not be provided. International medical degree equivalents (MBBS, MBBCh, BMBCh) will be listed on the certificate as recorded in the MSGME electronic records/awarded by the medical school. Suffixes indicating board certification or society membership will not be included on the certificate, as it is assumed that trainees possess original documentation of that status. International degrees specifically awarded for resident or fellowship training will not be included on certificates as these degrees are not recognized/awarded in the United States.

28. Restrictive Covenants

Restrictive covenant is defined as a clause in contracts of partnership and employment prohibiting a contracting party from engaging in similar employment for a specified period of time within a certain geographical area.

Mayo does not impose restrictive practice covenants upon its graduates.

For questions or further details regarding these policies, contact Mayo School of Graduate Medical Education at msgme@mayo.edu.

Implementation: Longstanding
Last Review Date: March 2009
Next Review Date: March 2011

Reviewed By: GMEC
Contact: GMEC Secretary

C70 Visa Categories

Purpose

The Mayo School of Graduate Medical Education considers it the personal responsibility of the resident to obtain and maintain his/her valid visa status. You may contact the international personnel advisor in the International Personnel Office (IPO) for help and advice - Telephone: 507-284-5144; After Hours and Weekend/Holiday Contact: 507-284-2511. The International Personnel Office follows changes in immigration regulations that pertain to the graduates of foreign schools appointed to Mayo educational programs. In addition, this office serves as an interface with the U.S. Department of State (DOS), the United States Citizenship and Immigration Service (USCIS), the Department of Labor (DOL), and the Educational Commission for Foreign Medical Graduates (ECFMG).

Policy

Mayo Clinic's approved visa policy supports the ECFMG J-1 visa category for residency and fellowship training. Mayo will support an H-1B visa in the following exceptional situations:

1. U.S. Medical School Graduates from an accredited medical school
2. ECFMG is not in a position to sponsor a J-1 visa – Program is not ACGME accredited or ABMS recognized
3. International Medical Graduate is currently in U.S. in H-1B classification, enrolled in graduate medical education at another institution
4. Competitive reasons in exceptional circumstances

Comparison of H1B and J1 Visa Categories Under Current Department of State and United States Citizenship and Immigration Services regulations for Non-Immigrants Pursuing Graduate Medical Education

J1 Visa	H1B Visa
<p>Exchange visitor status is used to bring individuals to the United States for <u>education/training</u> (not employment). Any international medical graduate coming to the U.S. in J1 classification to be enrolled in a clinical training program must:</p> <ul style="list-style-type: none"> • pass USMLE Step 1 • pass USMLE Step 2 CK • pass USMLE Step 2 CS <p>These exams must be taken by 12/31 of the year prior to the NRMP in order to be eligible to participate the match</p> <ul style="list-style-type: none"> • meet the medical credentials of the country where medical degree is obtained. • have a valid ECFMG certificate on file at Mayo prior to beginning training. • pledge to return to the home country for a 2-year period upon completion of training. 	<p>This classification is used for temporary “specialty occupation” workers and trainees. Nonimmigrant physicians are eligible to obtain an H1B visa if they:</p> <ul style="list-style-type: none"> • are certified by ECFMG • have passed the FLEX or Parts I, II and III of NBME or steps 1, 2 CK, 2 CS & 3 of USMLE <p>have competency in oral & written English or are graduates of an accredited school of medicine (schools so accredited include those in the U.S. and Canada).</p>
<p>Graduates of accredited Canadian medical schools do not need ECFMG certification. However, if CMG are in need of a non-immigrant visa, they will need to obtain J1 visa sponsorship through ECFMG.</p>	

Applications are filed with ECFMG through the International Personnel Office to obtain the DS-2019 form (certificate of eligibility for the J1 exchange visitor visa).	Petitions are filed by Mayo (after Department of Labor certification is obtained) with the USCIS to obtain approval of H1B visas.
ECFMG will sponsor ACGME accredited training for the time it takes to be board eligible. ECFMG will also sponsor training programs that are recognized by the ABMS. Total Maximum stay cannot exceed 7 years. Obtaining permission to exceed the 7 year limit is extremely difficult and not generally pursued by Mayo. Approval is needed from both ECFMG and the United States Department of State.	USCIS will approve classification for a maximum of six years. However, if an individual has filed for permanent immigrant status or labor certification with the Department of Labor before the start of the 6th year in H1B classification, the immigration service will grant extensions beyond 6 years.
Exchange visitors can participate in offcampus rotation and can rotate to Mayo's group practices if these are part of their program. NB: Since EnhanceMed, Medical Professional Services is a separate legal entity, for immigration purposes it would not constitute part of their program.	Individuals in H1B classification cannot participate in off-campus rotations. H1B visa holders can rotate to the group practices only if the rotation is required to meet requirements for board eligibility and is not available at the home program site. In this instance, IPO must be contacted as a separate petition needs to be filed. Three to four months is required for this process.
J1 dependents (J2) can obtain work authorization	H1B dependents (H-4) are not eligible for work authorization.
Exchange visitors cannot moonlight in J1 classification	Individuals in H1B classification are not allowed to moonlight on petitions filed by Mayo.
Exchange visitors must return to country of last permanent residency upon completion of training program for two years before eligible to return to U.S. in H or L visa status or as a permanent immigrant. (including those married to U.S. citizens).	Is possible to adjust to another visa category; not subject to two-year home resident requirement.
Subject to federal and state income tax. Will also be subject to FICA tax once exchange visitor meets the "substantial presence" test.	Subject to full U.S. taxes. Taxed on world-wide income.
\$200 ECFMG processing fee.	Immigration base filing fee is \$190.
Application time to process is approximately three months.	Application time to process H1B is approximately 4 months. USCIS does offer Premium processing. Contact IPO for more details.

Related References:

Implementation Date: Longstanding
Last Review Date: 10/2004, 9/2006, 10/2006
Next Review Date: 10/2008

Reviewed by: GMEC
Contact: Secretary of GMEC

MAYO CLINIC FLORIDA
SUMMARY OF HEALTH & WELFARE BENEFITS
 MSGME, MGS, & Research Appointees

Eligibility	Family Member includes: Your spouse/same gender domestic partner Disabled child (must complete form for approval) Biological or legally adopted children who are preschool age or full-time students under the age of 30 Step-Children, must be financially dependent on you
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Medical Plan In-Network

<i>In-Network</i>	Mayo Universal	Mayo Choice	Mayo Horizon
Co-payment (flat amount you pay per office visit)	Primary care: \$0 Specialty care: \$25 Urgent care: \$35 Emergency care: \$45	Primary care: \$0 Specialty care: \$25 Urgent care: \$35 Emergency care: \$45	None - Usual and customary charges (count towards deductible)
Annual Deductible (required before coinsurance pays)	None	\$250 per person \$500 per family	Employee Only: \$1,250 Employee + Child(ren): \$2,500 Employee + Spouse: \$2,500 Employee + Spouse + Children: \$3,400
Coinsurance (% covered after deductible is met)	Mayo pays 90% You pay 10%	After you meet deductible: Mayo pays 80% You pay 20%	After you meet deductible: Mayo pays 90% You pay 10%
Annual Out-of-Pocket Maximum (includes coinsurance)	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	Employee only: \$1,800 Employee + Child(ren): \$3,600 Employee + Spouse: \$3,600 Employee + Spouse + Child(ren): \$4,800

Medical Plan Out-of Network

<i>Out-of-Network</i>	Mayo Universal	Mayo Choice	Mayo Horizon
Co-payment (flat amount you pay per office visit)	None	None	None - Usual and customary charges (count towards deductible)
Annual Deductible (required before coinsurance pays)	\$250 per person \$500 per family	\$550 per person \$1,000 per family	Combined with in-network deductible
Coinsurance (% covered after deductible is met)	Mayo pays 70% You pay 30%	After you meet deductible: Mayo pays 60% You pay 40%	After you meet deductible: Mayo pays 60% You pay 40%
Annual Out-of-Pocket Maximum (includes coinsurance)	\$2,000 per person \$4,000 per family	\$2,500 per person \$5,000 per family	Employee only: \$5,000 Employee + Child(ren): \$6,250 Employee + Spouse: \$6,250 Employee + Spouse + Child(ren): \$7,500

Mayo Horizon Health Savings Account (HSA)

	Employee	Employee + Child(ren)	Employee + Spouse	Family
Mayo Contribution	\$900	\$1,800	\$1,800	\$2,500
Employee Voluntary Contribution	Up to \$2,100	Up to \$4,150	Up to \$4,150	Up to \$3,450
Maximum 2009 IRS Contribution	\$3,000	\$5,950	\$5,950	\$5,950

Prescription Drug Coverage 2009

	Mayo Universal/Mayo Choice			Mayo Horizon		
Prescription Drug Coverage	Mayo Mail Service (up to 100-day supply)	Mayo Outpatient Pharmacy (up to 100-day supply except where indicated)	SXC Pharmacy (up to 34-day supply)	Mayo Mail Service (up to 100-day supply)	Mayo Outpatient Pharmacy (up to 100-day supply)	SXC Pharmacy (up to 34-day supply)
Deductible	None			Combined with medical deductible		
Formulary generic and preferred drug	\$10 Maximum	\$10 Maximum for up to 34-day	25% (\$15 minimum)	5%	10%	25%

(Tier I)		supply				
Formulary Brand or injectable drug (Tier II)	25% (\$10 minimum)	30% (\$10 minimum)	40% (\$15 minimum)	25%	30%	40%
Formulary non-preferred drug (Tier III)	40% (\$10 minimum)	40% (\$10 minimum)	50% (\$15 minimum)	40%	40%	50%
Non-formulary drug (Tier IV)	50% (\$10 minimum)	50% (\$10 minimum)	60% (\$15 minimum)	50%	50%	60%
Annual out-of-pocket maximum	\$1,500 per person; \$3,000 per family			Combined with medical out-of-pocket maximum		

Medical Premiums for 2009

	Mayo Universal		Mayo Choice		Mayo Horizon	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Full-Time Employee Premiums (0.75 – 1.0 FTE)						
Employee	\$70	\$35	\$28	\$14	\$11	\$5.50
Employee + Child(ren)*	\$134	\$67	\$53	\$26.50	\$21	\$10.50
Employee + Spouse*	\$148	\$74	\$59	\$29.50	\$23	\$11.50
Family*	\$226	\$113	\$90	\$45	\$35	\$17.50
Part-Time Employee Premiums (0.50 – 0.74 FTE)						
Employee	\$70	\$35	\$28	\$14	\$11	\$5.50
Employee + Child(ren)*	\$198	\$99	\$78	\$39	\$31	\$15.50
Employee + Spouse*	\$219	\$109.50	\$87	\$43.50	\$34	\$17
Family*	\$334	\$167	\$133	\$66.50	\$51	\$25.50

Note: The premium is taken out of the first two pay periods per month, so the amount shown per pay period is taken out of your pay check 24 times per year.

Mayo Reimbursement Account (MRA) Premium

Annual Mayo Contribution	\$1,100	No cost
<ul style="list-style-type: none"> Eligible dental (includes services incurred as result of an accident), optical expenses, and hearing aids 		
Orthodontic Coverage	\$1,500 per person per lifetime max	
Carryover (maximum account level)	\$5,000	

DeltaCare Dental Plan (MCF)

<p>This plan is a dental HMO, and you must choose a general family dentist from the Delta Care Provider Network.</p> <ul style="list-style-type: none"> You pay copayments when you or your family members visit your dentist, and if your dentist provides a referral for you to visit certain dental specialties. Your copayments are made for preventive, basic, and major dental services, according to a fee schedule. You must use dentists and specialists in the network. <p>Orthodontic coverage within network requires payment of a start-up fee and a payment of \$1,800 for dependent children to age 19, and \$2,000 for adults.</p>	<p>.75 to 1.0 FTE</p> <ul style="list-style-type: none"> \$5 single coverage \$9 employee + 1 coverage \$14 employee + 2 or more dependents coverage <p>.5 to .74 FTE</p> <ul style="list-style-type: none"> \$5 single coverage \$12 employee + 1 coverage \$17 employee + 2 or more dependents coverage
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Life and Disability Insurance

Premium

<p>Basic Plan</p> <p>Term Life Insurance</p> <ul style="list-style-type: none"> Appointee: \$50,000 death benefit Family: \$25,000 death benefit on spouse \$10,000 death benefit on each child <p>Disability Income Insurance</p> <ul style="list-style-type: none"> First 3 months -- full stipend <p>Thereafter -- 180% of stipend subject to a maximum benefit of \$55,000 per year.</p>	<p>\$2.40 single</p> <p>\$3.40 married</p> <p>\$.30 per \$100 of monthly benefit (Salary divided by 12, multiplied by 180%, divided by 100, multiplied by \$.30. Maximum premium is \$13.75)</p>
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Additional Term Life Insurance (Must be enrolled in the Basic Plan to be eligible) <ul style="list-style-type: none"> • Additional \$ 50,000 death benefit on appointee • Additional \$100,000 death benefit on appointee • Additional \$150,000 death benefit on appointee 	\$2.40 \$4.80 \$7.20
Accidental Death and Dismemberment Insurance <ul style="list-style-type: none"> • \$10,000 to \$225,000 @ .20 per month per \$10,000 • Must be purchased in multiples of \$10,000 or \$25,000 	\$ 50,000 -- \$1.00 \$100,000 -- \$2.00 \$150,000 -- \$3.00 \$225,000 -- \$4.50

Other Benefits

Identity Theft <ul style="list-style-type: none"> • Offered through Hirman Insurers • Premiums are payroll deducted 	Voluntary enrollment \$1.79 per pay period (50% of premium which is subsidized by Mayo)	
403B Fidelity- 1-800-343-0860 <ul style="list-style-type: none"> • You are automatically enrolled at a 3% pretax payroll deduction which will be invested in Fidelity's Freedom Fund Roth 403b/401k Fidelity <ul style="list-style-type: none"> • Post tax contribution <ul style="list-style-type: none"> • You have 45 days from your benefit eligibility date to: <ul style="list-style-type: none"> • Decline your enrollment, by contacting Fidelity Investments (your account will be established at Fidelity approximately 14 days after your date of your appointment). • Change the percentage level of your contribution • Select specific investment options Financial Engines (403B) 1-877-401-5762 <ul style="list-style-type: none"> • You are automatically enrolled if contributing to Fidelity. • May opt out of Financial Engines and still contribute to Fidelity • Cost is \$3.00/yr per \$1000 in account • Welcome kit and plan review will be mailed to your home 		
Other Benefits Flex Spending Accounts (health care and dependent care) - must sign-up within 31 days Adoption Reimbursement Auto/Home/Renters, Identity Theft, and Excess Pers Liab Ins- Hirman Insurers- (507) 285-3111 Long-term Care (CNA)- 1-(888) 653-9400		
Work Life Option Work Life Options provides a wide variety of employee support options; child care, pet care, adult/elder care, and wellness options. (888) 610-2273 www.workoptionsgroup.com	Resource – no cost; fee associated with individual services	
Professional Liability Insurance	No Cost	
Stipends* (Effective date: August 11, 2009 deposit statement) (Bi-weekly gross pay equals stipend divided by 26.1)		
Graduate level 1 - \$46,653	Graduate level 4 - \$52,641	Graduate level 7 - \$58,896
Graduate level 2 - \$48,520	Graduate level 5 - \$54,912	Graduate level 8 - \$61,170
Graduate level 3 - \$50,529	Graduate level 6 - \$57,000	Graduate level 9 - \$63,376
*Note Stipends and Effective date of Stipends are subject to change.		

Contacts:

MMSI 287-3271 or 1-800-635-6671

Human Resources Employee Service Center - 266-0440, or 1-888-266-0440

Human Resources Home page is located at <http://mayoweb.mayo.edu/hr-general/>

Mayo Clinic Arizona

2009 SUMMARY OF HEALTH & WELFARE BENEFITS

Mayo School of Graduate Medical Education Appointees

<u>Medical Plan Options</u>			2009 Monthly Premiums
Eligible Family Members include: <ul style="list-style-type: none"> • Your spouse/same-gender domestic partner • Your unmarried biological or legally adopted children who are preschool age or full-time students under the age of 30. • Stepchildren/children of same-gender domestic partner must also be financially dependent on you (approval process required) 			
Mayo Universal			
Deductible	<u>In-Network(State of AZ)</u> None	<u>Out-of-Network</u> \$250 per person	<u>Full-time Employee (.75-1.0 FTE)</u>
			\$ 70.00 employee only
			\$134.00 employee + Child(ren)
			\$ 148.00 employee + Spouse/ Same gender domestic partner
			\$ 226.00 employee + Spouse/ Same gender domestic partner + Family.
<i>Co-pay</i>	\$0 primary/preventive \$25 specialty \$35 urgent care \$45 emergency	After you meet your deductible Mayo pays 70% You pay 30%	
<i>Co-insurance</i>	90%/10%	70%/30%	
<i>Out-of-pocket maximum</i>	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	
<i>Lifetime maximum</i>	Unlimited	\$ 1,000,000	
<i>Health Savings Account</i>	Not Available	Not Available	
Mayo Choice			
Deductible	<u>In-Network (State of AZ)</u>	<u>Out- of- Network</u>	<u>Full-time Employee</u>
	\$250 per person \$500 per family	\$500 per person \$1,000 per family	\$ 28.00 employee only
<i>Co-pay</i>	\$ 0 primary /preventive \$ 25 specialty \$ 35 urgent care \$ 45 emergency room	N/A	\$ 53.00 employee + Child(ren)
			\$ 59.00 employee+ Spouse/ same gender domestic partner
			\$ 90.00 employee + Spouse/ Same gender domestic partner + Family.
<i>Co-insurance</i>	80%/20%	60%/40%	
<i>Out-of-pocket maximum</i>	\$2,000 per person \$4,000 per family	\$2,500 per person \$5,000 per family	
<i>Lifetime Maximum</i>	Unlimited	\$1,000,000.00	
<i>Health Savings Account</i>	Not Available	Not Available	
Mayo Horizon			
Annual Deductible	<u>In-Network (State of AZ)</u>	<u>Out-of-Network</u>	<u>Full-time Employee</u>
	Employee only: 1,250.00 Employee +Child(ren) 2500.00 Employee + Spouse 2500.00 Employee + Spouse + Family- 3400.00	same as In network	\$ 11.00 employee only
			\$ 21.00 Employee + Child(ren)
			\$ 23.00 employee+ Spouse/ same gender domestic partner
			\$ 35.00 employee + Spouse/ Same gender domestic partner + Family.
<i>Co-pay</i>	Preventive care: \$0 After you meet your deductible Mayo pays 90% You pay 10%	not covered	

<p><i>Co-insurance</i> Mayo Pays 90% /You pay 10% Based on U & C*</p> <p><i>Out-of-pocket maximum</i> employee only- 1800.00 employee + child(ren) 3600.00 employee+ spouse- 3600.00 employee +spouse+family- 4800.00 7500.00</p> <p><i>Lifetime Maximum</i> Unlimited</p> <p><i>Health Savings Account</i> <u>Mayo Contributes annually:</u> Employee only: \$900 Employee+Child(ren) \$1800.00 Employee +Spouse \$ 1800.00 Employee + Spouse+Family \$ 2500.00 Note*** Your voluntary contribution: As you decide up to IRS maximum</p> <p><i>*U&C is the abbreviation for “usual and customary” charges. These are fees normally charged for a given service by a provider; customary is a fee in the range of usual fees charged by similar providers in area. Usual and customary services must be reasonable, meaning that according to the review committee, the fee meets the lesser of the two criteria or is justified in the circumstances.</i></p> <p><i>**All costs apply to the out-of-pocket maximum, including the annual deductible, coinsurance and pharmaceutical expenses will apply to the OPM.</i></p>	<p><u>Part time Employee (.50-.74 FTE)</u> \$ 11.00 employee only \$ 31.00 Employee + Child(ren) \$ 34.00 employee+ Spouse/ same gender domestic partner \$ 51.00 employee + Spouse/ Same gender domestic partner + family.</p>
<p>Prescription Drug Plan The prescription drug plan is a coinsurance plan. The coinsurance amount you pay will depend on what pharmacy you use to fill your prescription. The Mayo Clinic Formulary is an approved list of drugs recommended for use throughout the Mayo system. It is also used to determine the amount of coverage.</p> <ul style="list-style-type: none"> • The Mayo Mail Order Service: Members will pay 25% for a formulary brand name drug, 40% for formulary non-preferred drug, 50% for a drug not listed in the formulary • Mayo Pharmacies: Members will pay 30% for a formulary brand name drug, 40% for formulary non-preferred drug, 50% for a drug not listed in the formulary • SXC Pharmacy: Members will pay 40% for a formulary brand name drug, 50% for formulary non-preferred drug, 60% for a drug not listed in the formulary 	<p>Must be enrolled in a Medical plan. No additional cost.</p>

<p style="text-align: center;">Delta Dental Plan of Arizona*</p> <p style="text-align: center;"><i>(available with Health Tradition Classic or Health Tradition Platinum only, or if medical coverage is waived)</i></p> <ul style="list-style-type: none"> • Dental – up to \$1,000 per member per year for covered dental services. • Orthodontic coverage – up to 50% coverage per person (\$1,500 per person, lifetime maximum) 	<p>Full-time Employee</p> <p>\$ 9.00 single \$18.00 employee + 1 \$26.00 employee + 2 or more</p>
<p style="text-align: center;">Dental /Vision Reimbursement Account*</p> <p>Annual Mayo Contribution \$1,000 per family-Mayo Universal (or if medical coverage is waived) \$ 750 per family-Health Tradition Classic/Platinum</p> <ul style="list-style-type: none"> • Covers eligible dental and vision <i>material</i> and related expenses <p>Orthodontic Coverage Up to 50% coverage per person (\$1,500 per person, lifetime max)</p> <p>Balance not used will carry over from year to year to a maximum account level of \$5,000</p>	<p>No cost</p>
<p style="text-align: center;">Basic Plan*</p> <p>Term Life Insurance</p> <ul style="list-style-type: none"> • Appointee: \$50,000 death benefit • Family: \$25,000 death benefit on spouse \$10,000 death benefit on each child <p>Disability Income Insurance First 3 months – full stipend. Thereafter, 180% of stipend, subject to a maximum benefit of \$55,000 per year.</p>	<p>\$2.40 single \$3.40 married</p> <p>\$.30 per \$100 of monthly benefit (Salary divided by 12, multiplied by 180%, divided by 100, multiplied by \$.30. Maximum premium is \$13.75)</p>
<p>Optional Plan Term Life Insurance (Must be enrolled in the Basic Plan to be eligible)</p> <ul style="list-style-type: none"> • Additional \$ 50,000 death benefit on appointee • Additional \$100,000 death benefit on appointee • Additional \$150,000 death benefit on appointee 	<p>\$2.40 \$4.80 \$7.20</p>
<p>Accidental Death and Dismemberment Insurance</p> <ul style="list-style-type: none"> • \$10,000 to \$225,000 @ .20 per month per \$10,000 • Must be purchased in multiples of \$10,000 or \$25,000 	<p>Examples of coverage: \$ 50,000 -- \$1.00 \$100,000 -- \$2.00 \$150,000 -- \$3.00 \$225,000 -- \$4.50</p>
<p>Professional Liability Insurance</p>	<p>No Cost</p>
<p>* Could be subject to change in 2009.</p>	
<p>Other Benefits</p> <ul style="list-style-type: none"> • Flexible Spending Accounts (Healthcare and Dependent Care) - must sign-up within 31 days of appointment start date for the current calendar year. • Adoption Reimbursement – Covers up to \$10,000 of eligible legal and agency expenses for adoption of a child. Covers up to \$500 for adoption of a stepchild. • Auto/Home/Renters, Identity Theft, and Excess Personal Liability Insurance (agent – Hirman Insurers, underwriter – Travelers) 1-800-443-6316 • 403B/Tax Deferred Annuity – Fidelity Investments 1-800-343-0860 • Long-term Care Insurance (CNA) 1-888-653-9400 • Mayo Employees Credit Union 1-800-535-2129 • Child care referral service 1-800-535-4599 or 480-829-0500 (www.asccaz.org) <p>Employee Assistance Program (through CONTACT)</p>	

Employee Service Center (ESC) – 507-26(6-0440), 888-266-0440, or 507-266-0440 (TDD)

Human Resources Home page is located at [http://mcsweb.mayo.edu/Dept/Human Resources/](http://mcsweb.mayo.edu/Dept/Human_Resources/)

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