Residency Program: Benefits

UCSF Salary Stipend

<table>
<thead>
<tr>
<th>PAYROLL TITLE / RFS</th>
<th>PAYROLL PGY LEVEL</th>
<th>Monthly Rate</th>
<th>Annual Rate</th>
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<td>I</td>
<td>$4,495.58</td>
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<tr>
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<td></td>
<td>VII</td>
<td>$5,597.25</td>
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</tbody>
</table>

Moving Allowance * (for new hires only) - $1,800
Travel fund provided by department - $2,500 for 5 years
Education fund provided by department - $2,500 for 5 years
Food allowance - $200 per month
Cost of Initial CA License, renewals and USMLE Step III exam

Other allowances/Reimbursements by Department:

Salary:

UCSF salaries are set state-wide for UC Medical Centers and are intended to reflect national trends. This year’s increase will be 3%.

In addition, each resident or fellow continuing at UCSF in the same program will receive a "step" increase related to advancing to the next PGY-level. These increases are typically between 3.3 – 3.9%.
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**Housing allowance:**

The University Housing Office located in the Guy S. Millberry Union on the UCSF campus maintains a bulletin board with a listing of off-campus housing. The listing is provided for information only to assist in the location of suitable housing. To learn more please click [here](#).

The UCSF Resident and Fellow Housing Allowance will be increased by 10% this year to a total of $12,100 per year (from $11,000) for each eligible resident and fellow.

**Transportation:**

Wherever you’re going at UC San Francisco, we can help you get there. With campuses across San Francisco, we make sure each one is accessible and equipped to meet your needs. From car and bike parking to free shuttles to commuter pools to savings programs, we have several ways we make your life better on your way here. For more information please click [here](#).

**White Coats:**

Residents are provided with two white coats. One white coat from UCSF GME and one is provided during the R2 year.

**Health Insurance:**

Housestaff are eligible for health; dental; life; accidental death and dismemberment; long-term disability; and vision plans offered through the School of Medicine. House staff insurance is bundled; therefore, if a trainee opts out of health insurance than he/she is not eligible for any of the other insurance types. When a trainee is enrolled in a health insurance plan, he/she is also enrolled in dental, vision, life, accidental death and dismemberment, and long-term disability.
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Department Events for Residents:

Department Welcome BBQ for New Residents
Resident Appreciation Day
Chief Roast
Inman Abbot/Bones Ball (Graduation Event)
Holiday Party
Resident Bowling Night

Services for Housestaff:

Blumberg Loan
Short-term loans (up to $1,200), interest free for 12 months, are available to residents and clinical fellows through the Office of Graduate Medical Education (OGME). Re-payment is scheduled through monthly automatic deductions from paychecks. If re-payment is not in full at the end of training, the remaining loan balance is deducted from the final paycheck. To apply, please visit OGME in MU 250 East, http://medschool.ucsf.edu/gme, or call 476-4562 for more information.

Campus Life Services
Campus Life Services (CLS) is committed to providing quality campus life programs and services to the UCSF community. CLS manages the cultural, recreational, fitness activities in Millberry Union, which is located on the north side of Parnassus Avenue, across from Moffitt-Long Hospital, as well as those activities at the Mission Bay campus. Millberry Union also provides a variety of facilities and services including a bookstore with a technology store, fitness center, barbershop, sundries and gift stores, flower stand, a variety of food service options, copy service, meeting rooms, and music and entertainment rooms. For more information about Campus Life Services please go to http://campuslifeservices.ucsf.edu/cls (link is external)
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Financial Aid/Student Loan Deferment
Many trainees can defer their student loans incurred during medical school or post-graduate training. Federal Stafford, Direct and Perkins loans may be deferred under specific circumstances. Loans made through the Department of Health and Human Services, such as Primary Care Loans, Loans for Disadvantaged Students or Health Professions Student Loans, can generally be deferred throughout internship/residency training. Interest on subsidized loans does not accrue during deferment periods. Trainees who do not qualify for a loan deferment can request loan forbearance. Interest accrues during periods of forbearance, but payment is not expected.

The most common residency deferment is the economic hardship deferment, however the criteria changed in July 1, 2009 and most resident salaries now exceed the maximum income allowed to qualify. To determine eligibility and learn more about this type of deferment go to http://finaid.ucsf.edu/student-loan-debt-management-repayment/deferment (link is external)
If a trainee does not qualify for a deferment, and/or experiences difficulty repaying loans following the deferment period, submitting a request for forbearance on the federal Stafford, Direct and /or Perkins loans for the remainder of residency training may be worthwhile. During periods of forbearance, payments are not expected, but interest accrues on both subsidized and unsubsidized loans. Some lenders require that interest be paid during periods of forbearance. Another option to forbearance is to put an income- based repayment (IBR) plan in place. IBR will cap the amount of monthly payment based on household income and size. For more information on deferment and IBR go to http://finaid.ucsf.edu/student-loan-debt-management-repayment/deferment (link is external)

For more information about loan deferment/forgiveness eligibility go to the UCSF Student Financial Aid Office website at http://finaid.ucsf.edu (link is external)
Residency Program: Benefits

Housestaff Communication Forums

Resident and Fellow’s Council: Resident and Fellow’s Council (RFC) meets monthly to address issues related to the trainee work environment and educational experience. RFC also participates in improving methods of delivering care to the patients of UCSF. The members of the committee are expected to disseminate information from this committee to their colleagues, and to bring issues from their colleagues to the committee. All housestaff members are invited to participate.

One project of the RFC (in collaboration with UCSF Medical Center and OGME) is the UCSF Patient Care Fund. These monies are directed from the UCSF Medical Center to fund projects proposed by housestaff. The projects are generated when a trainee identifies a specific need for patients or their families.

Chief Residents Dinner: The Chief Residents’ Committee meets monthly with the CEO, CMO, and CNO of the Medical Center, the Associate Dean for GME, and other invited administrative and educational leaders to facilitate communication between residents and clinical fellows and campus leadership.

Lunch with the Associate Dean: The Associate Dean for GME meets with the trainees from each residency program (and some fellowship programs) annually for lunch (or at another convenient time).

GME Confidential Helpline: Residents and clinical fellows may call (415) 502-9400 at any time and leave a message regarding any questions or concerns. Callers do not need to leave a name or phone number, but if they do, they will receive a follow-up call from OGME.

Libraries
The mission of the UCSF Library and Center for Knowledge Management is to advance science, foster excellence in teaching and learning, and promote health through the collection, development, organization, and dissemination of the world’s health sciences knowledge base. The library has two locations: Parnassus Campus Library and Mission Bay FAMRI Library. In addition, a list of databases, the library catalogue, and PubMed@UCSF are available with a MyAccess log-in to all UCSF residents and clinical fellows. For more information about the library go to [http://www.library.ucsf.edu](http://www.library.ucsf.edu) (link is external)

The Barnett-Briggs Library of the San Francisco General Hospital Medical Center, located at 22nd and Potrero Streets, maintains resources on clinical medicine and health sciences. The Mount Zion Medical Center Library, located at 1600 Divisadero Street, maintains a collection on clinical medicine. The Veterans Administration Center, located at 4150 Clement Street, also offers onsite library services to residents and clinical fellows.
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Medical-Legal Assistance and Malpractice Insurance

The University is obligated by the California Tort Claims Act (Government Code section 825) to defend residents and clinical fellows against any liability or malpractice claim arising out of the housestaff members’ acts or omissions within the scope of university duties for work completed during the training period. Professional liability insurance coverage is maintained to meet such obligations. Residents and clinical fellows have coverage that is limited to specific assignments in specific locations.

The Risk Management Department is available to assist housestaff in situations where medical decisions could include legal considerations. The Risk Management Department attempts to minimize the University’s exposure to hospital and medical malpractice liability. Attorneys or investigators may contact housestaff to review and comment on the care provided to a patient. Trainees should contact the Risk Management Department before responding to any such requests.

For information or questions about risk management or medical malpractice coverage please go to https://www.rmis.ucsf.edu/default.aspx (link is external)

Physician Well-Being Programs

New Resident and Fellow Orientation: All new residents and clinical fellows attend GME Orientation where physician impairment and substance abuse are addressed. Cost free resources that are available to address these issues on an individual and confidential basis are highlighted. This is done both by live presentation and through handouts and brochures that are included in the Orientation packet for each resident and clinical fellow.

Physician Well-Being Committee

The UCSF Physician Well-Being Committee is composed of physician representatives from various clinical departments and is dedicated to the education of physicians regarding substance abuse and other impairment issues.

The committee offers assistance to physicians who have or might have problems with substance abuse or physical or mental illness that might affect their health or well-being or impact the safeguarding of patient care. Each institution has its own Physician Well-Being Committee per Joint Commission requirements.