

## **RESIDENCY CONTRACT**

CONTRACT made this {1st, 2nd, 3rd, etc.} day of ~MONTH~, ~YEAR~, by and between SYNERGY MEDICAL EDUCATION ALLIANCE, a Michigan non-profit corporation, hereinafter referred to as "Corporation", and RESIDENT NAME, hereinafter referred to as "House Officer."

Corporation hereby agrees to offer training to RESIDENT NAME as a FIRST YEAR House Officer in the ~PROGRAM NAME~ Residency Program under the terms and conditions hereinafter set forth and shall commence on the date specified in Article III of this Contract.

Therefore, the parties agree as follows:

### **ARTICLE I: OBLIGATIONS OF HOUSE OFFICER**

1. House Officer shall have such duties and responsibilities as may from time to time be assigned to him or her by Corporation's Academic Affairs Committee through its Program Directors and American College of Graduate Medical Education (ACGME). House Officer agrees to use his/her best efforts to attain the educational objectives of the Corporation's Residency Program during the term of this contract.

2. House Officer agrees to observe all the rules, regulations, policies and procedures of the Corporation, including but not limited to the following: "Academic Standards and Conduct," "Corrective Action," and "Sexual Harassment." House Officer agrees to observe and comply with all bylaws, rules, policies and procedures of affiliated hospitals and their medical staffs. Additionally, House Officer agrees to obey and adhere to all applicable state, federal, and local laws, as well as the standards required to maintain accreditation by the JCAHO, the ACGME, the RRC, and any other relevant accrediting, certifying or licensing organizations. Furthermore, House Officer shall be responsible for conducting himself or herself in a professional manner and agrees that infractions of said rules, regulations, policies, and procedures are full justification for termination of this contract.

3. House Officer understands and agrees that this contract is conditioned upon House Officer's credentials being approved by the Michigan State Board of Registration of Medicine. House Officer further understands and agrees that as a condition precedent to appointment, House Officer must sign and return this contract, postmarked no later than ten days following its receipt. Proof of employment eligibility (i.e., proper visa for International

Graduates) must follow within 60 days to the respective department. This Contract may be declared a nullity by the Corporation and shall not become effective if the House Officer fails to provide the Corporation with all of the following required credentialing documentation in the timeframe as stated above:

- I.3.1. A completed residency application.
- I.3.2. An original medical school diploma.
- I.3.3. An official medical school transcript(s), impressed with original medical school seal(s).
- I.3.4. A Dean's letter from the medical school from which the House Officer graduated.
- I.3.5. A minimum of 2 additional letters of reference (written in English or accompanied by a certified translation.)
- I.3.6. Proof of legal eligibility for employment status (i.e., birth certificate, passport, naturalization papers, valid work visa, etc.)
- I.3.7. If an international medical school graduate: an original, current, and valid ECFMG certificate.
- I.3.8. Such other and further information the Corporation may request in connection with the Resident's credentials.
- I.3.9. A valid DEA number and a license to practice medicine, or a temporary or limited license that otherwise complies with the applicable provisions of the laws in the State of Michigan.
- I.3.10. Any document not printed in English must be accompanied by an acceptable original English translation performed by a qualified translator. Each translation must be accompanied by an affidavit of accuracy acceptable to the Corporation.
- I.3.11. This Contract shall remain in effect during its term, only so long as House Officer achieves and maintains all approvals and licenses required by law, and keeps current all documentation described in I.3.1. - I.3.10. Above.

4. Subsequent to the Commencement Date or any time thereafter if requested, House Officer must submit to, and pass to the Corporation's satisfaction, (post-appointment) health examinations and supplementary tests, which may include tests for drug use and/or alcohol abuse to ensure the House Officer is physically, mentally, and emotionally capable of performing essential duties that are otherwise necessary to the Corporation's operation. Further, the House Officer agrees to continue to meet the Corporation's and State's standards for immunization. If the House Officer needs an accommodation to perform an essential job function on or after the Commencement Date, it is the House Officer's responsibility under Michigan law to: (i) notify the Corporation of the need for accommodation within one hundred

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eighty two (182) days of being hired or of learning of the need for an accommodation; (ii) request an accommodation to perform an essential job function; and (iii) cooperate in providing additional information which will enable the Corporation to provide a reasonable accommodation. The Corporation has final discretion as to what accommodation will be consistent with the job qualifications and its operational requirements..

5. House Officer shall develop and follow a personal program of self-study and professional growth with guidance and approval from the faculty, fully cooperating with the Program and Corporation in coordinating and completing RRC and ACGME accreditation submissions and activities, including but not limited to the legible and timely completion of patient medical records, charts, reports, time cards, statistical operative and procedure logs, faculty and Program evaluations, and/or other documentation required by the RRC, ACGME, Hospitals, and Program. Through this process, it is intended that House Officer shall acquire an understanding of the ethical, socioeconomic, and medical/legal issues that affect the practice of medicine and GME training.

6. House Officer shall participate in safe, effective, and compassionate patient care under supervision, commensurate with his or her level of advancement and responsibility. Patient care shall be administered under appropriate supervision, at sites specifically approved by the program, and under circumstances and at locations covered by the Corporation's professional liability insurance.

7. House Officer must fulfill the educational requirements of the Program. House Officer shall participate fully in the educational activities of his or her program and, as required, assume responsibility for teaching and supervising other house officers and students.

8. House Officer shall participate in the member hospital institutional programs and activities involving the medical staffs, and adhere to established practices, procedures, and policies of all participating institutions including but not limited to the following: cost-containment measures in the provision of patient care; participation with surveys, reviews, and quality assurance and credentialing activities; cooperate fully with Corporate and Hospital Administration, Nursing, Professional Services, etc. "Member hospitals" are defined as those sites with an established agreement that work in a consortium to provide an optimal level of medical education.

9. House Officer shall participate in Corporation and member hospital committees and councils, especially those that relate to patient care review activities, as appropriate.

10. House Officer must be ACLS certified and must maintain certification during his or her residency at Corporation. Corporation agrees to incur all costs for ACLS certification or recertification during House Officer's residency.

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11. Only service in clinical and educational practice activities affiliated with Corporation shall be considered to be within the scope of House Officer's employment and authority. All other activities, professional and non-professional, clinical and non-clinical, volunteer or paid, shall be outside the scope of this contract. The Corporation shall have no obligation or liability to the House Officer or to any third party with respect to such extra-contractual activities. Engaging in medical practices for compensation other than under this Contract ("moonlighting") is expressly prohibited unless the following conditions are met: Permission is granted in writing by the Program Director. Permission shall be at the sole discretion of the Program Director after considering the extent to which the proposed employment meets the following guidelines: (1) moonlighting does not impinge upon the performance or educational obligations of the House Officer; (2) approved moonlighting and House Officer's obligations through SYNERGY MEDICAL or the member hospitals cannot exceed the maximum number of hours permitted by [ACGME policy] and (the "Resident On-Call Policy" at SYNERGY MEDICAL); (3) the House Officer's professional "moonlighting" activities are covered by separately purchased professional liability insurance; and (4) the work does not adversely affect the reputation or integrity of the House Officer or Corporation.

12. House Officer agrees to return, at the time of the expiration or in the event of termination of the contract, all Corporate property, including but not limited to books, equipment, software, desks, paper, pagers, and uniforms, in whatever form or medium maintained. House Officer shall complete all necessary records and settle all professional and financial obligations. House Officer understands that his/her confidentiality obligations as a medical professional, an employee of Corporation, and participant in the Program survive the end of employment and/or completion of the Program. Confidential information includes, but is not limited to, patient/staff information, financial information, other information relating to the Corporation and information proprietary to other entities or persons. House Officer may learn of or have access to some or all of this confidential information through a computer system or through professional care to patients. As a physician with access to confidential information, House Officer is required to conduct him/herself in strict conformance to applicable laws and Corporation's policies governing confidential information. Violation of any of these confidentiality obligations will subject House Officer to discipline, which might include, but is not limited to, loss of privileges to access confidential information, loss of hospital privileges, termination of residency appointment, and to legal liability.

13. House Officer agrees to obey and adhere to the Corporation's legal compliance program and "Academic Standards and Conduct Policy." House Officer agrees to report immediately to the Corporation's Administration any inquiry by any private or government

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attorney or investigator or any inquiry by any member of the press.

14. House Officer agrees to present at all times a proper and professional appearance.

15. House Officer agrees to hold the Corporation harmless for obtaining from and providing to all proper parties any and all information pertaining to the House Officer's qualifications and competency, the quality of care rendered by the House Officer to any given patient, the ethical/unethical character of the House Officer, or as otherwise required or authorized by law or by any accreditation body. House Officer shall sign releases, consents, etc. when requested by Corporation to gain access to such information.

16. House Officer acknowledges and agrees that he/she brings and keeps his/her personal property, including but not limited to cash, jewelry, books, laptop computers and other electronic equipment, clothes, notes and papers on the premises of the Corporation, and/or any participating institution, at House Officer's own risk, and the House Officer hereby acknowledges and agrees that neither the Corporation, nor any participating institution shall under any circumstances be liable for any damages to, or the theft of, any personal property of the House Officer. The House Officer hereby agrees to indemnify and defend the Corporation and participating institutions against any and all claims made against the Corporation or any participating institution, and all costs and expenses related thereto, including attorney fees, by individuals or entities owning personal property brought onto the premises of the Corporation or a participating institution by the House Officer that is damaged, lost or stolen while on the premises of the Corporation or a participating institution. As used herein, a "participating institution" is any entity that cooperates with or assists the Corporation in any way in the education or training of residents.

## **ARTICLE II: OBLIGATIONS OF CORPORATION**

1. Corporation agrees to extend a stipend to House Officer during the term of this Contract in the amount of \$44,572.00 per annum; said stipend to be paid in installments as set by the Corporation. The stipend constitutes wages, and is subject to withholding as provided by law. In addition to said annual stipend, the House Officer will be eligible for benefits including periods of leave pursuant to applicable laws and as outlined in Attachment "A." Corporation agrees to facilitate the House Officer's access to appropriate and confidential counseling, medical, and psychological support services. House Officer specifically understands, acknowledges, and agrees that all fringe benefits outlined in Attachment "A" are subject to all of the specific terms, conditions, and limitations set forth in the specific insurance policies and self-insurance plans, including the limitations on types and amounts of coverage

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specified therein. Copies of the specific insurance policies and plans are available on request. Corporation may terminate, modify, or restrict any fringe benefit, insurance plan, or self-insurance plan, including professional malpractice insurance or self-insurance, at will, without prior notice to House Officer. In no event, however, shall the benefits, insurance or self-insurance programs provided to House Officer be modified except as part of a general change in such benefit, insurance, or self-insurance applicable to all House Officers similarly situated.

2. Corporation agrees to use its best efforts, within available resources, to provide an educational training program that meets the ACGME's accreditation standards, to provide the House Officer with adequate and appropriate support staff and facilities in accordance with federal, state, local and ACGME requirements, to provide the House Officer with the appropriate and adequate faculty and Medical Staff supervision for all educational and clinical activities, and, when necessary, to provide a fair and consistent method for review of the House Officer's concerns and/or grievances, without the fear of reprisal.

3. Corporation agrees to provide the following services while on duty or call at the member hospitals' adequate and appropriate food and sleeping quarters; and appropriate patient and information support services.

4. Corporation will evaluate and provide regular written feedback, through the Program Director and Program faculty, on the educational progress of the House Officer.

5. Corporation agrees to provide written guidelines for academic promotions, graduation, and board eligibility as outlined in Policy 3.10 of the Resident Policy Manual.

6. Corporation agrees to provide House Officer with a Letter of Completion upon satisfactory completion of the contract. In the event Corporation and House Officer enter into additional residency contracts and House Officer completes the full residency course, Corporation will issue an appropriate Certificate of Completion. It is expressly understood that Corporation is under no obligation to issue a Letter of Completion or a Certificate of Completion unless House Officer satisfactorily completes the requirements.

7. Corporation agrees to provide House Officer with an orientation, which will precede the start of residency training. The orientation will include training on at least the following: Physician Impairment and Substance Abuse Education, Laboratory/Occupational Health and Safety, and Sexual Harassment.

### **ARTICLE III: TERM**

1. The term of this Contract shall begin on JULY 1, 2010 and shall expire on JUNE 30, 2011. Although the parties anticipate that the House Officer's appointment pursuant to this Contract will continue for the full term, this Contract may be terminated by the Corporation at

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any time for the grounds specified herein [This agreement does not state grounds for termination other than in Section I (2). . See Section IV(2) below for additional suggested language on termination.]. Neither this Contract nor the House Officer's appointment hereunder constitute an option to renew or extend the appointment by the Corporation or a benefit, promise, or other commitment that the House Officer will be appointed to the Staff for a period beyond the termination date of this agreement. The Corporation will provide notice of non-reappointment whenever possible consistent with ACGME requirements; however, the Corporation may not be held liable for failure to notify House Officer of non-reappointment. In no event shall House Officer's employment under this agreement continue beyond the termination of the House Officer from the residency program.

2. If the House Officer intends to withdraw from the Corporation's residency program or transfer to a different residency program, the House Officer must notify his/her program director, or the Chief Academic Officer, of his/her intent to transfer or withdraw no later than March 15th.

3. If it is the intent of the Corporation not to renew this Contract or promote the House Officer to the next academic year, and the academic reasons for such a decision are known to the Program Director or Chief Academic Officer, then the resident will be notified of this intent by March 1<sup>st</sup>, if possible. For issues of a non-academic, regulatory, professional, or legal nature, the Corporation may terminate the House Officer at any time consistent with applicable policies and procedures outlined in the Handbook/Manual(s).

4. In the event that the Corporation or Program is closed or discontinued, House Officer shall be notified of the projected closing date as soon as possible, assisted in finding appointment to another residency program, and compensated through the last day of employment.

5. House Officer shall perform his or her duties under this Contract during such hours as the Program Director may direct in accordance with the "Duty Hour Policy," as modified from time to time. Duty hours, although subject to modification and variation depending upon the clinical area to which the Resident is assigned and/or exigent circumstances, shall be in accordance with state, federal, and ACGME requirements. Call Schedules and schedules of assignments will be available for review by the House Officer. Schedule changes will be made available in the Program Director's office. If a schedule duty assignment is inconsistent with this Contract or the Duty Hours Policy, the House Officer shall bring that inconsistency first to the attention of the Program Director for reconciliation, followed by the Department Chair (V.P. of Medical Education or President/Assistant Dean) if reconciliation does not initially occur.

6. Corporation will comply with the obligations imposed by state and federal law and

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regulations to report instances in which House Officer is not reappointed or is terminated for reasons related to alleged mental or physical impairment, incompetence, malpractice or misconduct, or impairment of patient safety or welfare.

7. Commencing on JULY 1, 2010 (the "Commencement Date") the House Officer shall be appointed as a trainee at the FIRST post-graduate year level in the Corporation's graduate medical education resident training program in ~PROGRAM NAME~ (the "Program"), and shall have a program training level designation of PGY-1.

8. Corporation may grant personal and professional leave without pay beyond what is provided in the standard resident benefit schedule, if compelling circumstances are present. These requests must be approved by the Program Director and may necessitate an extension in training as determined by the individual RRC requirements and the Program Director.

#### **ARTICLE IV. HOUSE OFFICER GRIEVANCES, CORRECTIVE ACTION, TERMINATION**

1. The House Officer Grievance Policy and the Corrective Action Policy, including termination provisions, as they may be amended from time to time, shall apply to disputes between Corporation and House Officer. House Officer agrees not to bring any legal or administrative action of any kind against Corporation without first exhausting all remedies provided to House Officer in applicable Corporation policies.

2. Upon determination by either the Program Director, Chair of Medical Education or Chief Executive Officer of the Corporation that House Officer has not or cannot fulfill each of his/her obligations under this contract or has violated applicable rules, regulations, policies, and procedures, Corporation may, in its sole discretion, terminate the contract and dismiss House Officer from the Program. Corporation shall not terminate the contract without first providing House Officer written notice and an opportunity to exhaust all remedies provided to House Officer in applicable Corporation policies.

#### **ARTICLE IV. MISCELLANEOUS**

1. It is understood that Corporation has contractual arrangements with several hospitals which are utilized in connection with the residency educational programs. It is expressly agreed that House Officer shall not acquire any medical staff membership or clinical privileges in any of said hospitals by reason of this Residency Contract or participation in the Residency Program. Each of the participating hospitals has the right to withdraw resident from that hospital and to preclude the House Officer from exercising any rights or privileges at the hospital.

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2. In accordance with Section 952 of the Omnibus Reconciliation Act of 1980 (PL 96-499), House Officer agrees to make available for a period of four years following completion of the term of this Contract, upon request of the Secretary of Health and Human Services of the United States or of the United States Comptroller General or any of their authorized agents, all books, documents and records necessary to certify the nature and extent of the cost of the services rendered pursuant to this Contract as required by federal statute or duly promulgated regulations.

3. This Contract, including the attachments and amendments thereto as well as the applicable policies in the Handbook/Manual(s) as they may be amended from time to time, contains the entire agreement and understanding between the parties and supersedes all prior agreements relating to the subject matter hereof. This Contract may be modified only by a written instrument duly authorized and executed by both parties or as otherwise provided herein. Any notices related to this Contract shall be deemed proper if given in writing and hand delivered, sent via a reliable express or overnight delivery carrier, such as Federal Express, or mailed, registered or certified mail return receipt requested, with all postage or other charges prepaid, and addressed to the Corporation at 1000 Houghton, Saginaw, Michigan 48602, or at such other address from time to time specified by the Corporation, and to the House Officer at the address on file with the Corporation as of the date of the notice.

4. This Contract shall be governed by the laws of the State of Michigan. The waiver by either party of a breach or violation of any provision of this Contract shall not operate as, or be construed to be, a waiver of any subsequent breach. In the event any provision of this Contract is held to be unenforceable for any reason, that unenforceability shall not affect the remainder of this Contract, which shall at the discretion of the Corporation, remain in full force and effect and shall be enforceable in accordance with its terms.

**IN WITNESS WHEREOF**, the parties have hereunto set their hands and seals the day and year first above written.

HOUSE OFFICER:

\_\_\_\_\_  
~RESIDENT NAME~

Date: \_\_\_\_\_

CORPORATION:

By: \_\_\_\_\_  
TERRANCE E. LERASH  
President, CEO

Date: \_\_\_\_\_

By: \_\_\_\_\_  
CHRISTINE I. ROHR, D.O.  
Senior VP of Medical and Academic Affairs

Date: \_\_\_\_\_

Approved by Program Director:

\_\_\_\_\_  
~PROGRAM DIRECTOR NAME~

Date: \_\_\_\_\_

SAMPLE

**Attachment "A"**



## RESIDENTS BENEFITS SCHEDULE 2009-2010

**Important:** Any variations between the explanation of benefits in the Benefit Schedule and the insurance policies and plans will be governed by the specific insurance policies and plans. Benefits may be added, deleted or modified at any time, at Synergy Medical's sole discretion. Nothing in this Fringe Benefit Schedule is to be construed or interpreted as modifying or superseding Synergy Medical at-will employment status.

BENEFIT	WHEN ELIGIBLE	BENEFIT YOU RECEIVE
Medical	Immediate	<p><b>Base Plan - BC/BS Community Blue Plan 12</b> Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits, No prescription coverage. Calendar year deductible \$1000 per person and \$2000 for family, reimbursement after deductible at 80% to Coverage effective on date of employment. No pre-existing condition clause.</p> <p><b>BC/BS Community Blue Plan 4</b> Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits, and prescription coverage. Calendar year deductible \$500 per person and \$1000 for family, reimbursement after deductible at 80%; coverage effective on date of employment. No pre-existing condition clause.</p> <p>**Spouses covered under a Synergy Medical health plan who are eligible for other group medical coverage must be enrolled in their own employer's plan to be eligible under the Synergy Medical Plan.</p>
Employee Patient Care Discount	Immediate	Employees and covered family members receive patient care discounts for services administered by a provider employed at Synergy Medical and conducted during normal hours of operation in facilities maintained by the corporation. Those covered through health insurance provided by Synergy Medical receive a <b>100% discount</b> on such services. Employees and family members not covered on Synergy Medical's health insurance may receive a 50% discount after all third party resources have been billed.
Dental	1 <sup>st</sup> of month following employment	Delta Dental Plan of Michigan individual and family coverage. Maximum yearly benefit is \$800 per covered member; \$25 deductible per person per contract year and \$75 per family: 100% diagnostic; 80% other; orthodontic coverage pays 50% with a maximum life time benefit of \$1000; coverage effective 1 <sup>st</sup> day of month following date of employment.
Vision	Immediate	Vision Services Plan individual and family coverage; \$20 co-pay for exam, frames and lenses every 24 months; contact lenses in lieu of exam, frames and lenses; coverage effective on date of employment.
Long Term Disability	Effective 31 <sup>st</sup> day of employment	AMA sponsored MedPlus Advantage policy underwritten by UNUM Insurance; pays \$2,000 monthly benefit to PGY-1 and PGY-2 residents; \$2,500 monthly benefit to PGY-3, PGY-4 and PGY-5 residents. Benefits doubled for total and permanent disability; no premium cost to resident; coverage effective date of employment; guaranteed conversion to individual policy upon completion of residency.

<b>Life Insurance</b>	<b>Effective 31<sup>st</sup> day of employment</b>	The Lincoln National Life Insurance Company individual coverage; equal to two year's salary (\$300,000 maximum); <b>no premium cost to employee</b> ; coverage effective 31 <sup>st</sup> day of employment.
<b>AD &amp; D Insurance</b>	<b>Effective 31<sup>st</sup> day of employment</b>	Accidental Death & Dismemberment. Prudential Life Insurance Company individual coverage; equal to two year's salary (\$300,000 maximum); <b>no premium cost to employee</b> ; coverage effective 31 <sup>st</sup> day of employment.
<b>Supplemental Insurance options</b>	<b>Immediate</b>	Offered through AFLAC, additional insurance policies are available such as: Short Term Disability Insurance, Accident Insurance, Hospital Intensive Care Insurance, and Cancer Indemnity Insurance.
<b>Flexible Spending Accounts</b>	<b>Immediate</b>	IRS sponsored plan whereby employees may pay insurance premiums, dependent care expenses (up to \$5000 per year) and certain out-of-pocket medical expenses (up to \$5000 per year) with pre-taxed accounts. Enrollment through AFLAC.
<b>Malpractice Insurance</b>	<b>Immediate</b>	\$100,000 each occurrence; \$300,000 aggregate for year; provide under terms of Synergy Medical self-funded insurance program; limited to medical practice performed under the auspices of the Synergy Medical Resident Program.
<b>Membership Dues</b>	<b>Immediate</b>	Membership dues to appropriate departmental medical associations.
<b>Educational Expense Reimbursement</b>	<b>Immediate</b>	<p>Reimbursement of expenses for <u>approved</u>* educational activities and materials such as: Conference registration, conference travel and related expenses, text books, professional journal subscriptions, PDA's (new residents only), laptop computers (one laptop per residency training period with pre-approval of the program director), computer software programs, PDA upgrades, and expenses related to licensure are as follows:</p> <p style="text-align: center;"> PGY-1: up to \$1000                      PGY-4: up to \$1750  PGY-2: up to \$1250                      PGY-5: up to \$1750  PGY-3: up to \$1450 </p> <p>*Residents will be reimbursed only for educational support needs that are pre-approved by the department's Program Director. Reimbursement will be processed upon submission of original receipts.</p>
<b>Meals</b>	<b>Immediate</b>	Lump-sum stipend provided each year. Value determined by amount of call.
<b>Physician Coats</b>	<b>Immediate</b>	Stipend for two (2) coats during first year of training (\$35 each); One \$35 coat stipend for each subsequent year.

<b>Transitional Reimbursement</b>	<b>Immediate</b>	\$1,000 reimbursement for the following: moving, and expenses related to credentialing that is required by the state. Taxable income for year paid.
<b>Paid Time Off</b>	<b>Immediate</b>	PGY-1 - 3 weeks; non-cumulative; non-vested benefit. PGY-2+ - 4 weeks; non-cumulative; non-vested benefit.
<b>Catastrophic Sick Bank Account</b>	<b>Immediate</b>	PGY-1+ - 2 weeks; non-cumulative; non-vested benefit. Available for serious health conditions exceeding 3 days (must use 3 days of PTO before utilizing).
<b>Guaranteed Housing Loan</b>	<b>Immediate</b>	Synergy Medical has an agreement with Citizens Bank of Saginaw to guarantee resident housing loans. The loan must be for the purpose of making a down-payment to purchase a house.
<b>Medical Excellence Fund Emergency Loan</b>	<b>Immediate</b>	Short-term Emergency Loans are available for residents in good standing at Synergy Medical who demonstrate a need of such a loan caused by situations of an immediate nature. Medical Excellence Fund Emergency Loans are provided for amounts up to \$1,000.00 and are interest free. Repayments are processed through payroll deduction over periods of thirty, sixty, or ninety days.
<b>Pension Plan</b>	<b>6 year graded vesting schedule</b>	VALIC (The Variable Annuity Life Insurance Co.); 4.0% of monthly salary contributed by Corporation; enrollment each July 1 <sup>st</sup> or January 1 <sup>st</sup> upon completion of one year of service (and 1000 hours), and attainment of 21 <sup>st</sup> birthday; 20% vested after 2 years, 40% vested after 3 years, 60% vested after 4 years, 80% vested after 5 years, and 100% vested after 6 years of service.
<b>403-B Investment options</b>	<b>Immediate</b>	Synergy Medical currently has arrangements with 403-B providers offering pre-taxed retirement investment opportunities for employees. If you are interested in learning more, please feel free to contact any of the representatives listed below: <ul style="list-style-type: none"> <li>• VALIC - John Gray, Financial Consultant, 800-448-2542 ext. 87535</li> <li>• Equitable (AXA Advisors) - Matthew List, Retirement Benefits Specialist, 989-799-9630 ext. 211</li> <li>• ING Financial</li> </ul>
<b>Employee Assistance Programming (EAP)</b>	<b>Immediate</b>	Provides counseling and treatment for: anxiety/depression; marital/relationship/divorce counseling; child/adolescent issues; substance abuse assessment/evaluation/ treatment/therapy; familial relationship counseling, etc. Initial assessment plus three (3) problem solving sessions are available at no cost to all Synergy Medical staff and their families.

**\*\* EMPLOYEES MUST CONTACT THE HUMAN RESOURCES DEPARTMENT WITHIN 30 DAYS OF A CHANGE IN MARITAL, DEPENDENT AND/OR WORK STATUS.**