



Benefits 2025-2026

Salary

The 2025-2026 salary levels are:

Postgraduate Year 1 — \$65,693

Postgraduate Year 2 — \$68,045

Postgraduate Year 3 — \$70,503

Lead Resident — \$72,253

Medical Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Blue Cross Blue Shield of Montana provides a traditional 80/20 plan with a Flexible Spending Account/Dependent Care option or a High Deductible Health Plan with a Health Savings Account. Both plans offer Pharmacy.

Paid: Benefit is paid by RiverStone Health.

Dental Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Blue Cross Blue Shield of Montana, 80/20 plan.

Paid: Benefit is paid by RiverStone Health.

Vision Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Plan is offered through VSP Vision Care.

Paid: Benefit is paid by employee.

Time Off Benefits

Vacation, Sick, Holiday, Floating Holiday

Eligibility: All employees

Effective Date: Eligible to use accrued holiday, sick and vacation hours immediately from date of hire.

Description: Employees proportionately accrue hours based on the number of hours worked in a fiscal (July – June) year. For residents, we comply with ABFM leave policy and ACGME work or duty hours.



Term Life Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Blue Cross Blue Shield of Montana, at 75 percent of annual gross salary (capped at \$40,000).

Paid: Benefit is paid by RiverStone Health.

Short-Term Disability Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Offered through Unum Life Insurance Company.

Paid: Benefit is paid by RiverStone Health.

Supplemental Benefits: Voluntary Term Life Insurance, Voluntary Accident Insurance, Critical Illness and Voluntary Long-Term Disability Insurance

Eligibility: Regular employees who work a minimum of 20 hours per week.

Coverage effective date: Coverage is effective the first of the month following 30 days of eligible status.

Description: Offered through Unum Life Insurance Company; employee pays at various rates.