



Benefits 2022-2023

Salary

The 2022-2023 salary levels are:

Postgraduate Year 1 — \$60,118

Postgraduate Year 2 — \$62,271

Postgraduate Year 3 — \$64,520

Chief Residents — \$66,270

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: Two plans are available: Davis Vision and VSP.

Paid: Benefit is paid by employee.

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.

Time Off Benefits

Vacation, Sick, Holiday, Floating Holiday

Eligibility: All employees

Effective Date: Eligible to use accrued vacation hours after six months from date of hire; eligible to use accrued sick hours three months from date of hire; eligible to use holiday time off immediately.

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.