

Graduate Medical Education (GME) Salaries, Benefits, Terms and Conditions

Below, is a non-exhaustive summary of the key terms, conditions and benefits of appointment as a Clinical Fellow in GME training programs sponsored by the NIH Clinical Center. More detailed information regarding a specific training program is available from the Program Director or Program Coordinator.

Duration of Appointment: The duration of appointment in a GME program extends for one year at a minimum. The Letter of Agreement of Appointment, available from the Program Director, specifies the duration of the program and the conditions for re-appointment, if applicable.

Salary: For 2023-24, the minimum salary for incoming residents or clinical fellows, who are not members of the Public Health Service Commissioned Corps, is established according to the PGY level of training:

PGY Level Salary*

1	\$71,641
2	\$73,631
3	\$75,623
4	\$81,035
5	\$85,571
6	\$94,531
7	\$103,489
8	\$109,452
9	\$111,445
10	\$113,434

**Title 42 Pay Model – (the salary listed is the lowest in the PGY level pay range)*

Annual Leave (Vacation): Annual leave is usually accrued at a rate of 4 hours per pay period for all newly hired government employees (26 pay periods per calendar year.) For Clinical Fellows entering Federal Government service for the first time, a recruitment incentive under the Federal Workforce Flexibility Act, applies all prior non- Federal work experience relevant to their position at NIH as a credit that can increase annual leave accrual rate to 6 hours per pay period. These determinations are made by the Office of Human Resources (OHR), Client Services Division prior to the start date at NIH. For more information about annual leave, visit the NIH Leave Guide for Civilian Employees at <http://hr.od.nih.gov/benefits/leave/leaveguide.htm>.

Sick (Medical) and Other Leave: Sick leave is accrued at the rate of 4 hours/pay period. Clinical fellows may also request a combination of their accrued sick and/or annual leave, leave without pay (LWOP), or request advanced sick and/or annual leave for medical emergencies. Employees may request donated leave for a qualifying medical emergency through the Voluntary Leave Transfer Program (VLTP) or receive additional leave from the NIH Leave bank.

Parental Leave: Clinical Fellows may invoke the Family Medical Leave Act (FMLA) if they have completed at least one-year of Federal service and are on a current appointment with a duration of more than 12 months. If eligible for FMLA fellows are also eligible for Paid Parental Leave (PPL). PPL grants employees up to 12 weeks of paid leave for the birth, adoption, or foster care placement of a child. For more information, please refer to this quick reference guide: <https://hr.nih.gov/benefits/leave/paid-parental-leave-ppl/nih-guide-parental-leave>. The NIH Leave Guide for Civilian Employees can also be found at: <http://hr.od.nih.gov/benefits/leave/leaveguide.htm>. Employees who anticipate needing parental leave, even before they are eligible for Family Medical Leave Act (FMLA) or Paid Parental Leave (PPL), may enroll as members and utilize Leave Bank hours to cover time-off for birth and recuperation. For more information on the Leave Bank please refer to this site: <https://hr.nih.gov/benefits/leave/leave-bank>.

Health Insurance: Clinical fellows can choose among several health insurance plans through the Federal Employees Health Benefits (FEHB) Program. Available plans include Fee-for-Service Plans, Health Maintenance Organizations, High-Deductible Health Plans, and Consumer-Driven Health Plans. Payment of premiums for health insurance is shared by the Federal Government and the Fellow on a pre-tax basis. In accordance with regulations, coverage under an FEHB plan takes effect on the first day of the first pay period that begins after the Office of Human Resources receives the Fellow's Health Benefits Election Form, SF 2809, and that follows a pay period during any part of which the Fellow is in pay status. Additional information on coverage and premiums is available at <https://www.opm.gov/healthcare-insurance/healthcare/>. The fellow should be aware that there could be a short period of time before their new FEHB is available after the Commencement date of their program. Temporary health insurance is available during the interim period under the Consolidated Omnibus Budget Reconciliation Act (COBRA) to eligible individuals when they move between jobs. COBRA is offered by the former employer and provides individuals the right to choose to continue the health insurance provided by their former group health plan for a limited period of time.

Professional Liability Insurance: NIH acknowledges that Fellow is an employee of the United States Government and acting within the scope of Fellow's federal employment while participating in the Program, pursuant to the Federal Tort Claims Act (28 U.S.C. §§ 1346(b), 2401(b), 2671-80) and section 224 of the Public Health Service Act (42 U.S.C. § 233) for damages or injuries that arise from actions occurring within the scope of his or her employment and assigned official duties. It is understood that in the event Fellow is named as a defendant in a claim or lawsuit stemming from participation in the Program, pursuant to 28 U.S.C. § 2679(d)(1), the United States may certify that Fellow is acting within the scope of his or her federal employment, and the United States may assert any defense available to the United States under State or Federal Law. Fellows who leave NIH do not need to purchase "tail insurance."

Disability Insurance: Compensation for work-related injuries is available to Fellows under the Federal Employees Compensation Act (FECA), 5 USC 8101 et seq. Additional information about FECA is available for review on-line at <https://www.dol.gov/owcp/dfec/regs/statutes/feca.htm>. As federal employees, Fellows participate in the Federal Employees Retirement System (FERS), a defined retirement benefit plan that provides for a long-term disability benefit. To be eligible for this benefit, employees must complete 18-months of federal service and the disability must be expected to last at least one year. The application review and decision for disability retirement under FERS is made by the Office of Personnel Management (OPM); for additional information about eligibility, required documentation, and the application process, please visit the OPM website <https://www.opm.gov/retirement-services/fers-information/types-of-retirement/#url=Disability>. Participation in FERS does not prohibit employees from obtaining commercially available disability insurance.

NIH Loan Repayment Program: For residents/clinical fellows enrolled in an ACGME-accredited training program at NIH, there is a non-competitive [Loan Repayment](#) program for qualified educational debt or you may choose to apply for the competitive Loan Repayment Program which could repay a higher amount per year depending on level of indebtedness. Prospective applicants who meet the eligibility criteria for loan repayment are strongly encouraged to submit their electronic application upon acceptance into an NIH-sponsored ACGME-accredited or nonaccredited training program. For additional information visit the Loan Repayment Programs website <https://www.lrp.nih.gov/eligibilityprograms#intramural-tab>.