

**Your Employment Agreement – Getting to the Bottom Dollar Line**

<b>Starting Salary</b>	How often are you paid? When will there be increases? Can your salary be lowered?
<b>Sign on bonus</b>	How much? When paid? What obligations do you have?
<b>Performance Incentives</b>	Are there quality-based incentives? Based on CG-CAHPS, HCAPS, QPP, etc.
<b>Productivity Incentives</b>	What are the thresholds to achieve a bonus? Does productivity differ by subspecialty? Is the standard of measurement wRVUs? Is it based on cash collections or billings?
<b>Education Loan Forgiveness</b>	How much is available? How is it paid? What obligations do you have?
<b>Health Insurance</b>	What are the options and your premium costs? What is your out of pocket maximum? Co-pay and coinsurance obligations?
<b>Other health insurances: Dental or Vision</b>	What are your premium costs?
<b>Health Savings account</b>	Is one provided; what does employer contribute?
<b>Flexible Spending account</b>	Is one provided? Does it have a grace period extending more than calendar year?
<b>Life insurance</b>	What amount does employer provide? Do you have costs? Is it portable? Can you 'buy-up'?
<b>Disability insurance</b>	What amount does employer provide? Do you have costs? Is it portable? Can you 'buy-up'? Should you buy your own policy?
<b>Retirement account</b>	Type: 401(k) or 403(b)? Is there an employer match? Is there a vesting period? Is there a defined benefit plan? Is there a 457b plan and who is eligible?
<b>CME</b>	Annual allowance? Covers dues and conferences? How many days off paid?
<b>Vacation Days</b>	How many per year?
<b>Moving Expenses</b>	How much and how paid?
<b>Education Benefit</b>	Pay for an additional degree?

**Comparing Two Offers**

<b>Item</b>	<b>Comments</b>	<b>Offer 1</b>	<b>Offer 2</b>
<b>Starting Salary</b>	Positive		
<b>Sign on Bonus</b>	Positive		
<b>Performance Incentives</b>	Positive		
<b>Quality Incentives</b>	Positive		
<b>Education Loan Forgiveness</b>	Positive		
<b>Health Insurance</b>	Negative – your premium contribution and out of pocket maximum		
<b>Other health insurances</b>	Negative Your costs		
<b>Health Savings Account – Employer contribution</b>	Positive – employer contribution		
<b>Life Insurance</b>	Positive		
<b>Disability Insurance</b>	Uncertain		
<b>Retirement account match</b>	Positive (percentage)		
<b>CME Value</b>	Positive		
<b>Vacation Days</b>	Life style value		
<b>Other</b>			
<b>TOTAL Value</b>			