

RESIDENT GRADUATE MEDICAL EDUCATION AGREEMENT

This Resident Graduate Medical Education Agreement (“Agreement”) is by and between CHRISTUS Trinity Clinic Texas, a non-profit corporation (“CTCTX”) and _____ (“Resident”). CTCTX and Resident are individually referred hereto as a “party,” or collectively, as “parties.”

Type/Specialty of Training: _____

Sponsoring Institution: CHRISTUS Health

Education Year and term of Agreement begins on July 1, 2025 (“Effective Date”) and expires on June 30, 2026 unless renewed as set forth herein, **provided however, for PGY-I only, the Effective Date will be the first date of orientation (June 16, 2025).** Resident’s primary clinical training site will be _____ (“Hospital”).

In consideration of the mutual promises in this Agreement and the payments to be made or received by each party, CTCTX and Resident agree as follows:

1. Engagement

- (a) CTCTX hereby employs Resident on the terms and conditions set forth herein. Resident acknowledges that Resident is an employee of CTCTX. Resident shall be under the direction and supervision of the Program Director (“Program Director”) and the teaching staff (“Faculty”) who are responsible for the general administration of the Residency Program (“Residency Program”). CTCTX acknowledges that the direction and supervision of the Resident by the Program Director and Faculty is an integral part of the engagement of the Resident, and CTCTX agrees to consult with the Program Director concerning the performance of Resident’s duties and obligations hereunder.
- (b) Resident acknowledges that Resident, in accordance with the Residency Program Policy and Procedures, and Handbook, and Medical Staff Bylaws, is not a member of the Medical Staff of the Hospital and that Resident’s professional duties and responsibilities will be as set forth by Resident’s Program Director. Resident shall at all times during the term of this Agreement discharge Resident’s responsibilities consistent with generally accepted standards of medical care in a manner consistent with the principles of medical ethics. Resident shall actively participate in training to gain experience consistent with established Residency Program standards and shall comply with the policies and procedures of the Residency Program. Resident agrees to provide professional medical services to all patients receiving care in designated Residency Program sites, without regard to such patients’ ability to pay status, race, creed, national origin, sex, sexual orientation, age or disability, and in accordance with all applicable federal, state and local laws, rules and regulations.
- (c) Resident shall provide said services faithfully, industriously and to the best of Resident’s professional ability on a full-time basis, at times and places and with

duties as designated by the Residency Program, and shall be subject to call at any time, as the Residency Program requires. Resident is a salaried (as opposed to hourly) employee. Accordingly, Resident's performance of services during more than a specified minimum number of hours shall not entitle Resident to additional compensation.

- (d) In the performance of Resident's obligations and provision of services hereunder, Resident is an employee of CTCTX and, as a practitioner of medicine, shall provide medical care and treatment to patients of CTCTX or Hospital and to patients at other facilities and locations as directed by the Program Director.
2. Standards. All professional and administrative services provided by Resident under this Agreement will be provided in compliance with: the doctrinal and moral tradition of the Roman Catholic Church as expressed in the Ethical and Religious Directives for Catholic Health Care Services promulgated by the National Conference of Catholic Bishops; the Hospital's ethical policies; the standards of The Joint Commission, the Department of Health and Human Services, the bylaws and policies of CTCTX and Hospital, and the health care facilities where Resident sees patients; and the bylaws, rules and regulations of the Medical Staff of the Hospital, as applicable to Resident, and the health care facilities designated by CTCTX as directed by the Residency Program, all as may from time to time be amended.
 3. GME Related Requirements. Resident is required to comply with the laws, rules, regulations, standards and recommendations related to the operation of the Residency Program, including without limitation and as applicable, the Accreditation Council for Graduate Medical Education (“ACGME”), and the Residency Review Committee and any Residency Program specific rules, all as may from time to time be amended. CTCTX will defer to the Residency Program to meet the criteria of the Residency Review Committee, and the criteria of the ACGME and, where applicable, the Texas Medical Board in coordinating the duration and sequence of assignments to clinical, laboratory, or ambulatory care facilities. The Program Director will communicate with Resident regarding assignments. CTCTX and Resident acknowledge that the Residency Program Handbook outlines specialty board examination eligibility requirements.
 4. Residency Orientation and Check-in. Resident will participate and meet Residency Orientation and check-in requirements, which may begin prior to the July 1 official start date of the respective academic year. The compensation described in Exhibit A is intended to cover time spent in Orientation and check-in despite the fact that those activities may occur prior to the official start date of the academic year.
 5. Outside Activities; Moonlighting. Resident is not expected to moonlight or perform activities outside the scope of this Agreement. Resident may not practice medicine outside the scope of this Agreement without the prior written consent of the Program Director, and the Designated Institutional Official of the Residency Program’s Sponsoring Institution, exercised in their sole discretion. Resident acknowledges that such outside services must be performed on Resident’s own time and shall not interfere with Resident's rendering of services hereunder. Resident further acknowledges and agrees that Resident shall procure,

at Resident's sole cost and expense, all malpractice/professional liability insurance necessary to protect and insure Resident when Resident practices medicine outside the scope of this Agreement and that CTCTX's malpractice/professional liability insurance policies and/or programs of self-insurance do not cover Resident when Resident practices medicine outside the scope of this Agreement. Resident shall provide CTCTX with Certificates of Insurance verifying such coverage prior to practicing medicine outside the scope of this Agreement. In the event that such outside services interfere with Resident's rendering of services hereunder, as determined by the Resident's Program Director in his/her sole discretion, the Resident will be required to curtail or discontinue such outside services. Resident acknowledges that the Physician-in-Training Permit issued for medical educational activities during approved program rotations does not apply to outside services provided by Resident. Resident acknowledges that the Residency Program Handbook contains a moonlighting policy that applies to Resident. Resident will comply with that policy.

6. Reports and Records. Resident agrees to cause to be promptly prepared and filed reports of all examinations, procedures, and other professional services performed, and Resident agrees to maintain an accurate and complete file within CTCTX and Hospital of all such reports and supporting documents, all in accordance with CTCTX and Hospital's policies. The ownership and right of control of all reports, case records, case histories, x-ray and other films, and supporting documents prepared by Resident shall belong to CTCTX, Hospital, or other facility or locations approved by the Residency Program. Resident will be responsible to the Program Director for the prompt completion and submission of all medical records. Any failure by Resident to complete and submit such medical records in a timely manner shall result in sanctions as imposed by Residency Program Director.
7. Use of Premises; Incurring Financial Obligation. Resident agrees not to use or permit anyone to use any part of CTCTX or Hospital for any purpose other than the performance of services under this Agreement. Without limiting the generality of the foregoing statement, Resident agrees not to use CTCTX or Hospital in any manner that may jeopardize any applicable tax-exempt status, insurance, or risk management programs. Resident agrees and acknowledges that Resident has no right, power or authority to incur and will not incur any financial obligation, legal obligation or liability, or other obligation on behalf of, or binding upon, CTCTX or the Hospital. Resident hereby agrees to fully indemnify and hold CTCTX and the Hospital harmless from and against all such financial obligations, legal obligations or liabilities, or other obligations that Resident enters into or incurs without the express prior written approval of CTCTX or the Hospital, as applicable.
8. Confidentiality and Item Ownership
 - (a) Resident will not, during the term of this Agreement or at any time thereafter, disclose any secrets or confidential technology, proprietary information, customer lists, or trade secrets of CTCTX or the Hospital, strategic or operational planning information, or any matter or thing ascertained by Resident through Resident's association with CTCTX or the Hospital, the use or disclosure of which might reasonably be construed to be contrary to the best interests of CTCTX or the Hospital. Resident further agrees that upon termination of this Agreement, Resident

will neither take nor retain any records (e.g., patient and/or business), papers, files, computer programs and software, other documents or copies thereof, or other confidential information belonging to CTCTX or Hospital. Resident may receive a portfolio approved by the Residency Program, documenting completion of core competencies. Without limiting other remedies available to CTCTX for the breach of this covenant, Resident agrees that an injunction or other equitable relief shall be available without the necessity of CTCTX's posting a bond.

- (b) All modalities, plans, and programs, and all patents, formulae, inventions, ideas of inventions, processes, copyrights, know-how, proprietary information, trademarks, trade names, strategic and operational planning information, and other medical and patient related developments (collectively "Items"), or future improvements to such Items, developed or conceived by Resident in the course and scope of Resident's employment under this Agreement, or with the use of the facilities, property or personnel of CTCTX, are the sole property of Program and shall be promptly disclosed to CTCTX. At any time during the term of this Agreement and thereafter, Resident will execute an assignment of such Items to CTCTX and execute such other instruments as CTCTX shall request to protect CTCTX's interest in such Items.

9. Representations and Warranties

- (a) Resident represents and warrants to CTCTX that, except as indicated below: (i) Resident has not been reprimanded, sanctioned, or disciplined by any licensing board or state or local medical society or specialty board or any medical school or other institution of higher learning; (ii) Resident has not had a legal action for negligence or malpractice filed against Resident nor has Resident compromised, settled, or had a final judgment entered against Resident for a negligence or malpractice claim; (iii) Resident has never been convicted of a crime related to health care fraud nor has Resident ever been excluded from participation in any federal or state health care program; or (iv) Resident has not been charged or convicted of any felony or any misdemeanor involving moral turpitude. Resident further acknowledges that CTCTX is relying on these representations as essential elements to this Agreement. Resident agrees to notify CTCTX and the Residency Program within five days after Resident becomes aware of (i) any disciplinary proceedings that may be brought against Resident by any medical school, institution of higher learning, medical society or specialty board, medical organization or Hospital acting through its medical staff, directors, trustees or otherwise; (ii) any action taken against Resident by any governmental agency; or (iii) any notice or claim of pending or threatened negligence or medical malpractice action. Resident shall maintain all necessary licenses, certificates, and other authorizations to provide services as contemplated herein. Resident hereby consents to CTCTX's consulting with and receiving information from third parties to verify the representations and warranties set forth in this Section 9, and to CTCTX's delegating authority to the Residency Program to conduct those activities. Resident reporting of lawsuits does not bar consideration from

participation in the Residency Program. Listed below are any exceptions to the representations and warranties set forth herein (if none, write “NONE”):

- (b) Resident recognizes and acknowledges that CTCTX and the Residency Program may obtain information from various sources deemed reasonably necessary regarding the professional and clinical qualifications of Resident and any other related matters (including, without limitation, criminal background checks, Hospital and clinical privileges, licensure matter, litigation matters, disciplinary matters, etc.) By signature on this Agreement, Resident authorizes CTCTX to obtain and/or to delegate to the Residency Program to obtain, and authorizes appropriate third parties to release to CTCTX and the Residency Program any and all information regarding the qualifications of Resident and any other related matter. Furthermore, Resident authorizes CTCTX and the Residency Program to release any such information to any and all affiliates of CTCTX related by ownership or control for purposes of notifying affiliates as to qualifications of Resident.

10. Malpractice/Professional Liability Insurance Matters. CTCTX agrees to provide, at CTCTX's expense, for both CTCTX's and Resident's benefit during the term hereof, malpractice/professional liability coverage in such amounts as determined in CTCTX's sole discretion through a company or companies, or through a self-insurance program, of CTCTX's choice, covering Resident's professional services undertaken within the course and scope of this Agreement. The coverage to be provided by CTCTX hereunder will be consistent with CTCTX's policies as amended from time to time. If the coverage obtained by CTCTX are in Resident's individual name, Resident hereby gives CTCTX an irrevocable power-of-attorney to negotiate, enter into, and amend the policy or policies, and in all other issues to stand in the position of the insured. Resident hereby consents to and irrevocably grants to CTCTX the power, right and authority to settle, on behalf of Resident, without further notice to or consent of Resident, any claim which is brought against or may be brought against CTCTX, Resident, both, and/or any other persons or entities, if CTCTX, in its sole discretion, determines that the settlement of such claim is appropriate. The power to settle any claim granted by Resident herein is coupled with an interest and is irrevocable. In the event Resident fails, at any time, to fully comply with any of the terms, provisions, or conditions of CTCTX's self-insurance program or of CTCTX's applicable commercial insurance policies, or fails to cooperate, in any way, with CTCTX or any commercial insurer, no malpractice/professional liability coverage will be accorded to Resident. If CTCTX procures coverage that is issued on “claims made” basis rather than an occurrence basis, CTCTX will, without limitation, maintain coverage for any liability directly or indirectly resulting from acts or omissions by Resident occurring during the term of the Agreement. CTCTX may procure that coverage by (i) obtaining existing or subsequent policies that have a retroactive date of coverage equal to the retroactive date of the insurance policy in effect as of the Effective Date, (ii) obtaining an extended reporting endorsement (“tail”) applicable to the Resident's coverage in effect during the term of the Agreement, or (iii) such other methods necessary to maintain liability coverage for Resident's acts and omissions during the term of the Agreement.

11. Compensation. CTCTX shall pay Resident compensation in accordance with Exhibit A, which is attached to and incorporated into this Agreement. All amounts due Resident by CTCTX under this Agreement are subject to and shall be reduced by applicable employment-related taxes, including but not limited to income tax, Medicare and Social Security.
12. Benefits. CTCTX shall provide Resident the benefits provided for in Exhibit A.
13. Limitations. Resident expressly understands and agrees that due to ACGME and specialty board requirements, Resident is not entitled to participate in performance appraisal, merit or compensation increases and paid time off, including but not limited to paid leave, as provided in CTCTX's physician policies, rules and regulations. These matters will be governed by this Agreement and the Residency Program policies related to performance appraisal, merit or compensation increases and paid time off, including paid leave. Resident acknowledges that it is Resident's sole responsibility to ensure that Resident satisfies the criteria for completion of the Residency Program and specialty board requirements including without limitation the days away from program requirement set by specialty board.
14. Grievances. Resident is not entitled to the due process rights of the bylaws of the Medical Staff of CTCTX or the Hospital or to the grievance procedures of CTCTX's or the Hospital's personnel policies, rules and regulations, as from time to time amended. Resident will be entitled to discuss any differences, dissatisfactions or grievances that may exist in accordance with the Program's Residency Handbook, as amended from time to time.
15. Term and Termination
 - (a) This Agreement shall commence on the Effective Date and shall continue for a period of one year unless sooner terminated as provided herein. There is no automatic right of renewal or extension of this Agreement, and any renewal or extension requires successful advancement by Resident to the next level of training in accordance with the policies and procedures of the Residency Program and written notice from CTCTX to Resident of such successful advancement. Resident acknowledges that advancement to the next level of training is not automatic. Advancement is based upon the determination of the Program Director that the Resident has achieved a level of competence, both academically and clinically, commensurate with the higher level. Resident acknowledges that, if advancement is to be withheld or this Agreement is not to be renewed, the Residency Program will notify CTCTX and Resident of this decision. NOTE: If applicable, the terms of this Agreement also apply during the pre-training orientation period (approximately two or three weeks) before the Effective Date of the Education Year on July 1, and during this orientation period Resident will be compensated a prorated portion of the annual stipend provided in Exhibit A, based on the identified Program Year in the signatory section of the Agreement.
 - (b) Either party may immediately terminate this Agreement for breach of any term or condition of this Agreement by the other party (the "Breaching Party") 15 days after written notice thereof is received by the Breaching Party, as long as the

- terminating party complies with any applicable requirements of the Residency Program grievance and due process policy. The party claiming the right to terminate under this subsection shall set forth in the notice the facts underlying its claim that the other party is in breach of the Agreement. Remedy of such breach within 15 days of the receipt of such notice shall continue the Agreement in effect for the remaining term, subject to any other rights of termination in this Agreement.
- (c) Notwithstanding any other provision of this Agreement to the contrary, CTCTX, in consultation with the Program Director, shall have the right, in its sole discretion, to terminate this Agreement immediately upon written notice to Resident upon occurrence of any of the following:
- (i) any termination, suspension, withdrawal under threat of disciplinary action, probation, limitation, or reduction in Resident's house staff privileges at Hospital or any other Hospital or health care facility;
 - (ii) any termination, suspension, probation, limitation, revocation or lapse of Resident's (A) Physician In Training permit or Institutional Permit from the State of Texas, (B) qualification under the Medicare or Medicaid programs, or (C) qualification for participation in the Residency Program;
 - (iii) if, in the sole judgment of CTCTX, Resident becomes uninsurable at standard rates under such insurance carriers or programs of self-insurance as CTCTX elects to utilize to meet the insurance requirements set forth in this Agreement;
 - (iv) in the event of the death of Resident, or the ill health or other disability of Resident which prevents or makes inadvisable Resident's continued provision of services hereunder;
 - (v) the charging or conviction of Resident of any felony or any misdemeanor involving moral turpitude;
 - (vi) if, in the judgment of CTCTX, Hospital, or the Residency Program, individual health or safety is in imminent and serious danger from Resident's action or Resident does anything to harm the business reputation of CTCTX, Hospital, or the Residency Program;
 - (vii) if Resident violates any term of CTCTX's policies as they exist from time to time; or
 - (viii) if any representation, warranty or covenant of Resident hereunder is or becomes false or untrue.
- (d) The Agreement is contingent on the insurability of Resident, at standard rates, by the malpractice/professional liability insurance carrier or program of self-insurance selected by CTCTX, and the Resident's ability to receive and maintain a Physician-in-Training Permit or unrestricted medical license from the State of Texas. In the event that any such contingency is not satisfied as of the Effective Date, this Agreement shall at the option of CTCTX be null and void and of no further force and effect.
- (e) Notwithstanding the foregoing, this Agreement will not take effect unless Resident meets the requirements of applicable law and applicable accreditation agencies for commencing the Residency Program.

16. Notice. Any notices contemplated under this Agreement shall be effective when personally delivered or received through certified mail posted to the noticed party at the party's last-known post office address, unless other addresses have been designated by written notice.
17. Governing Law, Construction and Venue. This Agreement shall be enforced in accordance with the laws of the State of Texas. The parties agree and intend that this Agreement comply with and be subject to all applicable federal, state, and local laws; and all rules, regulations, or policies of any federal, state, or local regulatory agency; whether now existing, or hereinafter enacted, adopted, or created; and Resident agrees to abide by all such laws, rules and regulations. The parties agree that the state courts in the primary county or parish where the Resident's training is taking place shall be the exclusive court of jurisdiction and venue for any legal action, special proceeding or other proceeding that may be brought, or arise out of, in connection with, or by reason of this Agreement. The parties specifically waive any rights of venue in any other courts that they might otherwise have.
18. Waiver and Severability. No delay or omission by either party to exercise any right or remedy under this Agreement shall be construed to be either acquiescence or the waiver of the ability to exercise any right or remedy in the future. In the event any part or parts of this Agreement are held to be unenforceable, the remainder of this Agreement shall continue in effect.
19. Force Majeure and Assignment. Neither party shall be liable nor be deemed in default of this Agreement for any delay or failure to perform caused by Acts of God, war, disasters, strikes, or any similar cause beyond the control of the parties. The rights and obligations of this Agreement may be assigned by CTCTX to any affiliate related by ownership or control without Resident's agreement. The rights and obligations of this Agreement may not be assigned or delegated by Resident.
20. Execution, Amendments and Entire Agreement. Multiple counterparts of this Agreement shall be signed by Resident and on behalf of CTCTX by its authorized representatives. Each signed copy shall be an original, but all signed copies together shall be one and the same instrument. In order to be effective, any amendments to this Agreement must be in writing and signed as required above. This Agreement and its exhibits, if any, supersede any previous understanding between the parties, oral or otherwise, and constitute the entire Agreement between the parties relating to the subject matter hereof. Both parties acknowledge that any statements or documents not specifically referenced and made a part of this Agreement shall not have any effect.
21. Policies. The terms of this Agreement shall control the terms of Physician's employment. Physician shall also be subject to the employment policies and procedures of CTCTX, CHRISTUS Health, and to the Residency Program policies and procedures as they exist and are amended from time to time, including but not limited to the policies and procedures on resident complaints and grievances, professional, parental, and sick leave benefits, resident services (sexual and other forms of harassment), leave of absence, well-being and counseling services, supervision and accountability, transitions of care, learning and

working environment, professionalism, physician impairment/substance abuse, and residency closure/reduction. A copy of the Residency Program’s Handbook, the CHRISTUS Health GME Resident/Fellow Handbook, and CTCTX’s employee manual (“Manual”) will be provided to Resident following the execution of this Agreement and the Manual may thereafter be amended by CTCTX in accordance with CTCTX’s policies. In the event of a conflict between Residency Program policies and CTCTX policies, including without limitation policies regarding continuing medical education, the Residency Program policies will control.

- 22. FERPA. The parties acknowledge that the Family Educational Rights and Privacy Act of 1974 (“FERPA”) protects the privacy of Resident’s educational records. CTCTX will maintain the confidentiality of those records in accordance with FERPA.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed as of the Effective Date.

Resident

CHRISTUS Trinity Clinic Texas

Steven P. Keuer, MD
President
Date: _____

Printed name

Program Year

Date: _____

Program Director
Date: _____

Local Address During Residency:

Address for CTCTX:
910 E. Houston, Suite 500
Tyler, TX 75702

Designated Institutional Official

John C. McDonald, DO, FACOI

Date: _____

EXHIBIT A

The following is a summary of the benefits offered to employees as part of their employment with CTCTX. All benefits are subject to policy and/or plan limitations and are subject to change.

BENEFITS

CTCTX hereby grants the Resident an annual stipend, based on the identified Program Year as outlined in the signatory section of the Agreement of either \$59,596.56 for PGY-I, \$61,890.54 for PGY-II, \$63,990.72 for PGY-III, and \$67,189.44 for PGY-IV, payable in accordance with CTCTX's payroll practices, which is currently 12 monthly pay periods each year. The stipend will be subject to all withholding requirements imposed by law. The effective date of stipend and benefits will be on the first day of Resident's Orientation into the Residency Program, and the stipend stated above for PGY-I will apply inclusive of the orientation period and first residency program year.

If the Resident has been appointed as a Chief Resident, the appointment will be indicated on the Program Year line of the signatory section. A detailed job description will be provided by the Residency Program. Chief Resident will receive an extra \$200.00 monthly. All other benefits will remain the same.

CTCTX, consistent with guidelines that may be established by the Sponsoring Institution as the academic sponsor of the Residency Program, provides the Resident the following:

a. Leave time

	<u>PGY-I</u>	<u>PGY-II</u>	<u>PGY-III</u>	<u>PGY-IV</u>
i. Vacation Days	<u>15</u> days/year	<u>15</u> days/year	<u>15</u> days/year	<u>15</u> days/year
ii. Sick/Wellness Days	<u>6</u> days/year	<u>6</u> days/year	<u>6</u> days/year	<u>6</u> days/year
iii. Education Days	<u>2</u> days/year	<u>3</u> days/year	<u>5</u> days/year	<u>5</u> days/year
iv. Medical, parental, caregiver and other authorized leave as addressed in the Residency Program Handbook and/or CTCTX Employee Handbook, CHRISTUS Health policies, and institutional GME benefits policy. Refer to Program Handbook and Program Administration regarding the effect of leave(s) on the ability to satisfy requirements for program completion, and, if applicable, the extension of the duration of training to complete training requirements. In the event of a conflict between the two Handbooks, the terms of the Residency Program Handbook will prevail;				

b. Group health, dental, group life, short term and long-term disability as applicable, through CTCTX's insurance program. Eligible dependents can be covered by resident through a shared expense with the health system. Accidental death and dismemberment and critical illness insurance to be available at residents own expense. Confidential counseling, Employee Assistance Program, medical, and support services are also available;

c. Occupational Injury Assistance Program through CTCTX's insurance program;

d. Motor vehicle parking within designated areas;

- e. Two laboratory coats without charge per year of training at CTCTX;
- f. Reasonable meals at primary training site cafeteria;
- g. A resident assistance program designed to provide counseling service to residents in need to social or psychological guidance;
- h. Matriculation Bonus of \$_____;
- i. Other Fees/Professional Education Expenses: Educational reimbursement provided as per Sponsoring Institution guidelines based on the identified Program Year as outlined in the signatory section of the Agreement of either:
 - PGY-I - Reimbursement of Step 3 USMLE/Level 3 COMLEX exam expenses.
 - PGY-II - \$500;
 - PGY-III - Reimbursement of Board Prep or Exam expenses; and
 - PGY-IV - \$1,000Required professional dues and mandatory certification course registrations will be provided by the Sponsoring Institution and CTCTX.
- j. Healthcare malpractice/professional liability insurance: An unlimited reporting period is provided in which claims occurring subsequent to the contract effective date and up to and including the employment termination date may be reported. This coverage includes legal defense and protection against awards from claims reported or filed after the completion of the Residency Program if the alleged acts or omissions of the Resident are within the scope of the Residency Program. For any other professional services, outside of the scope of the Residency Program, provided by the Resident for his or her self or on behalf of any other individual or entity, the Resident shall be responsible for obtaining his or her own malpractice/professional liability coverage, and CTCTX shall have no responsibility or liability. Details of malpractice/professional liability coverage are available from CTCTX's Risk Management Office. Healthcare malpractice/professional liability insurance coverage limits at the time of this Agreement are no less than \$500,000 Per Incident and \$1,500,000 in the Annual Aggregate.
- k. Reimbursement of Resident's expenses of attending workshops and conferences as required by the Program Director, including reasonable travel, lodging, and meal expenses (for Resident only) in accordance with the CTCTX and hospital travel and reimbursement policies. As conditions to Resident's receiving these reimbursements, Resident must submit documentation acceptable to CTCTX, documenting the expenses, and both the Program Director and the applicable hospital's Chief Medical Officer must have approved the expenses for reimbursement.

In-house living quarters are not available; however, Residents have access to assigned call rooms for overnight on-call and other residency-related sleep needs.

Questions or concerns regarding Resident's benefits should be referred to the Residency Program Director for clarification or resolution.