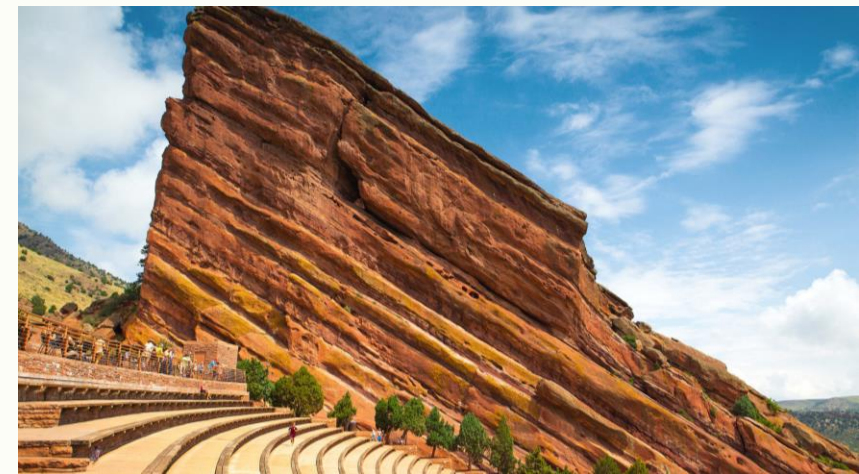


A scenic landscape of a Colorado mountain at sunset. In the foreground, a wooden fence runs across a field of tall grass and wildflowers. Several evergreen trees stand in the middle ground. In the background, a large mountain peak is illuminated by the warm light of the setting sun, with a blue sky and scattered clouds above.

Welcome to Colorado!





Schedule for the Early Morning

8:00-9:00 AM

Welcome Address & Introductions

Dr. Geoffrey Connors, Associate Dean for GME/DIO

Dr. Aalok Agarwala, Chief Medical Officer, University of Colorado Hospital

Dr. Abraham Nussbaum, Chief Education Officer, Denver Health

Dr. David Brumbaugh, Chief Medical Officer, Children's Hospital Colorado

Dr. Bryan Lublin, Designated Education Officer, VA Eastern Colorado Health Care System

9:00-9:10 AM

Overview of GME Committee Resources

Dr. Nicole Christian, Chair, Learning Environment and Development (LEAD) Subcommittee

Dr. Jacqueline Ward-Gaines, on behalf of Minority and Allied Resident Council (MARC)

Drs. Elyse Katz and Allison Whitaker, Housestaff Association Co-Presidents

Schedule for the Early Morning

9:10 AM-9:30 AM

Addressing Health Equity

Dr. Jacqueline Ward-Gaines, GME Director of Recruitment, Engagement and Retention

9:30 AM-9:50 AM

Mental Health Services Available to Trainees

Dr. Stephanie Lehto, Clinical Director, Student and Resident Mental Health Clinic

Dr. Julie Wolfe, Medical Director, Student and Resident Mental Health Clinic

9:50- 10:00 AM

GME Quality & Safety Programs

Dr. Geoffrey Connors, Associate Dean for GME/DIO

10:00-10:20 AM

Break

Schedule for the Late Morning

10:30 AM-10:50 AM

Professionalism and Avoiding Lapses

Steve Zweck-Bronner, JD, Sr. Managing Associate University Counsel

Dr. Geoffrey Connors, Associate Dean for GME/DIO

10:50 AM-11:10 AM

Building Smart Financial Habits for Success

Ivana Stanisic, CEBS, AAMS, TIAA Senior Financial Consultant

11:10 AM-12:00 PM

Your Benefits: CU Health Plan, Employee Services, GME Benefits

Alexandra Molleck, Employee Outreach & Education Principal Professional, CU Employee Services

Schedule for the Afternoon

12:00-1:30 PM

Lunch and Exhibitor Hall

Grab lunch and check out the Exhibitor Hall! Lunch provided by Gourmet for Good. Explore booths and learn about the many groups and programs that you can access throughout your training.

Booths

Academy of Medical Educators

Anschutz Health and Wellness Center - Fitness

Community Health Clinic

CPHP - Colorado Physician Health Program

CU Anschutz Communications

CU Anschutz Dental

CU Health Plans

OME/GME Benefits

Housestaff Association

Learning Environment & Development (LEAD)
Committee

MARC - Minority and Allied Resident Council

Office of Access and Engagement

Resident Mental Health Clinic



Dr. Geoffrey Connors

**Associate Dean for Graduate Medical
Education / ACGME DIO**

**Associate Professor of Medicine, Division of
Pulmonary Sciences & Critical Care**



Who is Here on Campus?

230 programs

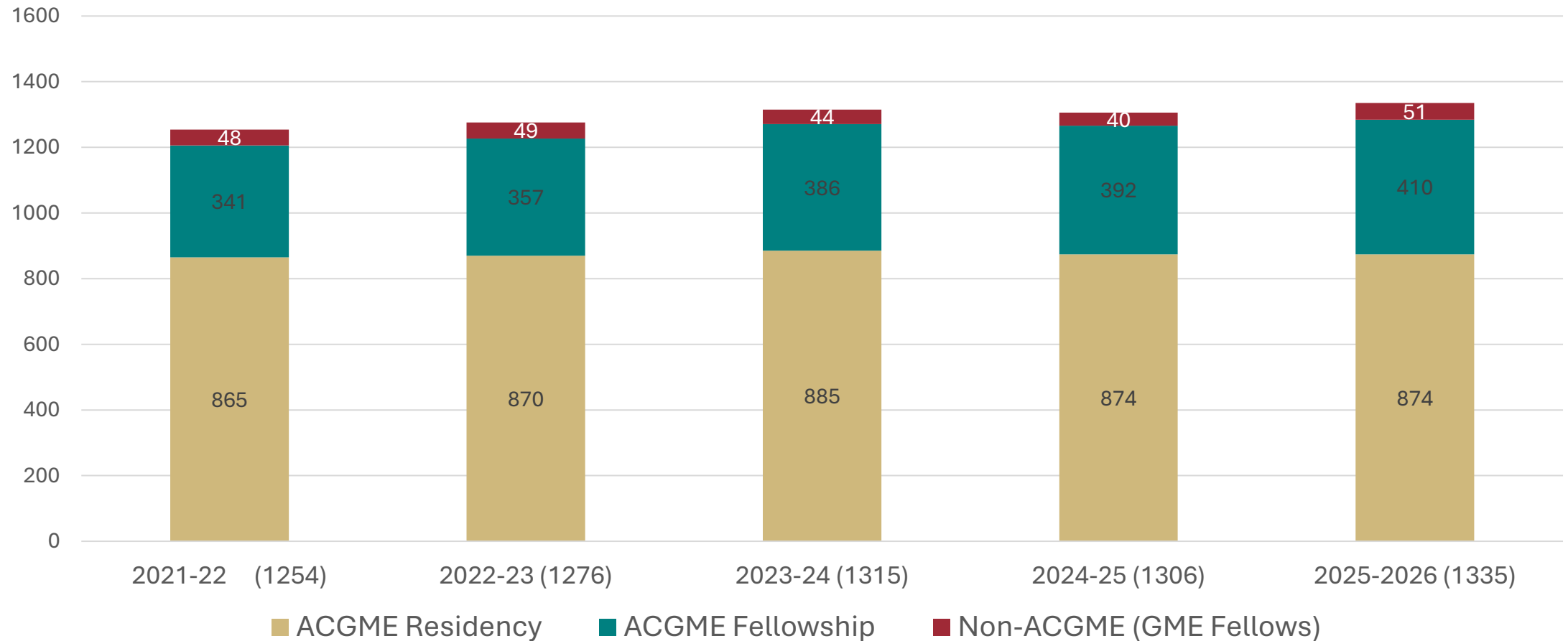
30 Residencies

86 Specialty and Subspecialty Fellowships

117 non-ACGME fellowships

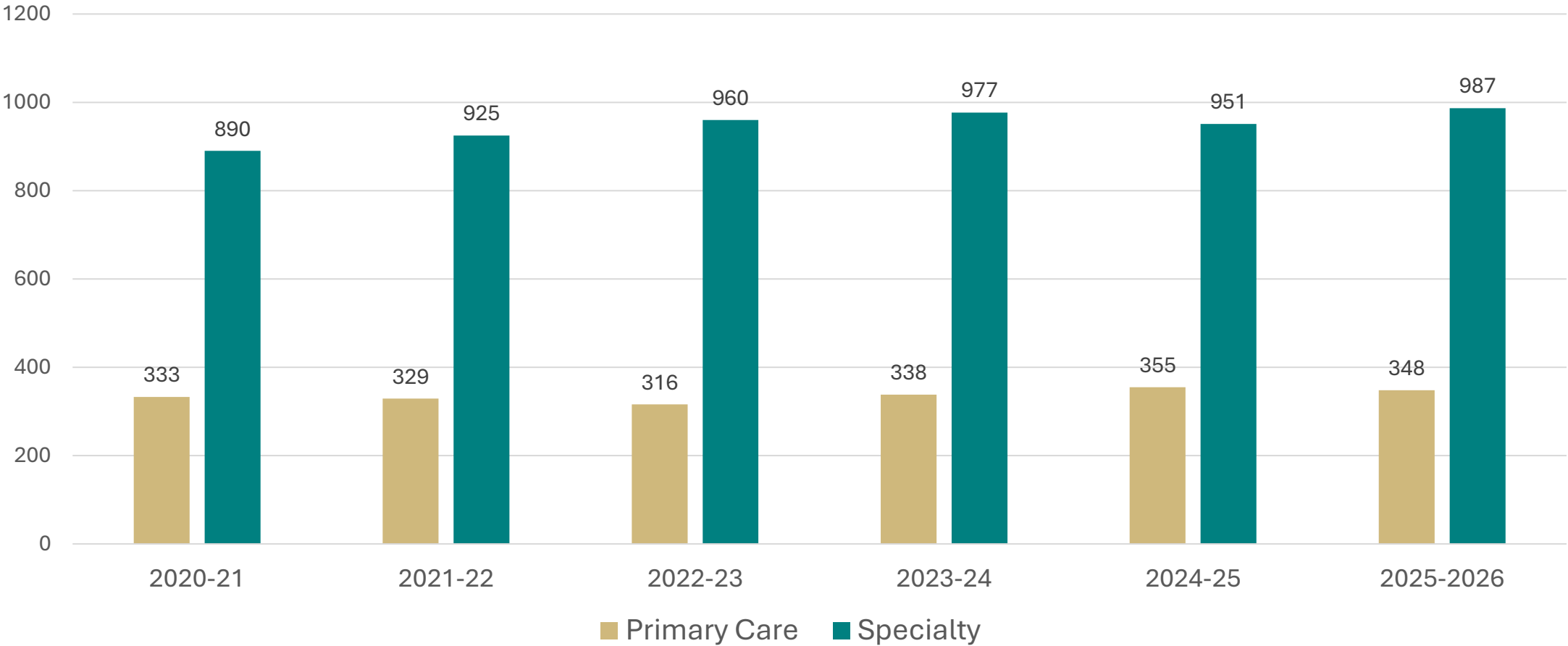
~1,300 Trainees

GME is Growing and Thriving



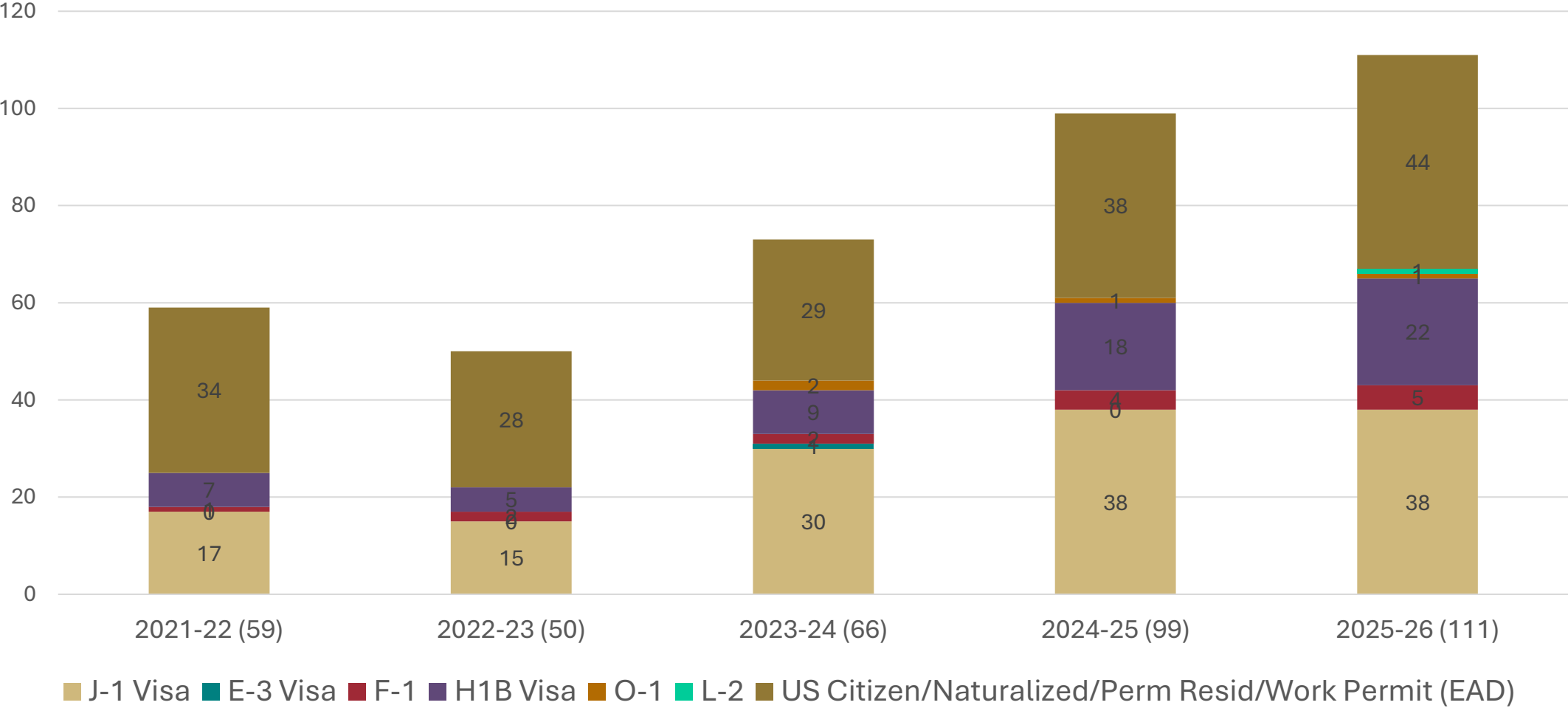
* Data collected Aug 1, each year

We Balance Specialty and Primary Care



* Data collected Aug 1, each year

Welcome International Medical Graduates!



...And Now You Are a Part of This Family

447 New Residents and Fellows

207 Interns

43 Residents

197 Specialty and Subspecialty Fellows

Across the country and world

Diverse, talented, passionate



GME and Institutional Policies

Things You Need to Know

Graduate Medical Education

School of Medicine

About GME ▼

Residents and Fellows ▼

Directors and Coordinators ▼

Transforming Graduate Medical Education ▼

Contact ▼

University of Colorado Anschutz Graduate Medical Education

Cultivating Excellence, Transforming Education

Our Mission





**Learning Environment
and Development
(LEAD)**



Quality & Safety



**Recruitment,
Engagement &
Retention**



Benefits & Payroll



Thriving at CU Anschutz



Training at CU



**Helpful Resources &
Tools**



Get in Touch



Happening this Month

Professionalism

Always be professional, always expect to be treated professionally

Professionalism...

- Creates a healthy work environment

- Helps to avoid conflict

- Builds trust

SECRET

Advocacy

For yourself and others

**Doctors are historically
not good at this**



When You Have Concerns...

Start by reaching out to those you trust

Program Directors

Confidential Advisors

Associate Directors

Trusted Advisors

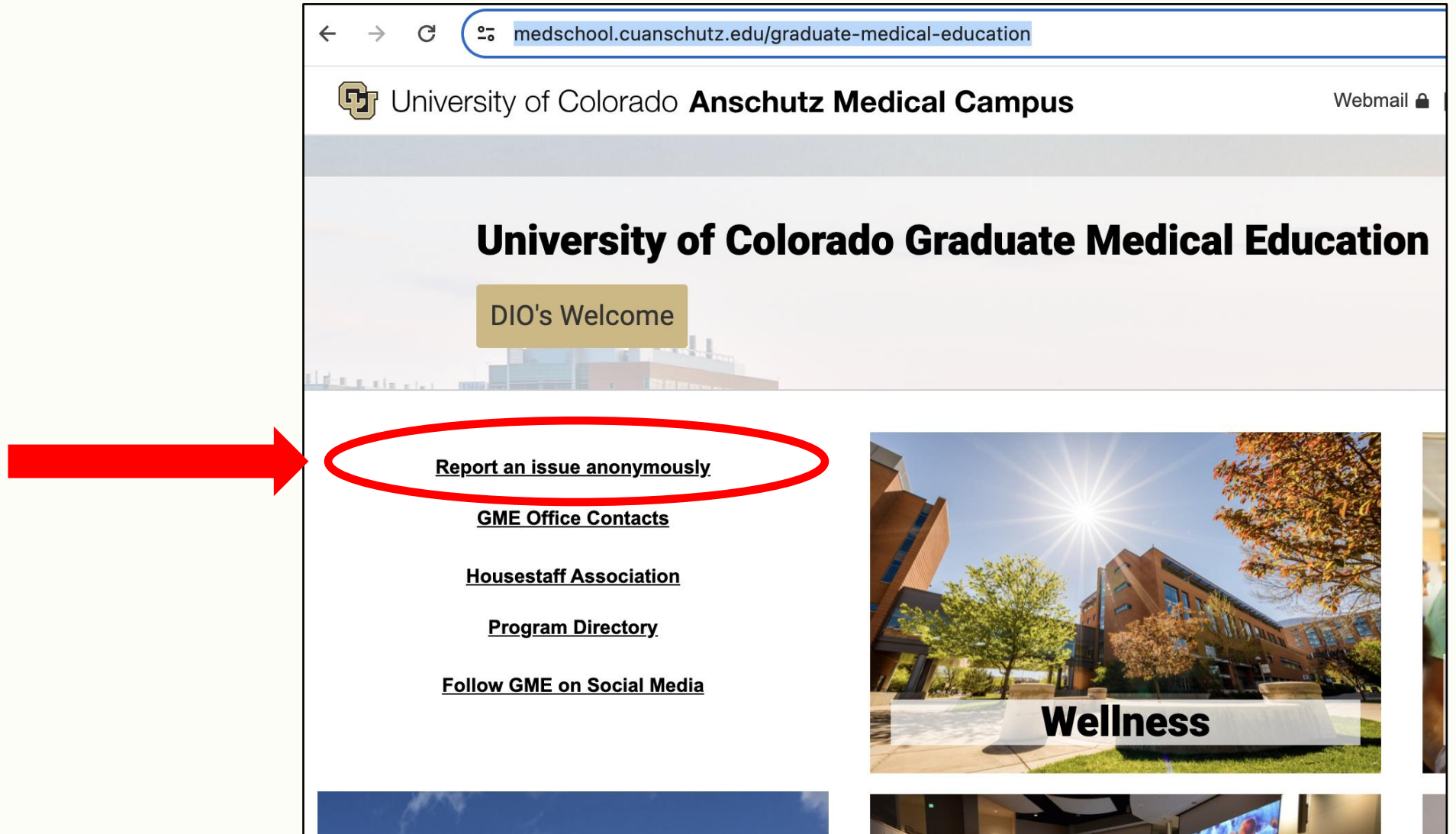
Core Faculty

Near Peer Support

Chief Residents

Office of Faculty Relations

When You Have Concerns...



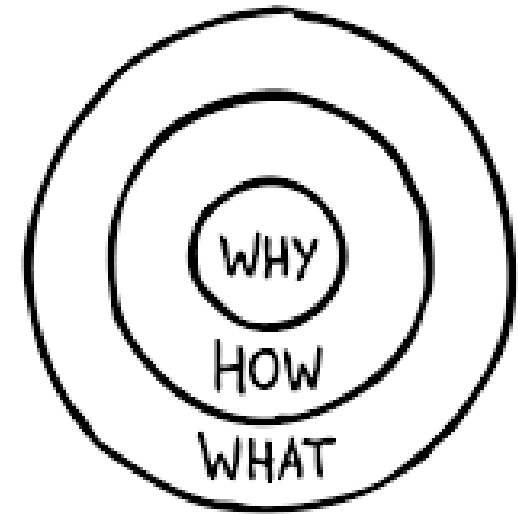
The screenshot shows a web browser window with the URL `medschool.cuanschutz.edu/graduate-medical-education`. The page header includes the University of Colorado Anschutz Medical Campus logo and a 'Webmail' link. The main heading is 'University of Colorado Graduate Medical Education', followed by a 'DIO's Welcome' button. A red arrow points to the link '[Report an issue anonymously.](#)', which is circled in red. Below this link are other navigation links: '[GME Office Contacts](#)', '[Housestaff Association](#)', '[Program Directory](#)', and '[Follow GME on Social Media](#)'. To the right of these links is a large image of a building with the word 'Wellness' overlaid.

When You Have Concerns...

(720) 254-9328

Why Are We Here?

***“Cultivating Excellence,
Transforming
Graduate Education”***



My Philosophy

1. Make you a great physician
2. Residency is about you, the resident
3. We're looking to support leaders and innovators
4. To be great, it is essential that you learn how to care for yourselves while you learn how to care for others

A scenic view of a historic town street with colorful buildings and snow-capped mountains in the background. The foreground shows a row of multi-story buildings in shades of red, orange, and yellow, with many windows. The background features large, rugged mountains covered in snow under a clear sky. The text "Thank You & Welcome" is overlaid in the center.

Thank You
&
Welcome

UHealth Mission, Vision and Values

Mission

We improve lives. In big ways through **learning, healing and discovery**. In small, personal ways through human connection. But in all ways, we improve lives.

Vision

From health care to health.

Values

Patients first
Integrity
Excellence

**Who we are
and
how we do it.**

Values in Action

- We **take care** of others by taking care of ourselves.
- We always **prioritize safety**.
- We **connect** with compassion and respect.
- We **act inclusively**, so those with diverse ideas and perspectives are supported.
- We **speak up** when there's an opportunity to make things better.
- We provide extraordinary care and service by **being accountable** for our actions.
- We **strive for excellence** in our work, and when we fall short, we learn and improve.

uhealth



Anschutz

PARTNERS IN HEALTH

uhealth

Ways to get involved in patient safety, quality and experience

- **Speak up if you see ways patient care can be improved**
 - “I need clarity”
 - Be an upstander
 - Safety Reports
 - Contact hospital leadership directly, or through your chief residents/program director
 - Participate in Collaborative Case Reviews
- **Multiple opportunities to become involved – let us know if you are interested**
 - Quality improvement initiatives
 - Committees

University of Colorado Hospital Physician Leadership



Aalok Agarwala, MD, MBA

Chief Medical Officer, University of Colorado Hospital

GME Liaison, University of Colorado Hospital

Associate Professor, Department of Anesthesiology, University of Colorado School of Medicine

Aalok.Agarwala@uchealth.org



Kristin L. Mekeel, MD, FACS, MS

Chief Quality Officer, University of Colorado Hospital

Professor, Department of Surgery, University of Colorado School of Medicine

Kristin.Mekeel@uchealth.org



- **Jean Kutner, MD, MSPH**

- Chief Academic Officer, UCHealth

- Distinguished Professor, Department of Medicine, University of Colorado School of Medicine

- Jean.Kutner@uchealth.org

Welcome to Denver Health, our region's academic safety-net system

We've been here since 1860 and are grateful to welcome you



- A** Pavilion A/ Pabellón A
777 Bannock St.
- B** Pavilion B/ Pabellón B
780 Delaware St.
- C** Pavilion C/ Pabellón C
790 Delaware St.
- D** Pavilion D/ Pabellón D- Davis North
700 Delaware St.
- E** Pavilion E/ Pabellón E- Davis South
700 Delaware St.
- G** Pavilion G/ Pabellón G
301 6th Ave.
- H** Pavilion H/ Pabellón H
605 Bannock St.
- I** Pavilion I/ Pabellón I
655 Bannock St.
- J** Pavilion J/ Pabellón J
645 Bannock St.
- K** Pavilion K/ Pabellón K
667 Bannock St.
- L** Pavilion L/ Pabellón L
660 Bannock St.
- M** Pavilion M/ Pabellón M
723 Delaware St.
- 655** Transitional Care Patients/ Cuidado Transitorio
655 Broadway, 2nd Floor/ 2º Piso
- AD** Administration/ Administración
601 Broadway
- AD** Denver Health Foundation/ Fundación de Denver Health
601 Broadway
- DMM** Delivery and Materials Management
Gestión de Entrega y Materiales
777 Delaware St.
- RB** Rita Bass Trauma & EMS Institute
190 W. 6th Ave.
- P1** Valet Parking Only
Valet, Estacionamiento Asistido
- P2** FREE Patient & Visitor Parking Delaware Garage
Estacionamiento únicamente para Pacientes y Visitantes GRATIS
660 Delaware St.
- P3** FREE Patient & Visitor Parking
Estacionamiento únicamente para Pacientes y Visitantes GRATIS
677 Bannock St.
- P4** FREE Patient & Visitor Parking
Estacionamiento únicamente para Pacientes y Visitantes GRATIS
645 Acoma St.
- P5** FREE Transitional Care Patients Parking Only
Estacionamiento únicamente para Pacientes de Cuidado Transitorio GRATIS
655 Broadway
- ECP1** Employee & Contractor Parking Lot- \$1.75
Estacionamiento únicamente para Empleados y Contratistas
155 W. 5th Ave
- EP1** Employee Parking Garage
Estacionamiento para Empleados
675 Acoma St.
- EP2** Employee Parking Garage
Estacionamiento para Empleados
601 Broadway
- EP3** Employee Parking Garage
Estacionamiento para Empleados
550 Acoma St.

Abraham Nussbaum, MD
DIO & Chief Education Officer
Abraham.Nussbaum@dhha.org
303-602-6920

Sarah Meadows, EdD
Senior Director, Clinical Education
Sarah.Meadows@dhha.org
303-602-4906

Stephanie Roberts
Graduate Education Business Services
Stephanie.Roberts@dhha.org
303-602-6124

Sabrina Strang
Graduate Education Coordinator
Sabrina.Strang@dhha.org
303-602-2786

Lynne Briggs
Associate Director, Education Administration
Lynne.Briggs@dhha.org
303-602-4958

Natalia Quezada
Assistant to Dr. Nussbaum
Natalia.Villalba@dhha.org
303-602-6739

**We are on the 1st floor of the Davis building (Pavilion D). Come
by anytime and check out:**

www.denverhealth.org/for-professionals/office-of-education



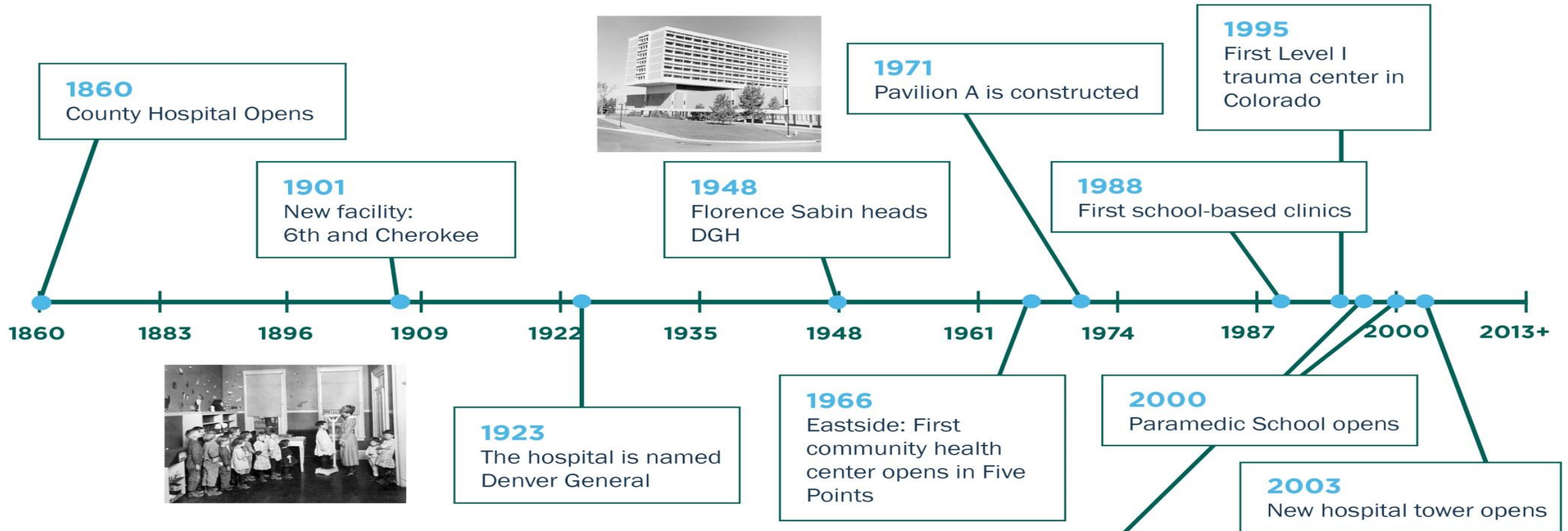


Grew up in Colorado. Saw how mental illness altered lives and resolved to become a community psychiatrist, physician-writer. Mission is to open academic opportunities for all Coloradoans.

Ask me why being a doctor is like being a vampire.



DENVER HEALTH AND CITY OF DENVER: HISTORY OF WORKING TOGETHER



DH FACT



HEALTH CARE EQUALITY

Denver Health has been recognized year after year as a Leader in health care equality. We proudly serve the LGBT community, the uninsured, Denver police officers and the homeless.



1997

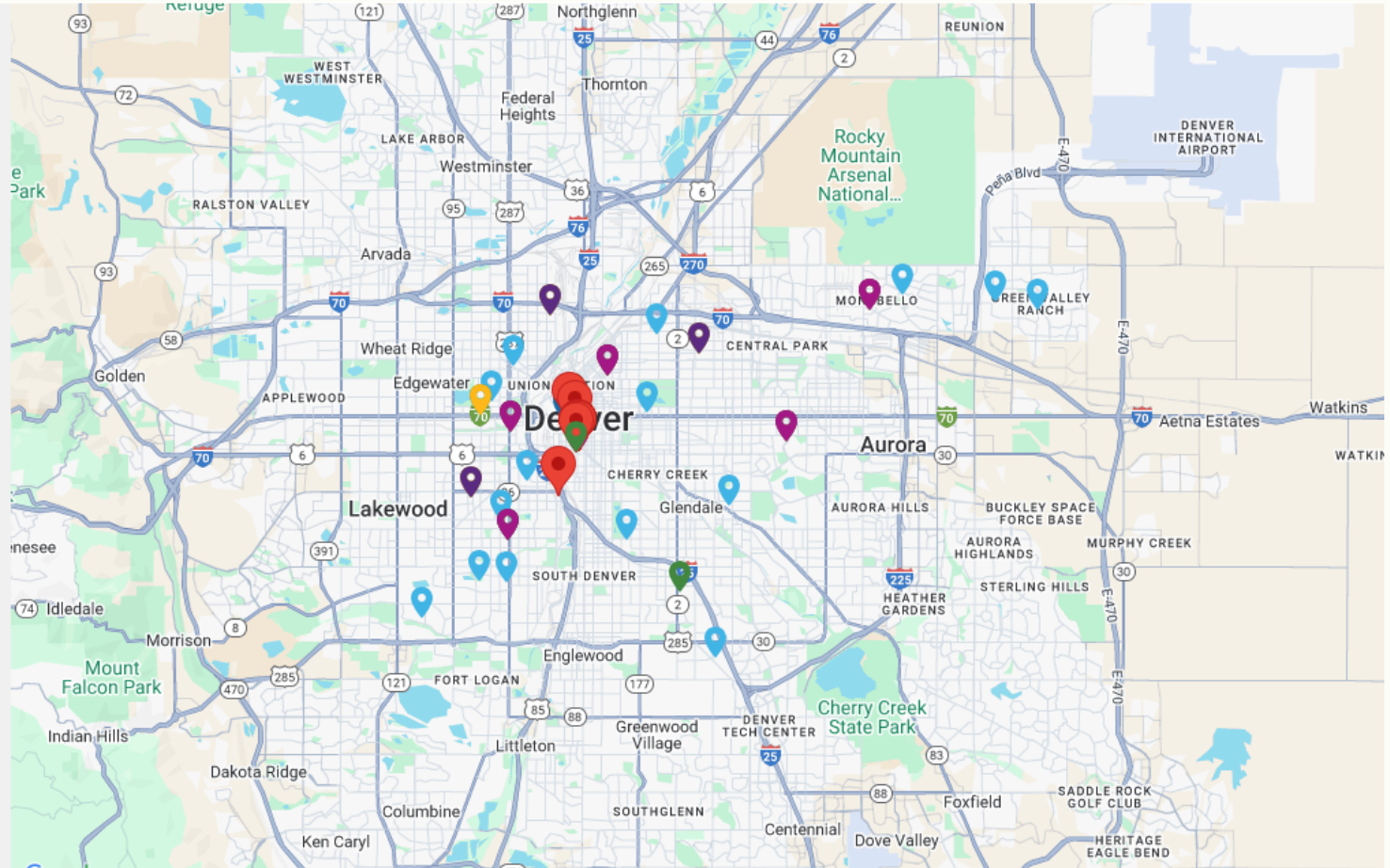
In January 1997, Denver Health officially began operating as an independent authority after 137 years as a City of Denver agency. This was an important turning point in Denver Health's history, and led us to become the thriving organization that is seen as a respected model of integrated care.

We Take Health Beyond The Inverted L

Our Locations

- ☐  Denver Health Main Campus
- ☐  Family Health Center
- ☐  School based Health Center
- ☐  Primary Care
- ☐  Urgent Care
- ☐  Pharmacy
- ☐  Dental Care
- ☐  Rocky Mountain Poison and Drug Safety

[All Locations →](#)



... and to Red Rocks and Winter Park!

Our Reach: Denver Health & Denver Community Health Services

1 IN 3

DENVER BABIES
BORN AT
DENVER HEALTH



98%

MAJOR TRAUMA
SURVIVAL RATE



TOP 10

NATIONALLY RANKED
hospital for social responsibility
by the Lown Institute



Denver Health Paramedics answered nearly

130,000

911 CALLS FOR
EMERGENCY MEDICAL SERVICES



19

SCHOOL-BASED
HEALTH CENTERS



10 COMMUNITY
HEALTH CENTERS



80,000

BEHAVIORAL
HEALTH VISITS



1.3 MILLION

PATIENT VISITS



All information based on 2022/2023 data



DENVER HEALTH
ACADEMIC AFFAIRS™
OFFICE OF EDUCATION

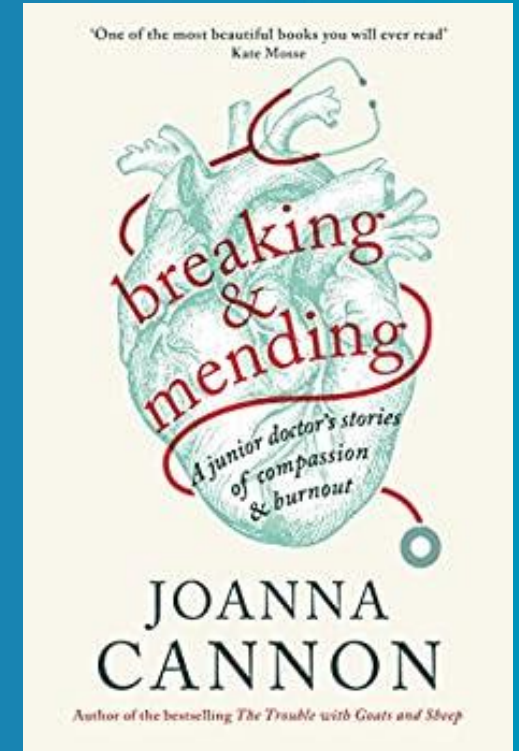
Our Vision: Integrated Care Which Advances Health For ALL

To be a resident physician is to embark on a transformative adventure in human self-understanding and to accept the responsibility of self-definition by participating in a community of practice.

At Denver Health, you are joining a community of practice where you will learn not only procedures and skills, but languages, modes of relation, and ideals of conduct as you accompany patients.

“Lives can be saved by spotting something lying hidden in a history. Lives can be saved by building up so much trust with a patient, they will still take a medication even if they don’t believe they need it. Lives can be saved by listening to someone who has spent their entire life never being heard.”

– Joanna Cannon



GME WELCOME

Children's Hospital Colorado

Here, it's different.™



Children's Hospital Colorado
Here, it's different.™

Mission

As a private, nonprofit pediatric hospital, our mission is to improve the health of children through the provision of high-quality, coordinated programs of patient care, research, education and advocacy.

Patient care

We keep our patients and their families at the center of everything we do, especially when it comes to experience, quality and safety. Equipped with the most advanced technology, our experts deliver some of the best outcomes in the country.

Research

We offer our patients the most innovative treatments today. Collaborating with our colleagues from the University of Colorado on the Anschutz Medical Campus ensures that our discoveries rapidly lead to new medicines, devices and treatment practices.

Education

Lifelong learning advances our mission. Through academic and community partnerships, we shape the future of pediatric health by training tomorrow's healthcare professionals.

Advocacy

Our influence extends beyond our health system. We bring health programs to the community and advocate in the state and national legislatures.



Vision

Child health. Reimagined. Realized.

Values

For a child's sake ...

We are a caring community called to honor the sacred trust of our patients, families and each other through humble expertise, generous service and boundless creativity.

... This is the moment.



Incredibly different care personalized to kids

At Children's Hospital Colorado, every detail is designed with kids in mind, from our spaces to our treatments to our culture. That's because we know that kids need incredibly different care tailored to their growing bodies and their unique needs. Here, we're not just experts in care — we're experts in kids.

That expertise comes from a continuous dedication to learning and improving. You can see it in our outcomes and in each child we treat, soothe and heal. They are the “why” behind everything we do.



Work that sets us apart



With a U.S. News & World Report Top 10 ranking, we're proving that here, it really is different. We're proud to continue our sustained excellence, earning recognition among our peers. Together, we are building a healthier world through research, a collaborative spirit, creativity, and a tireless, unrelenting dedication to children.

We rank among the best in all ranked specialties:

- Cancer
- Cardiology and heart surgery
- Diabetes and endocrinology
- Gastroenterology and GI surgery
- Neonatology
- Nephrology
- Neurology and neurosurgery
- Orthopedics
- Pulmonology
- Urology
- Behavioral health

We've also ranked in the Top 10 for six specialties, including:

- Cancer: #4
- Cardiology and heart surgery: #2
- Diabetes and endocrinology: #3
- Gastroenterology and GI surgery: #7
- Pulmonology: #4



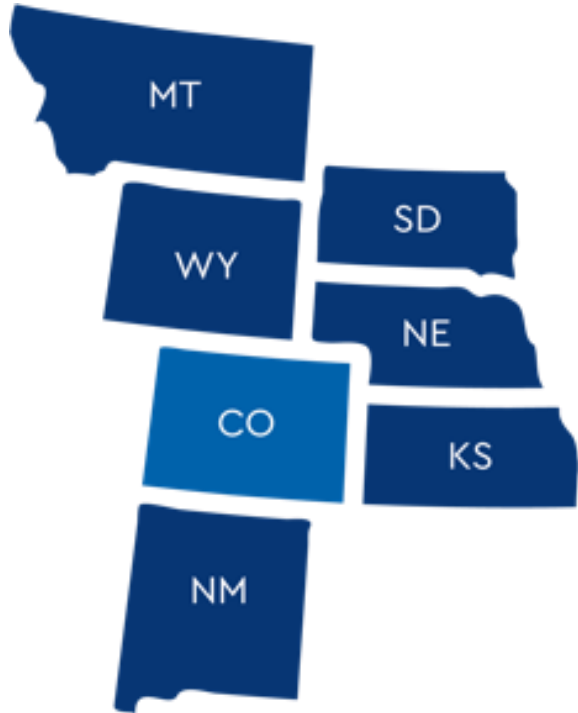
Children's Hospital Colorado Locations



- | | |
|---|--|
| 1 Children's Hospital Colorado Anschutz Medical Campus, Aurora | 9 Children's Colorado Outpatient and Urgent Care, Southeast Aurora |
| 2 Children's Hospital Colorado North Campus, Broomfield | 10 Children's Colorado Health Pavilion, Aurora - Children's Colorado KidStreet |
| 3 Children's Colorado Therapy Care, Broomfield | 11 Children's Hospital Colorado, Colorado Springs |
| 4 Children's Colorado Outpatient and Urgent Care, Wheat Ridge | 12 Children's Colorado Outpatient Care at Briargate, Colorado Springs |
| 5 Children's Colorado Outpatient Care at Uptown, Denver | 13 Children's Colorado Therapy Care on Telstar, Colorado Springs |
| 6 Children's Hospital Colorado South Campus, Highlands Ranch | 14 Memorial Hospital Central, pediatric expertise provided by Children's Colorado |
| 7 Children's Colorado Therapy Care, Highlands Ranch | 15 Children's Colorado Outpatient Care, Grand Junction |
| 8 Children's Colorado Orthopedic Care, Centennial | 16 Children's Colorado Outpatient Care at Fitzsimons Village Pavilion, Aurora |

Please refer to childrenscolorado.org/locations for the latest location information including hours of operation and services available.

7 state region



We see more, treat more, and heal more kids than any other hospital in our region

- We are Colorado's only licensed specialty hospital exclusively for children.
- We care for patients from all 50 states and at least 29 countries.
- We are the only level 1 pediatric trauma center in our region.
- We engage with > 1000 GME learners annually



Our team and culture

Our team members heal, help, dream and do.

Through compassion and expertise, we make days and change lives.

*That approach to care is woven into the fabric of every team,
from nurses and doctors to volunteers, administrators and beyond.*



Welcome to the CHCO team

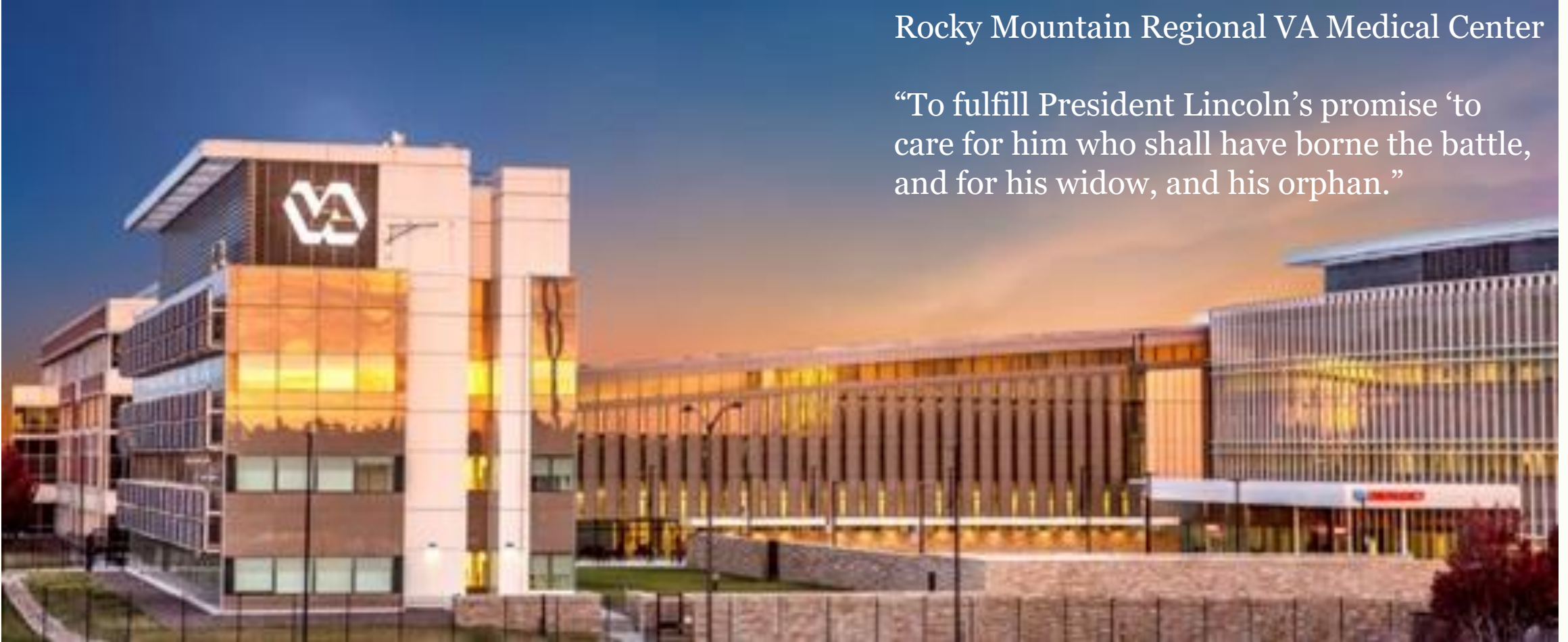
YOU MATTER

Your contributions to clinical care, research, learning, advocacy, and the culture of medicine will make a difference

WE WOULD LOVE TO HEAR FROM YOU: meredith.bone@childrenscolorado.org



VA Eastern Colorado Healthcare System GME Orientation



Rocky Mountain Regional VA Medical Center

“To fulfill President Lincoln’s promise ‘to care for him who shall have borne the battle, and for his widow, and his orphan.’”

Bryan Lublin, MD, MPH, Associate Chief of Staff of Education, VA ECHCS



Our Mission

The VA Mission

1: To develop, maintain, and operate a national health care delivery system for eligible Veterans.

2: To administer a program of education and training for health care personnel.

3: To conduct health care research.

4: To provide contingency support for DoD and Department of Health and Human Services (HHS) during times of war or national emergency.

The VA ECHCS HPE Vision, Mission, and Values

- **Our Vision:** To be the premier training ground for compassionate and skilled healthcare professionals, empowering them to deliver exceptional care to veterans and positively impact the lives of those they serve.
- **Our Mission:** To shape the future of veteran healthcare through diverse and challenging training opportunities that foster strong relationships with community partners. We aim to create a sustainable pipeline of skilled healthcare providers who embody compassion, innovation, and excellence in service of our nation's heroes.
- **Our Values:**
 - Customer Service
 - Integrity, Teamwork
 - Professionalism
 - Compassion
 - Kindness

Who I Am / Who We Are

Health Professions Education

vhaechhpe@va.gov

720-723-4026



Designated Education Officer

Bryan.lublin2@va.gov

RMR A2-217

Ed
Kayla
Jim
Kathy
Julia



GME Director of Education and Innovation

bonnie Kaplan, MD, MA

Role

Supports innovation for our educational programs and our people

Essentials Curriculum

Education Curriculum presented at the monthly GMEC

Competency-Based Medical Education

Supporting program innovation in outcomes-focused training

Education Subcommittee Lead

Emphasizes opportunities to support and elevate our programs and our people in education and innovation

Email: Bonnie.Kaplan@cuanschutz.edu

LEAD Subcommittee

Nicole Christian, MD (Chair)

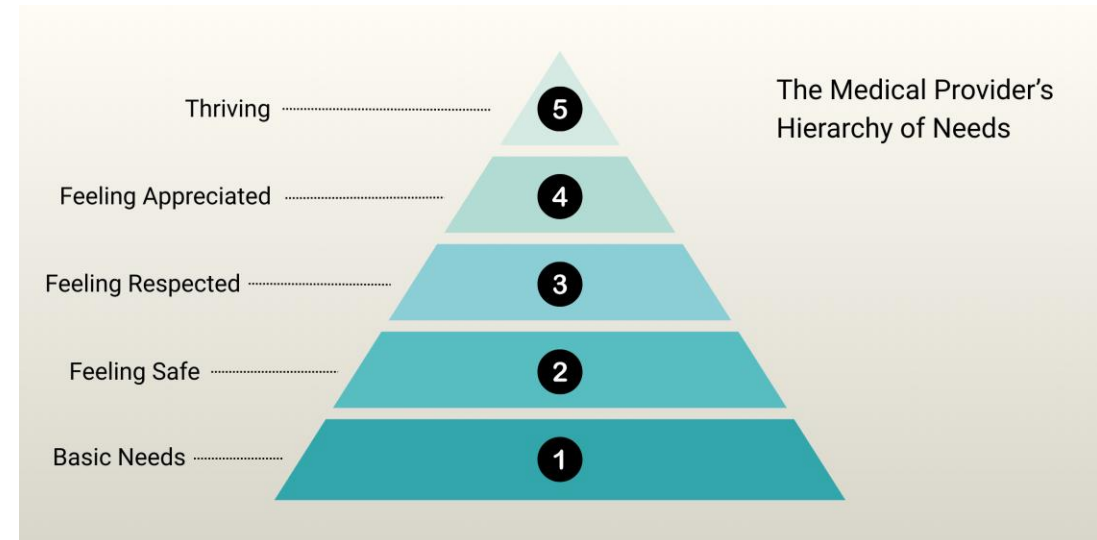
Tyra Fainstad, MD (Vice Chair)





Learning Environment and Development

- Work Hour concerns
- Supervision concerns
- Work space concerns
- Develop tools for PDs



MARC

Who are we?

- We are a community of residents and fellows from CU School of Medicine and Denver Health.
- We collaborate with CU School of Medicine student and faculty diversity groups.
- Our goal is to **support** minority residents and foster **allyship** through the ups and downs of training.
- We support recruitment of diverse residents and fellows



@CUSOMMARC



@CUSOM_MARC

Foster Community



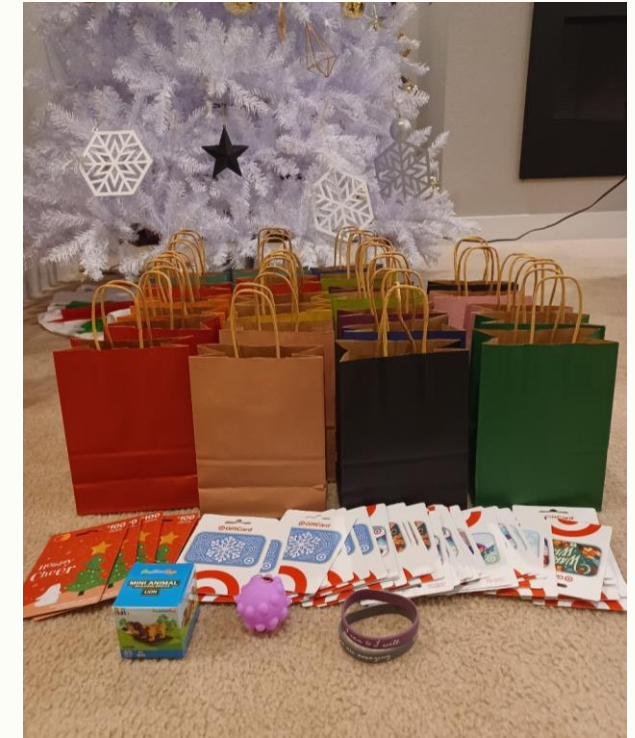
Service



Freedom Park Community Pop Up



CU Black Lives Matter



Winter Giving

Vision for MARC



- Start a **formal mentorship program** for within the School of Medicine and in the community
- Develop a mentorship curriculum with Montview Elementary School

More Information about MARC

Sign up for the
mailing list:



Faculty Advisor: Shawnecca Burke, MD
shawnecca.burke@dhha.org



Housestaff Association

Progress Through Accountability

New Resident Orientation · 2026-2027

Co-Presidents: Alli Whitaker, MD & Elyse Katz, MD, MS

Who We Are

Your independent voice since 1969



Independent Non-Profit

We are a **resident-run**, independent organization representing all University of Colorado GME trainees. We do NOT receive money from GME or hospitals — our power comes from you.



Elected Representatives

Annual reps from every department — 1 per program with 10+ trainees, collective reps for smaller programs.



Advocacy at Every Level

We meet directly with UCHA, SOM Dean, GME, UCH, Denver Health, Children's Hospital, and VA leadership.

Advocating for Housestaff Interests

- Salaries/Incentives/Stipends
- Benefits
- Meal subsidies
- Parking
- Work environment
- Professionalism concerns
- Input on policy issues
- Participate in disciplinary hearings
- Address program issues
- Patient care issues
- Communications issues

What We've Advocated For

Recent improvements that put money in your pocket



+15%

Stipend Increase
2024-2025



+6.5%

Stipend Increase
2025-2026



\$1,000

Moving Stipend
For All Incoming Interns



2×

Retirement Match
1% Employer : 0.5% Employee

Securing Your Future



Memorandum of Understanding

A legally binding agreement that:

- Solidifies our seat at the table in all negotiations
- Formalizes processes for addressing resident concerns
- Ensures GME must engage with HSA on policy changes
- Protects our role as your advocate — in writing



Financial Hardship Fund

Because no one should struggle alone:

- Direct financial support for HSA members facing hardship
- Confidential application process
- Funded by HSA to help our community
- One more reason your membership matters

Future Goals

Our priorities for the year ahead



Step 3 Coverage

Advocating for the program to cover Step 3 exam costs so you can focus on training, not bills.



Child Care Benefits

Pushing for subsidized child care options because residents shouldn't have to choose between family and career.



Fertility Benefits

Fighting for egg freezing coverage and family planning support — your future family shouldn't wait.

+ ongoing negotiations on cost-of-living adjustment, transportation benefits, and more

More Than Advocacy

HSA is your community across every department



Housestaff Appreciation Week

Food, swag, and recognition for everything you do



Social Events & Park Days

Connect with residents from every program



Orientation Celebration

Kick off the year together — Lowry Beer Garden, July 8

Residency is hard. We know. We've got your back.



Why Your Membership Matters

Dues are our only source of funding.

Membership is not automatic — you must opt in. Every member strengthens our ability to negotiate better pay, benefits, and working conditions for all trainees.

\$22/month

Covers advocacy, events, professional fees, our coordinator, and the Hardship Fund.



Stipend negotiations & advocacy



Hardship fund for struggling residents



Events, socials, & appreciation week



Legal & professional consultation

The more members we have, the stronger our voice. Join us.

Join HSA Today

Scan the QR code or visit the link below to become a dues-paying member



cuhousestaff.formstack.com/forms/membership_dues_form



Stay Connected



cuhousestaff@gmail.com ·
housestaffassociation@cuanschultz.edu



@CUHousestaff



www.cuhousestaff.org



UNDERSTANDING HEALTHCARE DISPARITIES: AN OVERVIEW OF IT'S IMPACTS AND SOLUTIONS

Jacqueline Ward-Gaines MD

Director of Health Opportunities and
Professional Engagement University of
Colorado, Graduate Medical Education





Agenda for Healthcare Disparities Discussion

- Definition and Scope
- Factors and Impact of Health Disparities
- ACGME's Commitment to Addressing Healthcare Disparities
- Strategies to Reduce Health Disparities
- Case Study and Example
- Your Path to Health Equity



DEFINITION AND SCOPE

HEALTH DISPARITY

- A health disparity is a preventable excess morbidity and mortality that impacts a group of people. It is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage.

HEALTH CARE DISPARITIES

- Health care disparities are differences in the quality of health care that are not due to access-related factors or clinical needs, preferences, and appropriateness of intervention.”

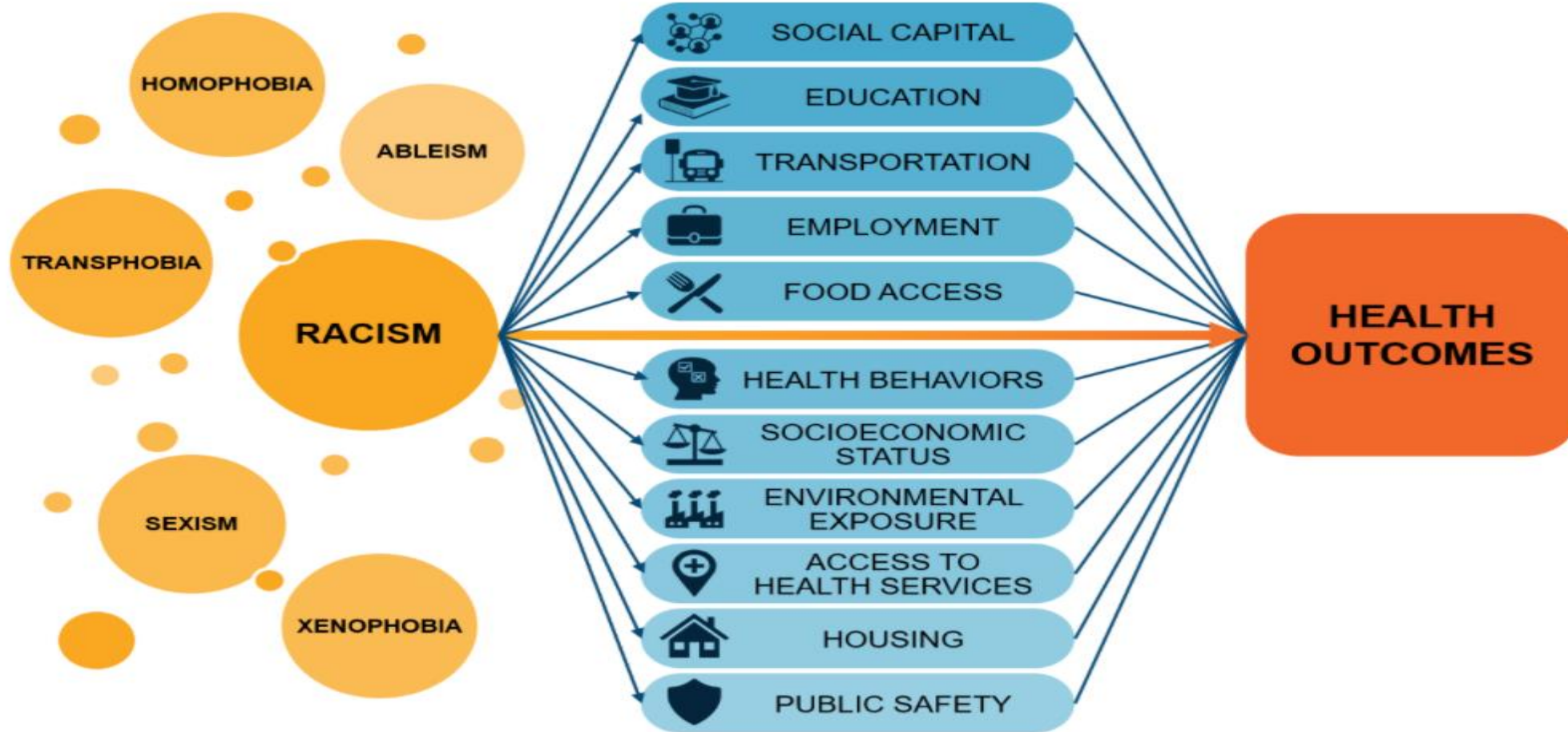


AUDIENCE POLL: WHAT IS HEALTH EQUITY?

Health Equity is “attainment of the highest level of health for all people. Achieving health equity requires valuing everyone equally with focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health and health care disparities.”

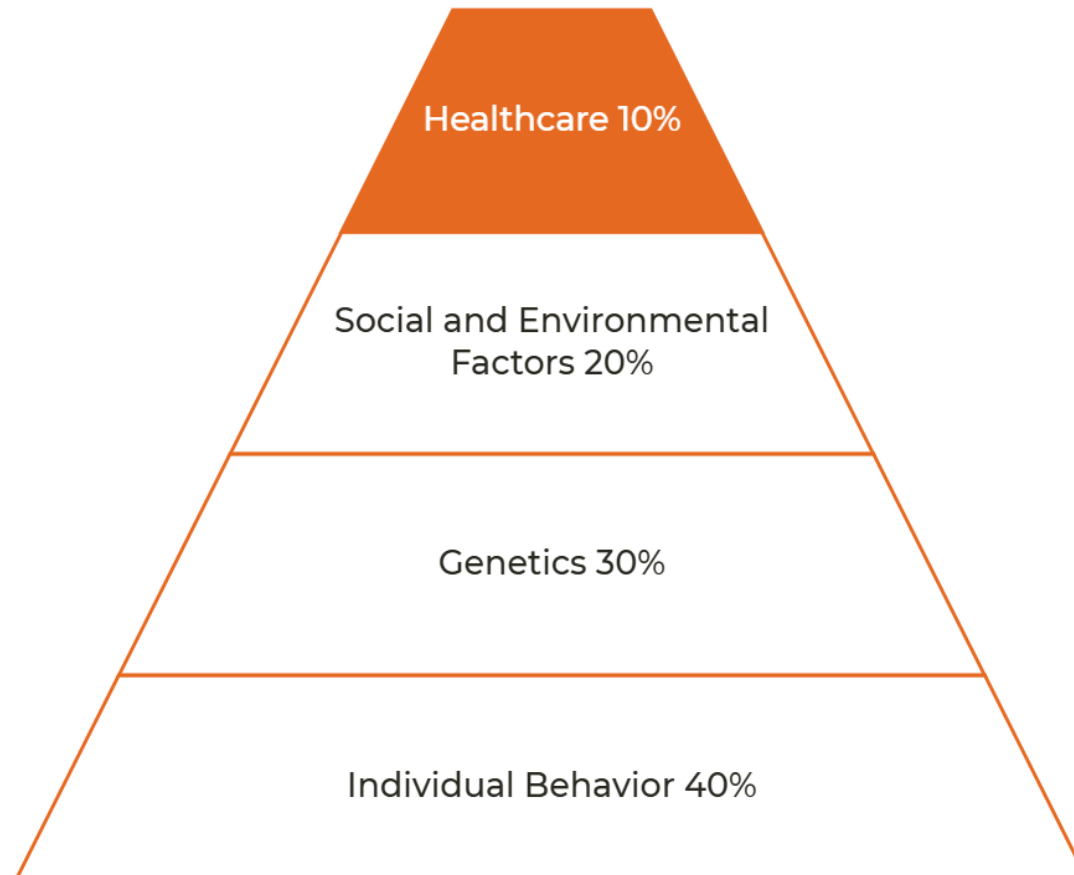
Advancing Health Equity: A Guide to Language, Narrative and Concepts AMA and AAMC

FACTORS CONTRIBUTING TO HEALTH DISPARITIES



Source: Boston Public Health Commission's Racial Justice and Health Equity Initiative; available: <http://www.bphc.org/whatwedo/health-equity-social-justice/racial-justice-health-equity-initiative/Documents/RJHEI%202015%20Overview%20FINAL.pdf>

Impact of Factors Associated with Premature Death



Social
determinants
of health
influence
about **60-80%**
of our health

Schroeder SA. Shattuck Lecture. We can do better--improving the health of the American people. N Engl J Med. 2007 Sep 20;357(12):1221-8. doi: 10.1056/NEJMsa073350. PMID: 17881753.

IMPACT OF HEALTH DISPARITIES



EFFECTS ON INDIVIDUAL HEALTH

Poorer Health Outcomes

Health disparities lead to a higher incidence of chronic diseases and health conditions among affected individuals.

Increased Morbidity and Mortality

Individuals facing health disparities often have higher morbidity and mortality rates compared to the general population.

Reduced Quality of Life

Health disparities can significantly diminish the quality of life, affecting mental, physical, and social well-being.



BROADER SOCIETAL IMPLICATIONS

Impact on Healthcare Costs

Health disparities can lead to increased healthcare costs for society, burdening public health resources and budgets.

Decreased Productivity

Disparities in health can reduce workforce productivity, leading to economic challenges for communities and businesses.

Social Unrest

Inequities in health can contribute to social unrest and instability, impacting overall community well-being and harmony.

Strain on Public Health

The combination of healthcare costs and lost productivity places a substantial strain on public health systems and economic stability.

ACGME's Commitment to Addressing Healthcare Disparities

Overview of ACGME's Mission and Values



Improving Health Care

ACGME's mission focuses on enhancing health care quality by ensuring a robust physician training system.

Well-Trained Physician Workforce

ACGME is dedicated to preparing physicians through rigorous education and training programs tailored to meet health care demands.

Core Values of Diversity and Equity

ACGME values diversity and equity, ensuring all individuals have access to quality health care and representation in the workforce.

Addressing Societal Health Needs

The organization is committed to identifying and addressing the health needs of various communities to promote overall well-being.

ACGME's Stance on Healthcare Disparities

ACGME Requirements

"Graduate medical education develops physicians who focus on excellence in delivery of safe, equitable, affordable, quality care; and the health of the populations they serve... GME values the strength that a diverse group of physicians brings to medical care, and the importance of inclusive and psychologically safe learning environments." ACGME

Common Program Requirements

...must engage in practices that focus on mission-driven, ongoing, systematic recruitment and retention of a diverse and inclusive workforce of residents, fellows, faculty members, senior administrative GME staff members, and other relevant members of its academic community

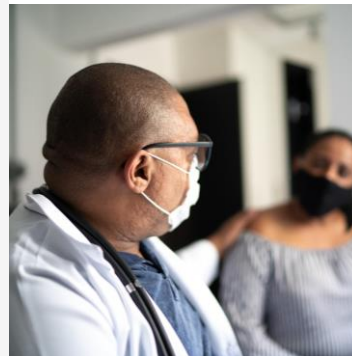
Core LC

...understand the structural and social determinants of health of the populations they serve and incorporate them in the design and implementation of the program curriculum, with the ultimate goal of addressing these needs and eliminating health disparities

Core IIa4a

...describe structured programming developed for the purpose of enhancing transference of knowledge, skill, and behavior from the educator to the learner...in quality improvement, eliminating health inequities, and patient safety.

Core IIb2g2



Recognition of Disparities

ACGME acknowledges that healthcare disparities significantly impact patient outcomes and must be addressed actively.

Advocacy for Equity

The organization promotes policies that aim to foster equity in medical training and healthcare practices.

Serving Diverse Populations

ACGME emphasizes the importance of serving diverse populations through inclusive medical education and practice.



Social and Economic Vulnerabilities

Adams, Arapahoe, Denver Counties colorado-data.org



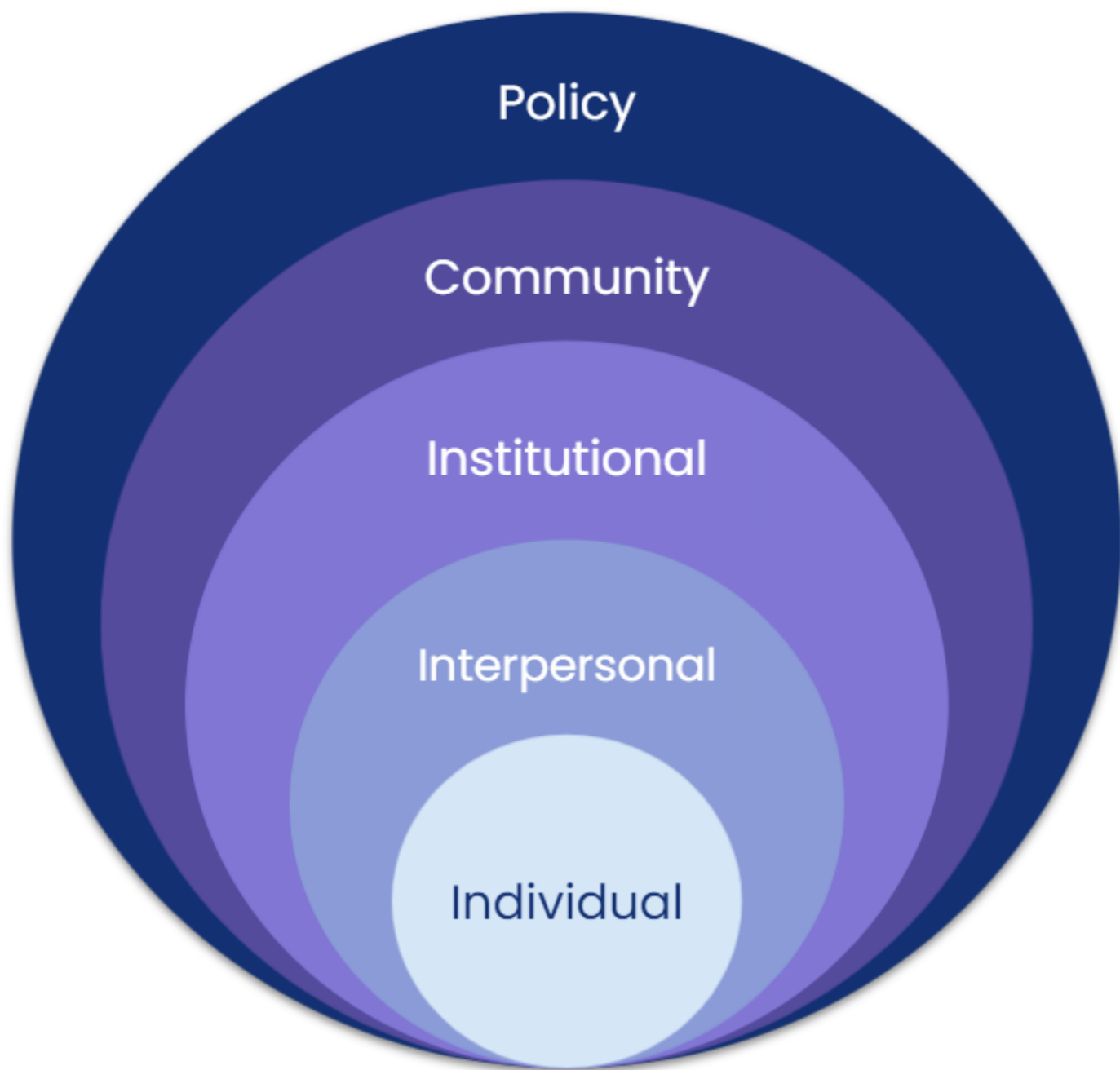


Social and Economic Vulnerabilities

80010, 80011, 80012



STRATEGIES TO REDUCE HEALTH DISPARITIES





POLICY CHANGES AND ADVOCACY

Importance of Advocacy

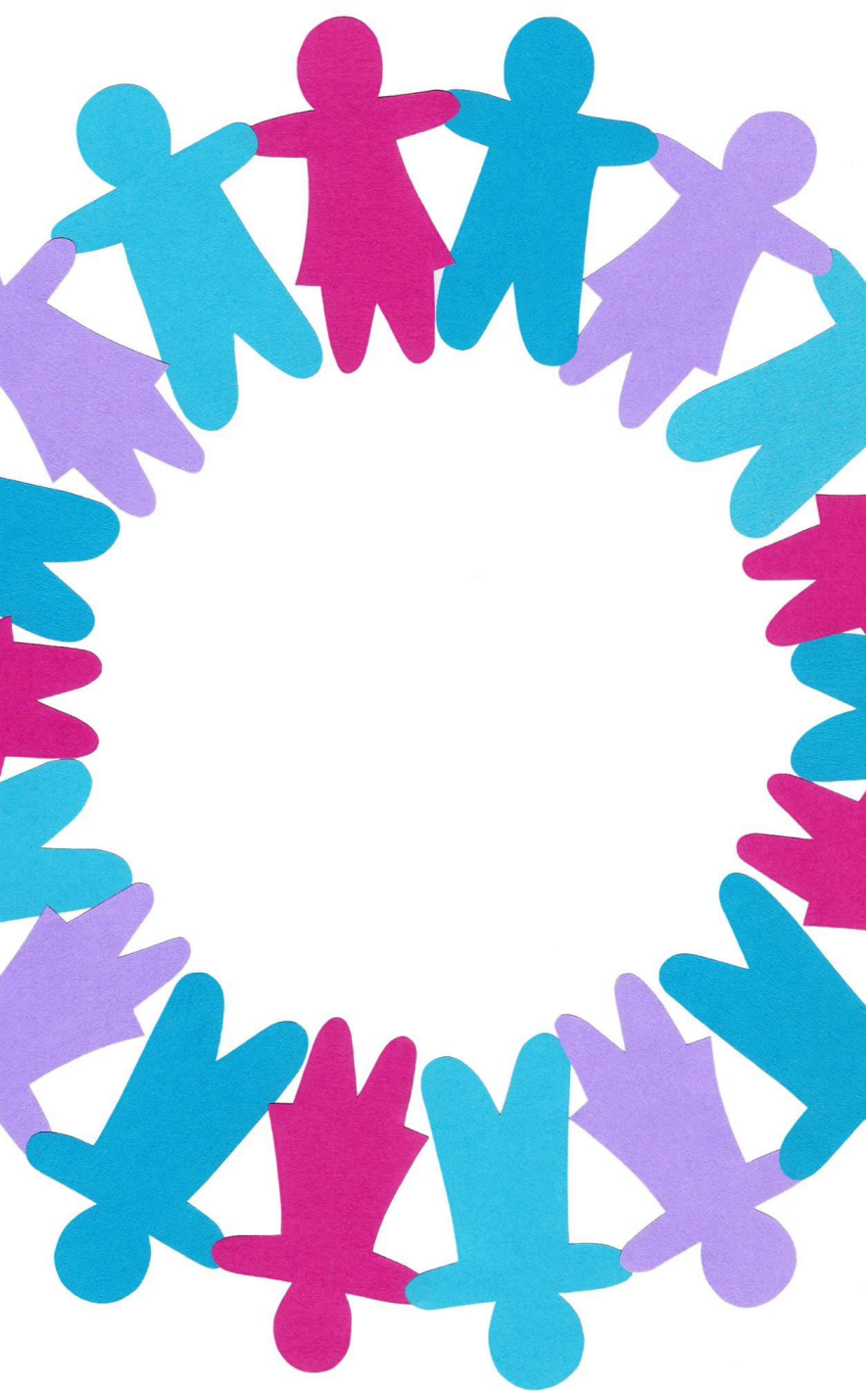
Advocacy for policy changes is essential in addressing health disparities and promoting equitable access to healthcare services.

Improving Access to Care

Effective policies can improve access to healthcare for at-risk populations, ensuring they receive the necessary care.

Eliminating Barriers

Advocating for changes can help eliminate barriers that hinder access to healthcare for vulnerable groups.



COMMUNITY-BASED INTERVENTIONS

Tailored Solutions

Community-based interventions are designed to meet the unique needs of at-risk populations, ensuring effectiveness and relevance.

Empowering Communities

These initiatives empower communities by involving them in decision-making processes, fostering ownership and engagement.

Improving Health Outcomes

By providing education and resources, community-based interventions aim to enhance health outcomes and overall well-being.

COMMUNITY-BASED INTERVENTIONS



PARTNERSHIPS WITH HEALTHCARE ORGANIZATIONS

Enhancing Initiatives

Partnerships with healthcare organizations enable ACGME to strengthen its initiatives aimed at reducing healthcare disparities.

Shared Resources

Collaborating with healthcare organizations allows for the sharing of resources and knowledge, which amplifies the overall impact of healthcare initiatives.

Amplifying Impact

These partnerships create a greater impact on community health by combining efforts and expertise of multiple organizations.

INSTITUTIONAL

Resource Development

Creating additional educational resources is essential for advancing health equity among medical professionals.

Training Opportunities

Implementing training programs focused on health equity will empower medical professionals to effectively address disparities in healthcare.

Addressing Disparities

The initiative aims to equip all medical professionals with the knowledge to recognize and mitigate health disparities.



INSTITUTIONAL

RESEARCH AND DATA COLLECTION ON DISPARITIES

Importance of Research

Research on healthcare disparities is crucial for understanding the challenges faced by different populations and informing effective interventions.

Data Collection Methods

Effective data collection methods are necessary to gather accurate information on disparities, which can guide policy decisions.

Targeted Interventions

Developing targeted interventions based on research findings is essential for addressing healthcare disparities and improving outcomes.



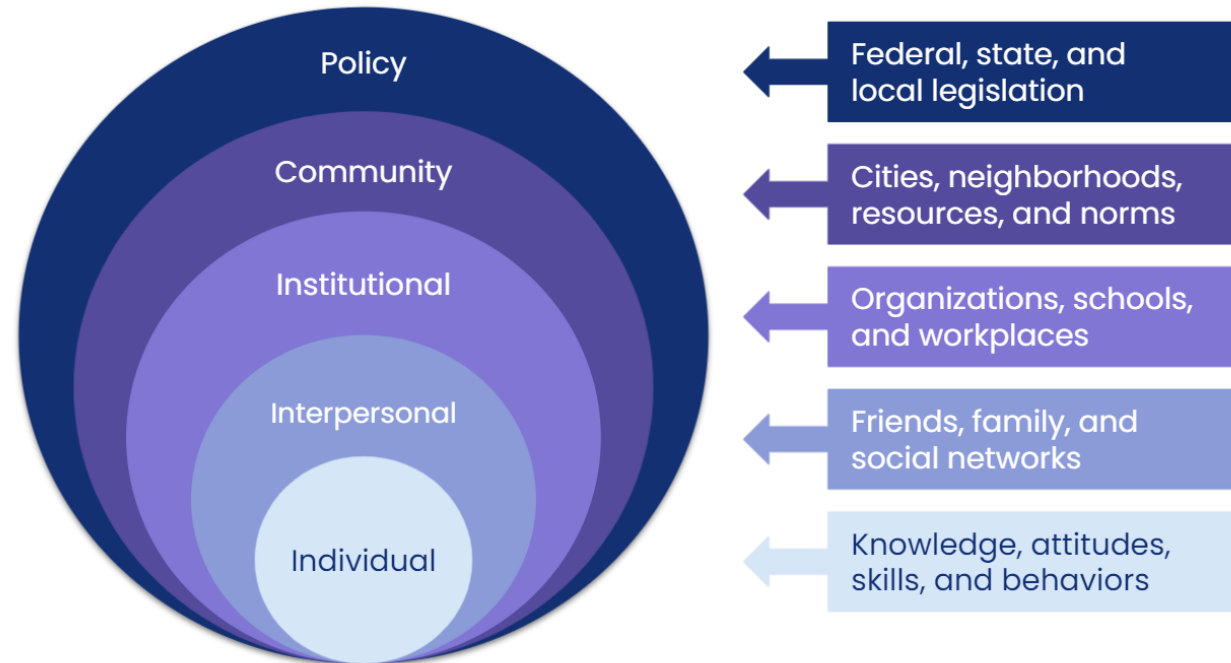
INDIVIDUAL

Training Opportunities-HEAL

Addressing Disparities with Resources

Trauma Informed Care

- Fostering connections
- Empowering patients
- Shared decision making,
- Avoiding language bias



CASE STUDY AND EXAMPLE

Case

28 y/o Black female presents c/o of HA . She has had intermittent ones for about 5 years. She had a rear-end accident around the same time. She gets HA a couple of times a week. Normally, with nausea and photophobia so severe, she sometimes "feels like she can't see". She has been seen in the ED many times and discharged with instructions about migraines. She continues to drink coffee and eat peanuts, which seems to trigger them. The smoke from the factory by her home also causes her to have HA on cloudy days. She has never followed up with the neurologist.

Case Questions

- 1) Why is she not following discharge instructions?
- 2) Why has she not followed up with a neurologist?
- 3) Why doesn't she move?(as this was suggested on her many visits to ED)
- 4) Why is she still consuming triggering foods?

The Power of Communication

“Patient x is a 55-year-old male smoker, who is **noncompliant** with his diabetes and hypertension treatment. He recently broke his nose after falling **while drunk**. His **ongoing refusal** to follow medical advice has exacerbated his chronic conditions and **I'm not sure what more we can do** for him.”

“Patient x is a 55-year-old male, who is **working on managing** his diabetes and hypertension, and recently had an **unfortunate accident** and broke his nose during a fall. We talked a bit more to **understand what factors may be at play** and he is **motivated to engage** more with his healthcare plan and **explore support options** for substances abuse and healthier living.”

CONCLUSION

Complex Nature of Disparities

Health disparities arise from various interconnected factors including socioeconomic status, education, and access to care. Addressing healthcare disparities is essential for achieving equitable healthcare access for all populations.

Impacts of Health Disparities

Health disparities lead to significant consequences for affected populations, resulting in poorer health outcomes and inequities in health services.

Path to Health Equity

Identifying collaborative solutions and strategies is crucial in addressing health disparities and promoting health equity for all communities. Targeted education initiatives can help healthcare professionals better understand and address these disparities effectively.



Health equity ensures fair opportunities for all

It allows everyone to attain their full health potential regardless of social circumstances.



Addressing socioeconomic determinants of health

Factors like income, education, housing, and environment impact health outcomes.



Eliminating systemic barriers to healthcare access

Removing obstacles to quality care for marginalized and underserved populations.



Providing culturally competent care

Healthcare services tailored to individual cultural beliefs, values, and practices.

Achieving health equity requires a comprehensive approach addressing social, economic, and systemic factors that influence healthcare disparities

HEALTH EQUITY

COMMITMENT TO HEALTH EQUITY

ACKNOWLEDGEMENTS

Special Thanks

- Nida Awadallah MD,MACM,FAAFP and Rita Lee MD



BRAIN HEALTH for all, for life.



Department of Psychiatry

SCHOOL OF MEDICINE

UNIVERSITY OF COLORADO **ANSCHUTZ MEDICAL CAMPUS**

Student and Resident Mental Health

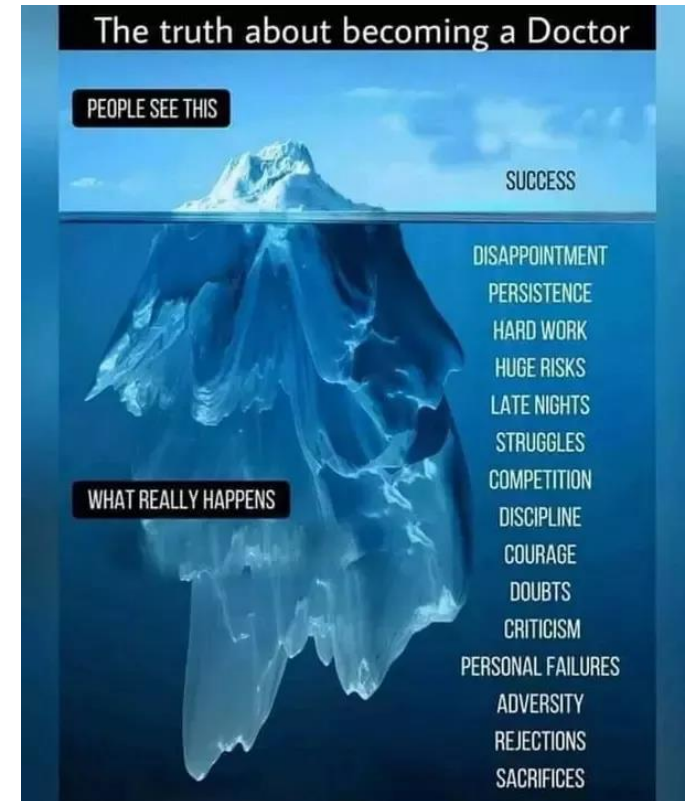
Medical Director: Julie Wolfe, MD

Clinical Director: Stephanie Lehto, PsyD



WHO WE ARE

- Student and Resident Mental Health sees only CU GME and Denver Health residents and CU Anschutz students while in their respective programs
- We specialize in situations and circumstances that are unique to students and residents
 - We understand the nuances of being a resident and the challenges that residents face both in their program and in life outside of residency
- Scheduling can be especially difficult on certain rotations/programs
 - We offer both virtual and in-person appointments as well as evening hours
 - We can make referrals to community providers that work evenings/weekends and accept the GME insurance



WHAT WE DO

- Medication Management
- Individual psychotherapy
- Group therapy
- Short term/crisis counseling
- Laboratory Testing
- Psychoeducational testing
- OCD Specialists
- Dietitian
- Substance Use Disorder Specialists
- Psychodynamic specialties

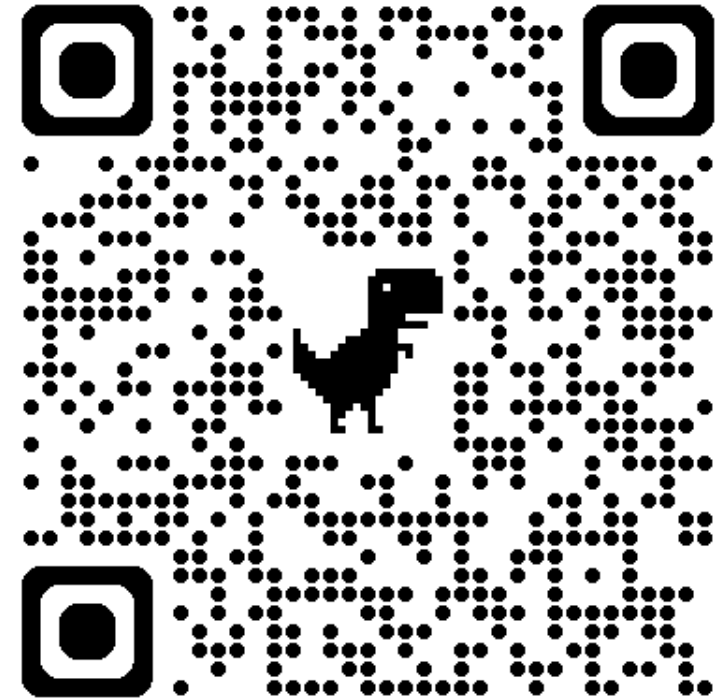


COMMON MENTAL HEALTH THEMES

- Anxiety
- Depression
- Suicidal ideation
- Substance use issues
- Medication problems
- Panic attacks
- Eating disorders or disordered eating Bx
- Attention/concentration problems
- Irritability or changes in mood
- Grief and loss
- Academic difficulties
- Test anxiety
- COVID-19 related stressors
- “Imposter syndrome”
- Other developmental concerns or phase of life problems
- Relationship problems/conflict
- Motivation and time management
- Adjustment to life changes (residency, break ups, moving, friends)

GETTING SCHEDULED

- Complete smartsheet or call/email
- Intake appointment scheduled in 1-2 weeks
- Medication management in 1-2 weeks after this
- Therapy options to stay in clinic or referral out for immediate care
- Same day walk-in availability



THE WALK-IN PROCESS

- These can be used for ANY reason (not just emergent/urgent situations)
- Call 303-724-4716 to request a same-day appointment or physically walk-in to the clinic during walk-in hours
 - M-F 8A to 4P
 - Make sure you specifically ask for a walk-in appointment when calling the front desk
- For any questions or concerns about this process, do not hesitate to reach out to us directly
 - Email or call Julie Wolfe (julie.wolfe@cuanschutz.edu, 303-724-9579) or Stephanie Lehto (stephanie.lehto@cuanschutz.edu, 303-724-5028)

THE WALK-IN PROCESS

DURING THE APPOINTMENT

- You will meet with the walk-in provider for up to 45 minutes
- Safety assessment will be performed
- Coordinate referrals to therapist or prescriber
- Provide help with identifying coping skills to help navigate the current situation

KEEP IN MIND

- This is NOT a full intake. A formal intake will be done with the provider you establish care with
- You do not need to schedule these appointments in advance – just walk-in!
- Any resident can use this service, even if not already an existing patient in the clinic
- Walk-ins are triaged: if there are several student/residents needing to be seen, the appointments will be made in order of acuity



Department of Psychiatry

SCHOOL OF MEDICINE

UNIVERSITY OF COLORADO **ANSCHUTZ MEDICAL CAMPUS**

STUDENT AND RESIDENT
MENTAL HEALTH CLINIC

RESIDENT CRISIS COVERAGE

For urgent after-hour, weekend, or holiday concerns

ALL Residents and Fellows (NOT JUST EXISTING SRMH PATIENTS)
can reach out to the
on-call psychiatry attending
at the CU Medicine call service
(303) 370-9127

Anschutz Emergency Department

Self-identify as Anschutz/Denver Health Resident/Fellow
and they will be seen by Psychiatry faculty

CONFIDENTIALITY

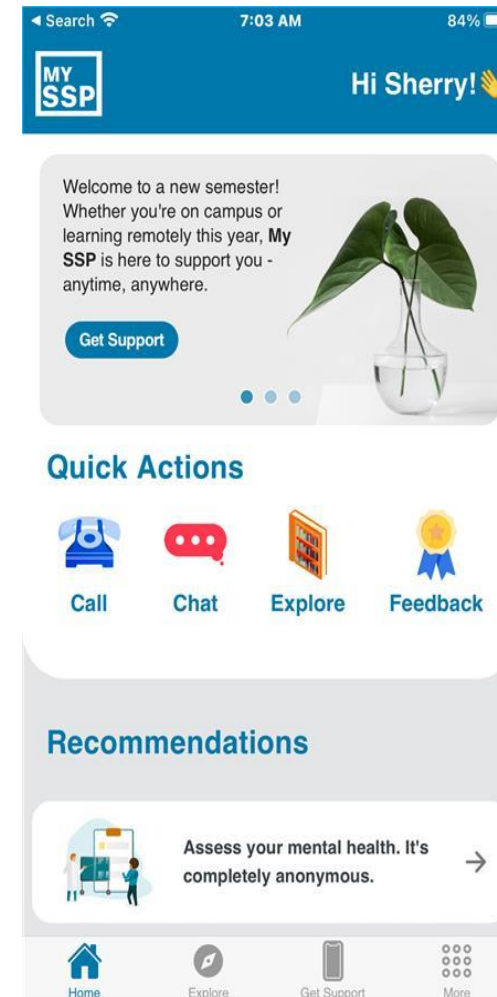
- We follow HIPAA and other state laws regarding confidentiality
- For all our existing patients, we will not be able to confirm your care without an ROI
- Trainees can sign a release to allow us to speak with their program about their treatment, but this is not necessary to be seen in our clinic
- ROIs may be revoked at any time

If you're having trouble getting in

- Email or call:
 - Julie Wolfe
(julie.wolfe@cuanschutz.edu, 303-724-9579)
 - Stephanie Lehto
(stephanie.lehto@cuanschutz.edu, 303-724-5028)

TELUS

- Student support program, offers 24/7 easily accessible support via app, phone and internet
- Can be accessed globally
- Free for students/residents to use
- Services offered:
 - 24/7 single session support
 - Short term sessions by appointment



**Download the
free Telus App**



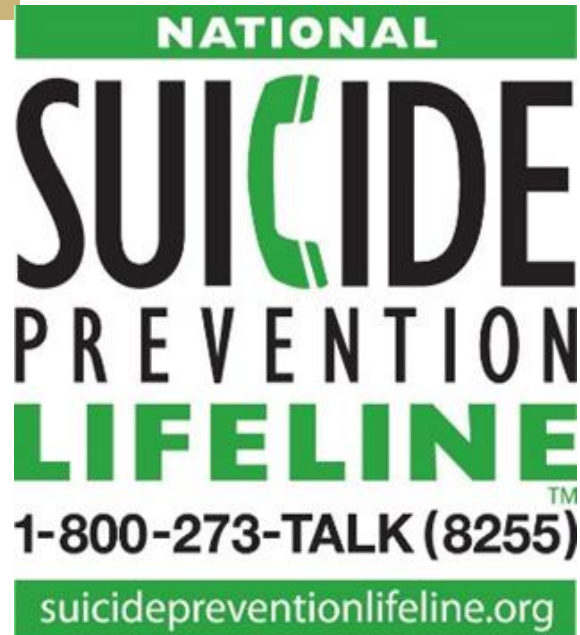
Other Campus Mental Health Resources

- **Real Help Hotline**
 - Hotline for access to professional counselors who can offer assistance finding local resources or provide immediate crisis counseling
 - (833) 533-2428
 - Free to all CU employees, available 24/7, confidential
- **Colorado State Employee Assistance Program**
 - Provides short-term solution-focused counseling to state employees using a variety of evidence-informed modalities
 - Free to all Colorado State employees, available 24/7
 - Access to 8 counseling sessions per rolling year
 - Includes individual, family, couples counseling
 - (303) 866-4314

Off Campus Mental Health Resources

- **Colorado Physician Health Program (CPHP)**
 - Promotes the health and well-being of physicians and physician assistants through evaluation, treatment, referral, support, education and research
 - *Doc2Doc Wellbeing Program*
 - Offers 3 free consultation services with a peer physician for any reason
 - Call 720-810-9131 24/7 to speak with a masters-level clinician who will schedule you with a confidential appointment with a psychiatrist
- **Off campus/Community providers**
 - We maintain an active referral list of providers who we work closely with that have openings and accept GME insurance

Crisis Resources



Blue
Bench



24 hour Walk-in Center
Victor Center (on campus)
2206 Victor Street
Aurora, CO 80045

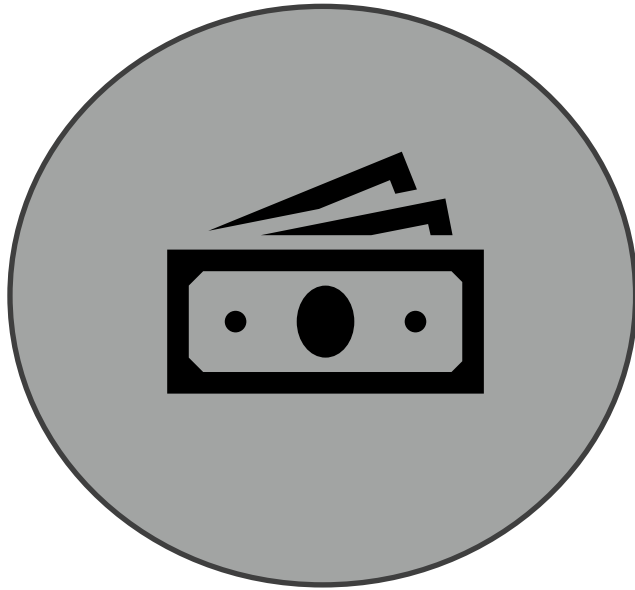


24 hour Walk-in Center
4353 E. Colfax Avenue
Denver, CO 80220

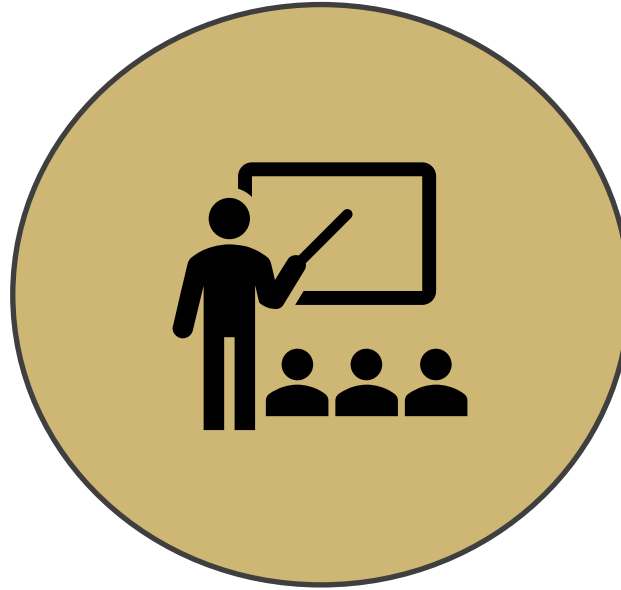
GME Quality and Patient Safety

Tyler Ansett, DO

Director of GME Quality and Safety Programs



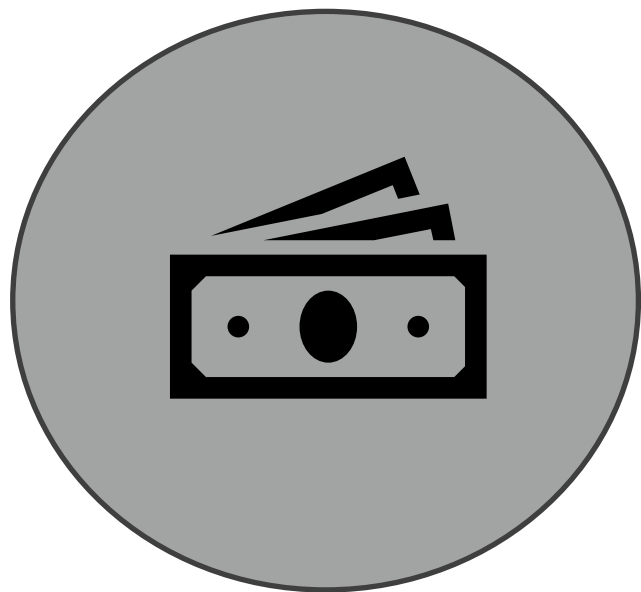
**Quality & Safety
Incentive
Program**



**Quality & Safety
Academy**



**Submitting
Patient Safety
Reports**



Quality & Safety Incentive Program

Monetary incentive program aimed to engage residents and fellows in healthcare system quality and safety initiatives that:

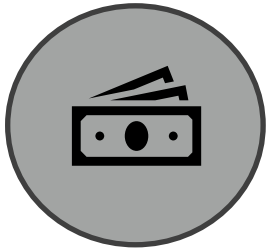
- Align with health system priorities
- Reflect ideal behaviors for independent practice
- Comply with ACGME requirements

Up to \$1000 pay

July 1 – April 30th

Payment made in June 2027 paychecks

2026 – 2027 – Incentive Site Allocation



ALL Pediatric Programs



UCH only rotations

+/-



DH rotations

2026 – 2027 – Incentive Site Allocation



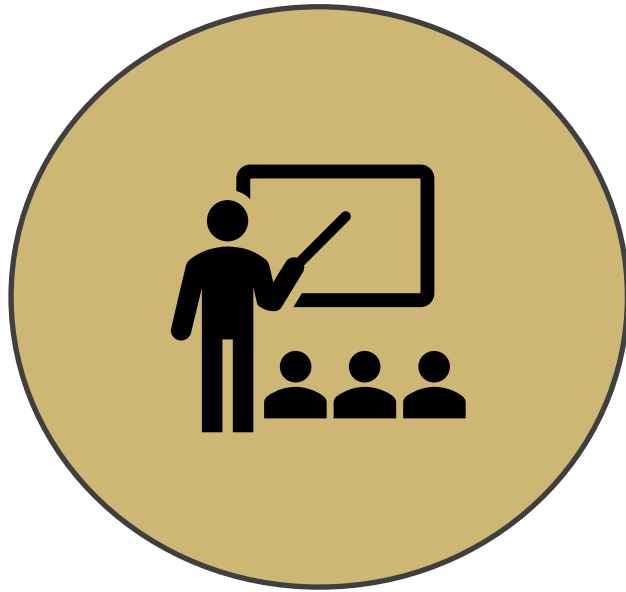
- Submit attendance at TWO CHCO Collaborative Case Reviews (CCRs)
 - Submit attendance at TWO Care Escalation sessions
 - *Fellows*: QI Project OR CCR + Care Escalation (as above)
-



- Complete TWO UCH Training Modules
 - Submit attendance at TWO UCH Collaborative Case Reviews
-



- Complete ONE DH Training Modules
 - Submit attendance at THREE DH Collaborative Case Reviews
-



Quality & Safety Academy

Designed to build foundational knowledge in **quality improvement and patient safety** enabling attendees to effectively participate in quality and safety work in the clinical setting.

IHQSE + GME Quality & Safety Academy (QSA)



Fall 2026

Session	Dates & Times*
Quality Improvement & Change Management	August 12, 2026
Applied Patient Safety	August 19, 2026
Acquiring Data to Drive Change	August 26, 2026
Designing for Change	September 9, 2026
Spreading Change Locally & Nationally	September 16, 2026
Coaching & Managing Quality Improvement	September 23, 2026

*All sessions will be held virtually on Zoom from 1 - 3 p.m. MT

A LA CARTE

Mix and match any 3-hour session to fit your needs.

QSA Certificate



Complete all six sessions to achieve the QSA Certificate.

VIRTUAL

All sessions are held virtually on Zoom allowing you to take them from anywhere.



**Submitting
Patient
Safety
Reports**

**“To err is human, to
cover up is unforgivable,
and to fail to learn is
inexcusable.”**

Prof Liam Donaldson – WHO Envoy for Patient Safety



What should I report?

Incidents: patient safety events that reached the patient, whether or not there was harm involved.

Near misses (or close calls): patient safety events that did not reach the patient.

Unsafe conditions: circumstances that increase the probability of a patient safety event occurring.

Patient Safety Reporting



Your first day on rotation ask, **“How do I submit a patient safety report?”**

Graduate Medical Education

School of Medicine

About GME 

Residents and Fellows 

Directors and Coordinators 

Transforming Graduate Medical Education 

Contact 

Home > Quality and Safety

Benefits 

Stipends

Thriving at CU Anschutz 

Mental Health & Wellness

Quality and Safety 

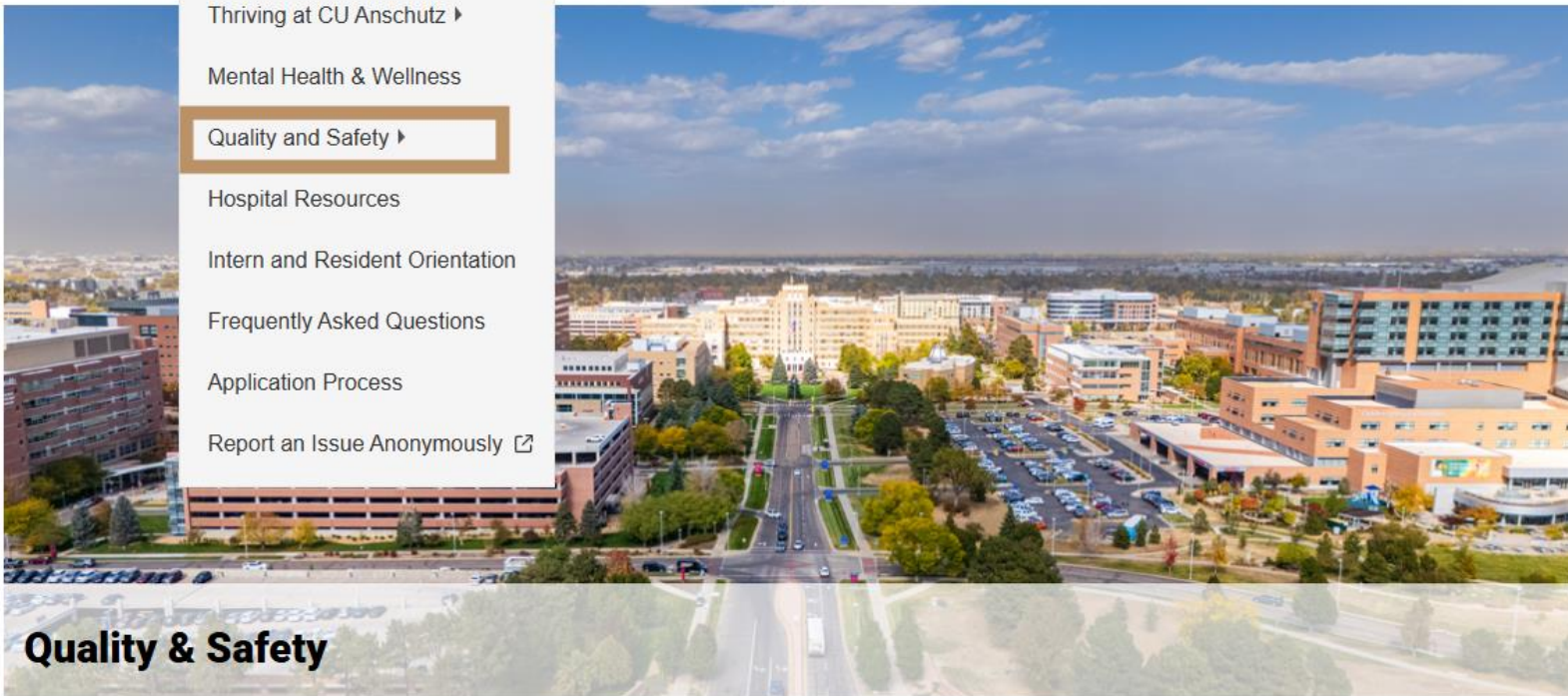
Hospital Resources

Intern and Resident Orientation

Frequently Asked Questions

Application Process

Report an Issue Anonymously 



THANK YOU!

tyler.anstett@cuanschutz.edu

GMEqualityandsafety@cuanschutz.edu

Break Time!

Please return at 10:20 am



Professionalism and the Legal Concerns in Medicine

Steve Zweck-Bronner

Vice Chancellor & Senior Managing Associate University Counsel

University of Colorado School of Medicine

Goal and Objectives

- 1) Define professionalism and and discuss why we care so much about it
- 2) Review several important cases that matter to you, as newly minted doctors
- 3) Improve your understanding of how you *may* interact with the law as a resident physician in the coming years

Big, Overarching Goal

Please remember that we – and others – are here to help

What is 'Professionalism'?

Professionalism in Medicine is...



“...the habitual and judicious use of communication, knowledge, technical skills, clinical reasoning, emotions, values, and reflection in daily practice for the benefit of the individual and community being served.”

Professionalism in Medicine is...

What we do regularly

Based on our knowledge and skills

Applied thoughtfully

Accounting for the values of the community

With reflection

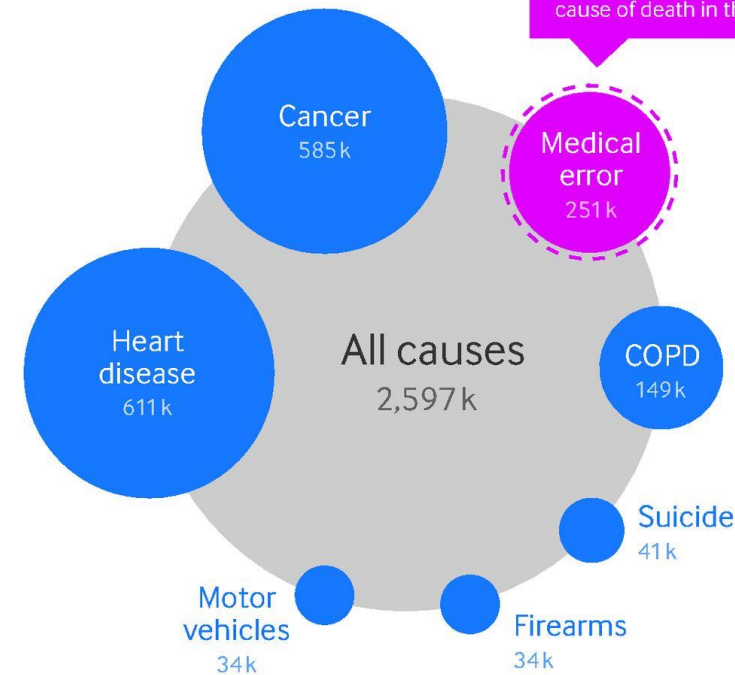
To the benefit of others

“...the habitual and judicious use of communication, knowledge, technical skills, clinical reasoning, emotions, values, and reflection in daily practice for the benefit of the individual and community being served.”

Professionalism is Also How You Act/React When Bad Things Happen



Causes of death, US, 2013



However, we're not even counting this - medical error is not recorded on US death certificates

© 2016 BMJ Publishing group Ltd.

Data source:
http://www.cdc.gov/nchs/data/nvsr/nvsr64/nvsr64_02.pdf

Remember: You Now Have a License on the Line

Colorado Department of Regulatory Agencies Division of Professions and Occupations	
Colorado Medical Board	
Physician	Medical Doctor
DR.0046011	05/01/2025
Number	Issue Date
Active	04/30/2027
Credential Status	Expire Date
Verify this credential at: dpo.colorado.gov	
	
Division Director: Sam Delp	Credential Holder Signature

Cases That Matter to You

The Need to Speak Professionally



Prescribing Medications for Family & Friends



Alcohol and Your New Responsibility



Marijuana in Colorado

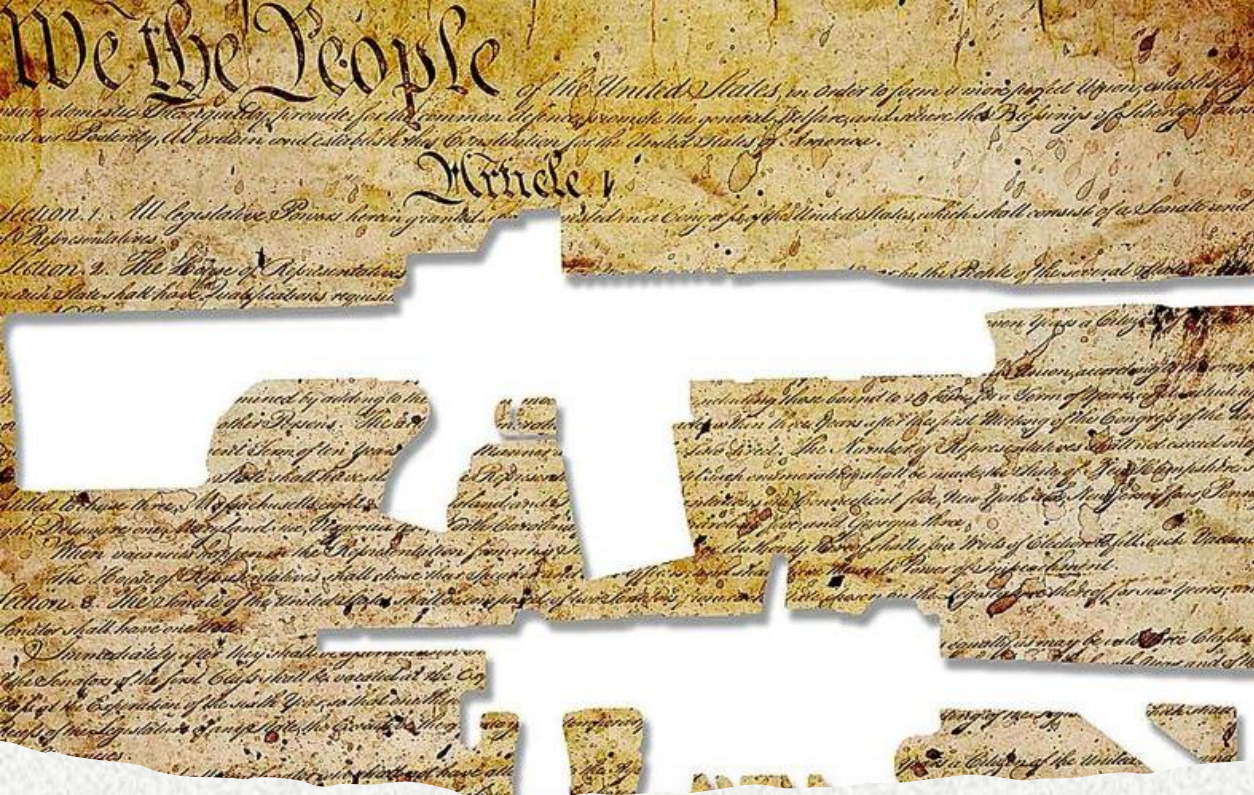


Ways in Which You May Interact with the Law



Different Places/Different Rules





Social issues



What We Wear and Where We Wear it





Entering a Patient's Chart

Harassment



Amorous Relationships in the Workplace

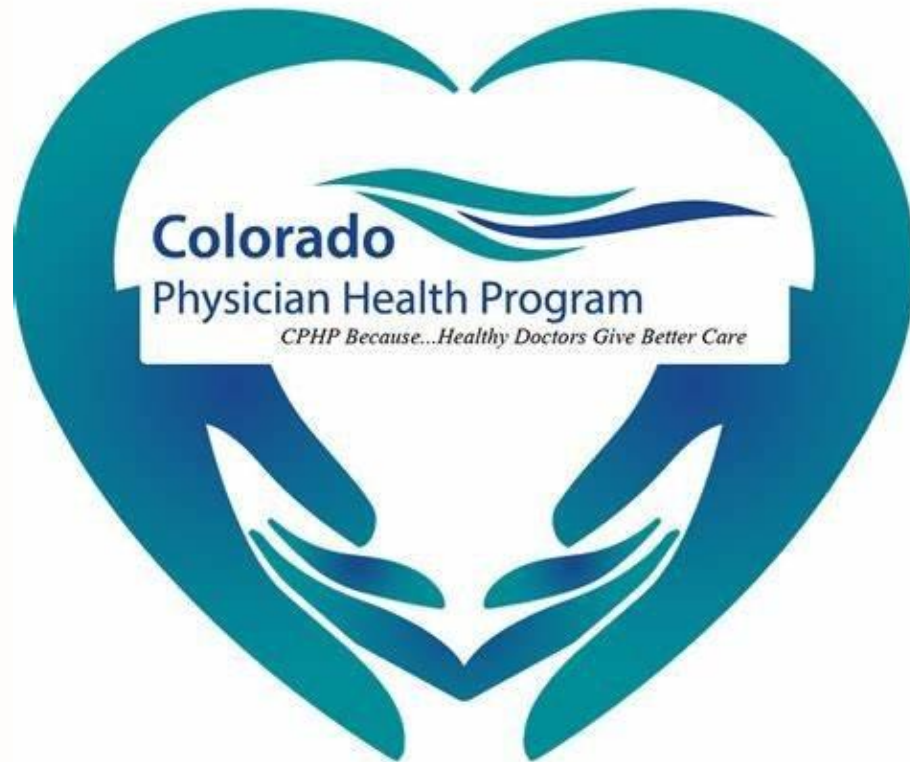


We're Here to Help

If You Get Served, Sued or Contacted

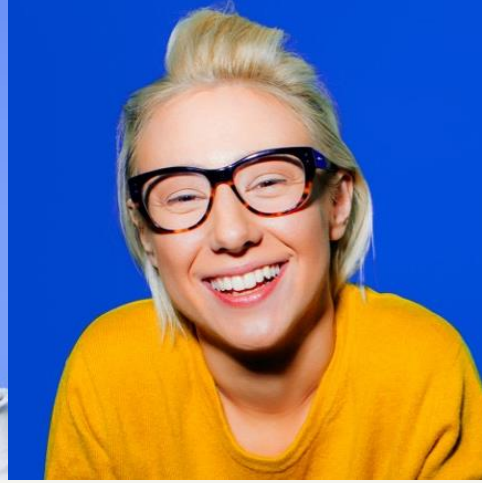


If You Find Yourself in Trouble



Take Care of Yourself and Each Other





University of Colorado
Boulder | Colorado Springs | Denver | Anschutz Medical Campus

Building smart financial habits for success



AGENDA

- 1 Know your options.**
- 2 Stick to a spending plan.**
- 3 Save and invest early.**
- 4 Use debt wisely.**
- 5 Lock in on financial health.**

“We first make our habits, and then our habits make us.”

– John Dryden

The goal of
good money
habits is
freedom.



HABIT 1

Know your options.



1

KNOW WHERE YOUR MONEY GOES

2

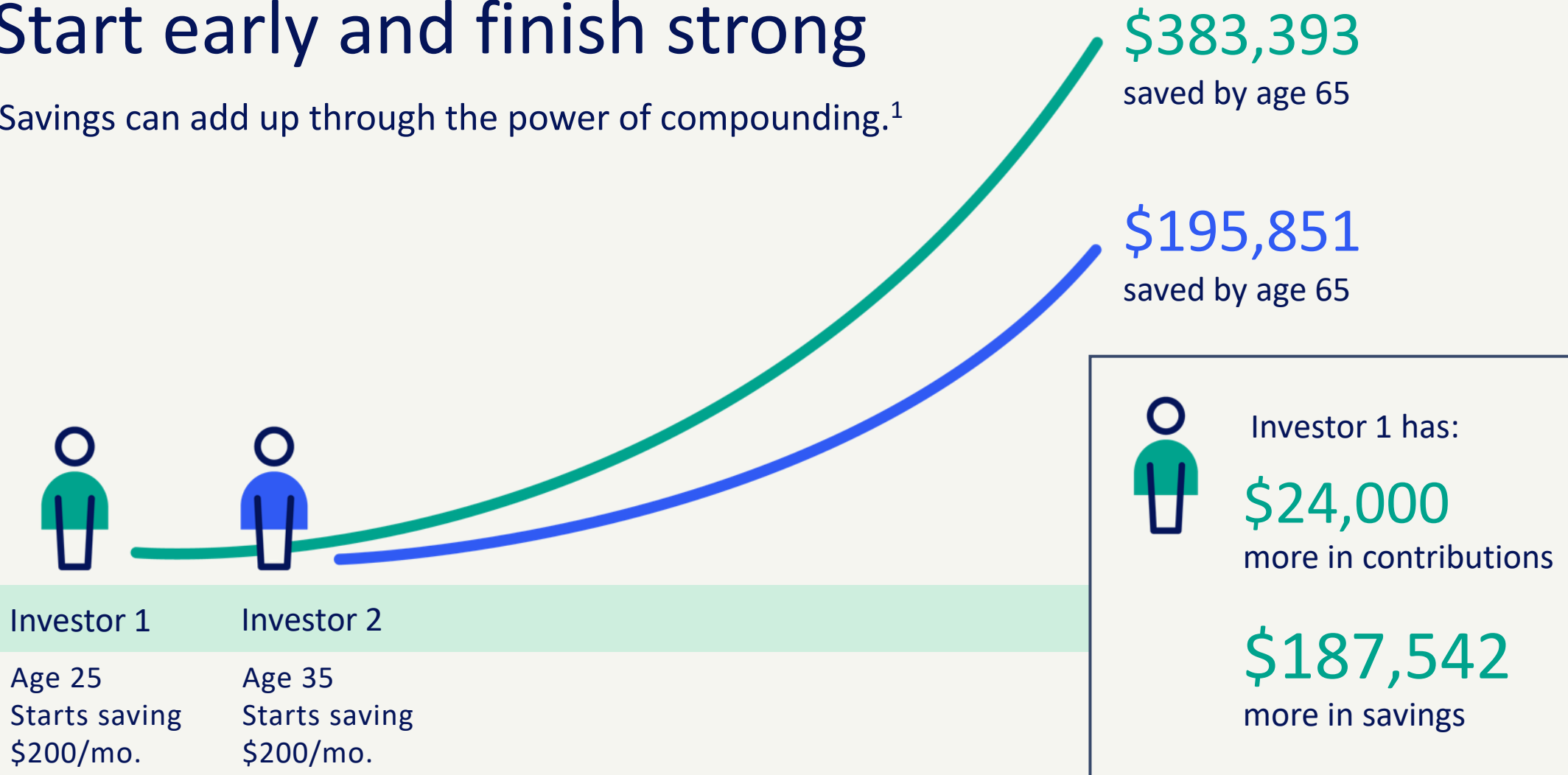
3

4

5

Start early and finish strong

Savings can add up through the power of compounding.¹



1. The above illustration is intended to show a hypothetical example of the principle of compounding. The example doesn't include the impact of any investment fees, expenses or taxes associated with an actual investment. If such costs had been taken into account, the results shown would have been different. It also doesn't factor in market volatility... and assumes a 6% annual return until age 65. Visit tiaa.org/public/learn/personal-finance-101/investing-101 to learn more.

Start with some basics



Eligibility

GME Residents will be automatically enrolled in the CU 403(b) retirement plan and eligible for an employer contribution



Contributions

GME residents contribute 0.5% of your monthly pre-tax income

CU contributes 2% of your monthly income*

Totaling 2.5% of your monthly income funding your retirement



Portability

You own your savings from day one, 100% of the funds are immediately vested.

* (as of July 1, 2026)



Consider taxes as you save

Contributing before taxes are paid¹

- Lower taxable income now
- Pay taxes on savings and earnings at withdrawal, usually in retirement
- May benefit if you expect to be in a lower tax bracket when you retire

Contributing after taxes are paid (Roth)²

- Doesn't lower current taxable income
- Receive money tax-free when you retire
- May benefit if you expect to be in a higher tax bracket when you retire

1. Distributions from 403(b) plans (457(b) or 401(k) can be used if applicable to your plan) before age 59 ½, severance from employment, death or disability may be prohibited, limited and subject to substantial penalties. Different restrictions may apply to other types of plans.

2. A withdrawal of Roth earnings is tax-free, provided eligible participants meet the five-year seasoning period and attain age 59½ (or are disabled or deceased).

The perks of saving with TIAA



Retirement plan advice:
no minimum investment

Know your options and build
a plan that works for you¹



Income for the rest
of your life

Combine guaranteed growth
and monthly income for life²



Funds for
social impact

Align your portfolio
with purpose³

1. Advice is obtained using an advice methodology from an independent third party.
2. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.
3. Responsible investing incorporates environmental, social and governance (ESG) factors that may affect exposure to issuers, sectors and industries, limiting the type and number of investment opportunities available, which could result in excluding investments that perform well.

Check your
pay info to
see your
taxes.

Salary minus...



Federal



State



FICA

= take-home pay



The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.
Source of FICA percentages: Social Security Administration, "What Is FICA?" Publication No. 05-10297,
May 2023, ssa.gov/people/materials/pdfs/EN-05-10297.pdf.

30-DAY CHALLENGE

Track it.

Like a fitness tracker for
your money



Free apps
Goodbudget



**Debit and credit card
statements**



Paper works too

HABIT 2

Stick to a spending plan.



Sticking to a plan is empowering.

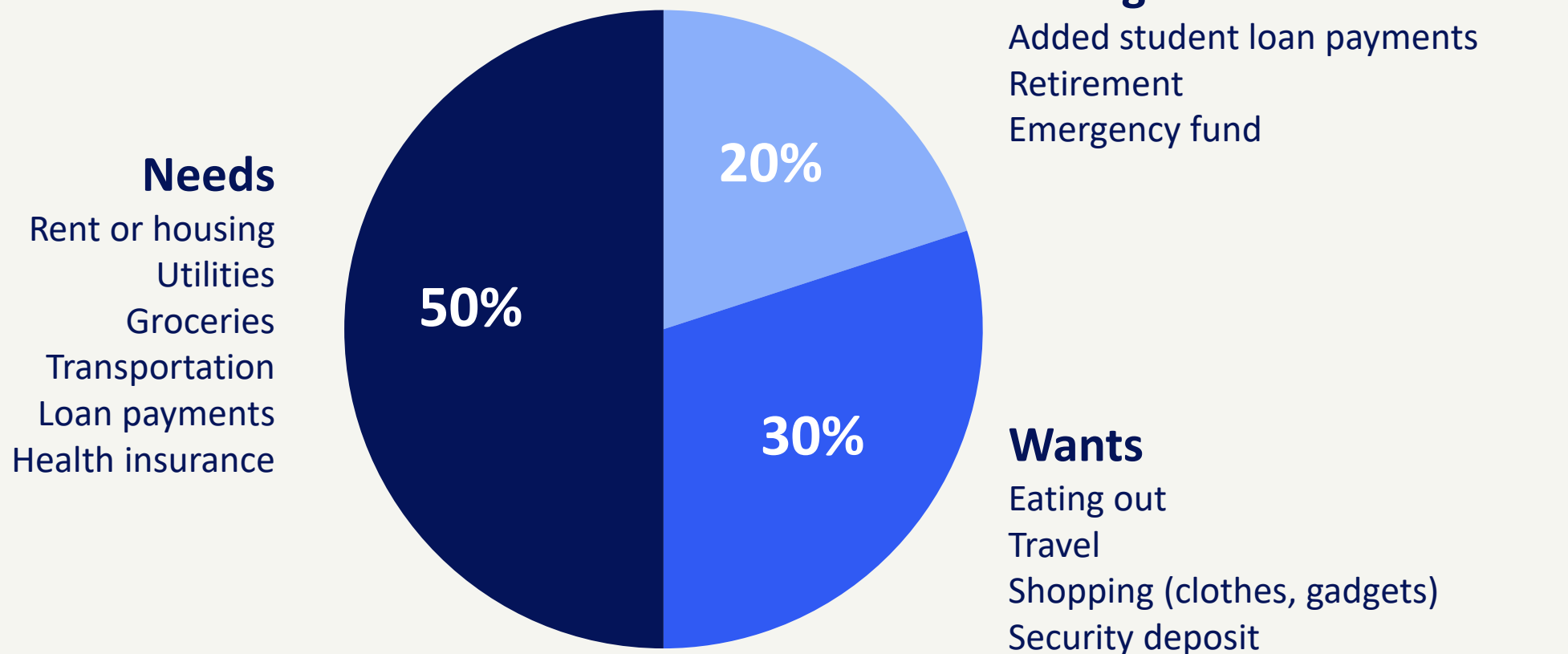


Make your priorities part of your spending plan **now**.



Cut back on what's less important to you.

Start with the 50/30/20 rule.



HABIT 3

Save and invest early.



1

2

3

SAVE AND INVEST EARLY

4

5

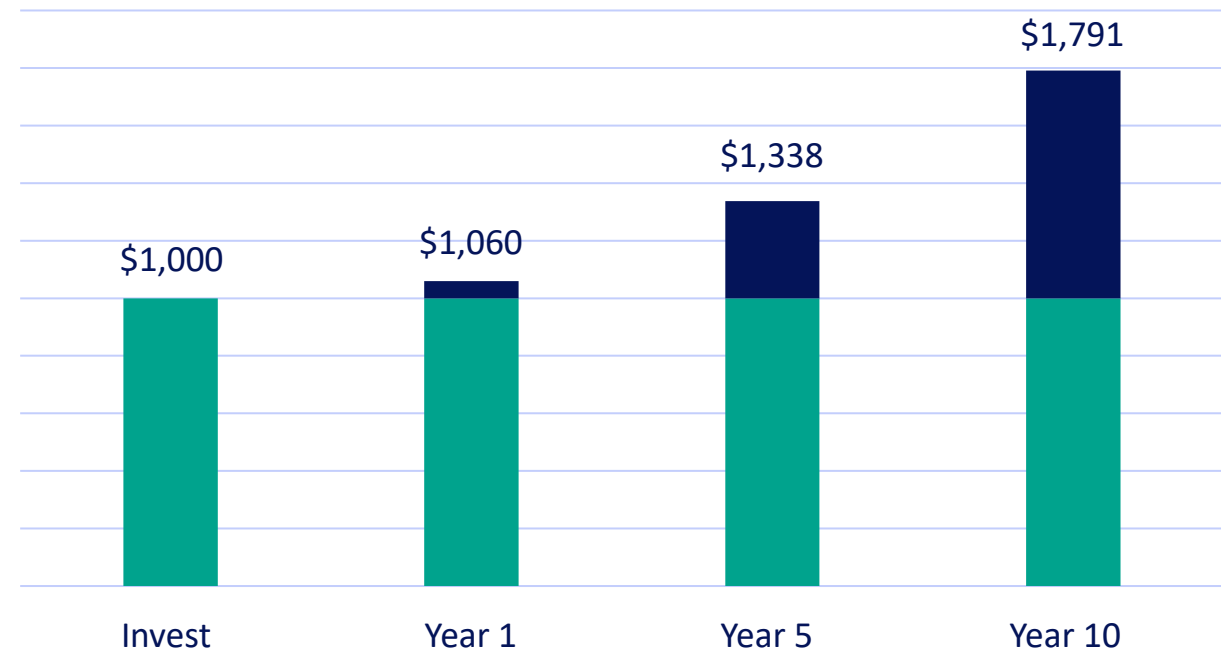
COMPOUNDING

Your savings can snowball— with time.



Compounding can do a lot of the saving for you.

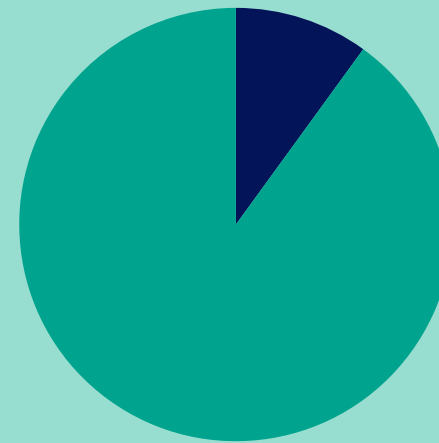
Year-over-year growth of \$1,000 at 6% annual return and no additional contributions



This hypothetical example is for illustrative purposes only and does not represent the performance of any account or security. It assumes a 6% rate of growth, compounded annually. Investments that have potential for a 6% annual rate of return likely also come with risk of loss.

Chart source: "Compound Interest Calculator," U.S. Securities and Exchange Commission, investor.gov/financial-tools-calculators/calculators/compound-interest-calculator.

How much should I be saving?



AIM FOR

10%

1

2

STICK TO A SPENDING PLAN

3

4

5



Instead of spending first and seeing what you have left to save, save first and see what you have left to spend.

HABIT 4

Use debt wisely.



1

2

3

4

USE DEBT WISELY

5

Only take on necessary debt you can afford.



**Nonrevolving debt
are loans with a...**

- Fixed amount
- Fixed length of time
- Cannot be reused

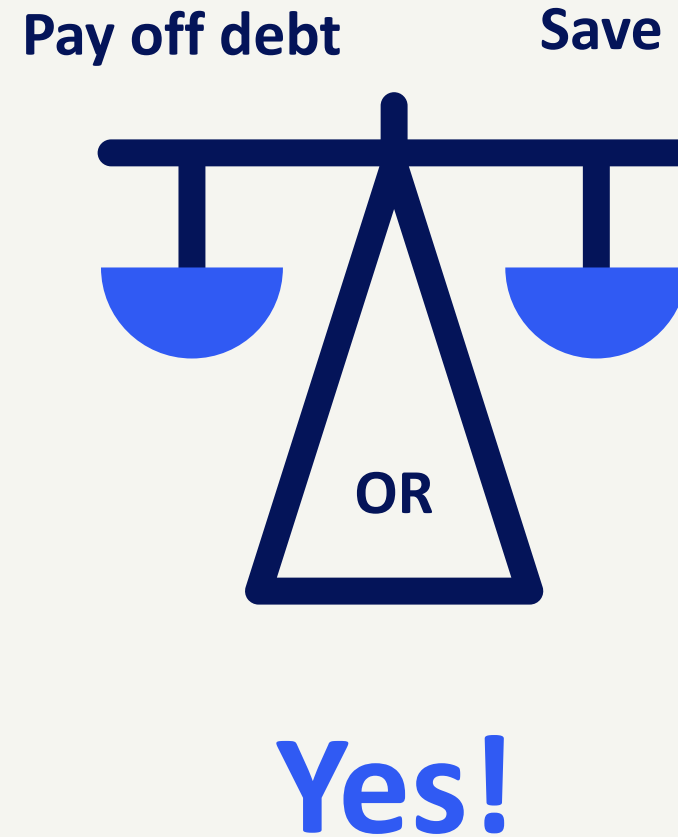
Manage student loan payments.

- As a CU Anschutz School of Medicine employee, you and your family have access to **Savi**, a student loan benefit built for healthcare careers.
- Sync your federal and private loans securely and let Savi guide you through the enrollment process.

Visit <https://cu.bysavi.com/> to learn more



Try not to let debt derail your saving.



HABIT 5

Lock in on
financial
health.



1

2

3

4

5

LOCK IN ON FINANCIAL HEALTH

Pay your bills on time.



3 reasons to avoid late payments

Adds fees, penalties

Increases interest due

Lowers your credit score

Set aside time to review finances and priorities.



1

2

3

4

5

LOCK IN ON FINANCIAL HEALTH

Protect your security and identity.



- Use strong, unique passwords or passcodes.
- Enable multifactor authentication.
- Don't click links in suspicious emails or texts.
- Don't share your credentials.
- Install malware software.

Thank you.

For more information on financial topics, or to explore our OnDemand video library, visit:



tiaa.org/webinars



tiaa.org/learn



The tax information in this webinar is not intended to be used, and cannot be used, to avoid possible tax penalties. The TIAA group of companies does not provide legal or tax advice. Please consult with your legal or tax advisor.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit tiaa.org for details.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

tiaa.org

©2026 and prior years. Teachers Insurance and Annuity Association of America & College Retirement Equities Fund.

5536091
(05/26)

Payroll and Benefits New Hire Orientation

GME Medical Residents
(Interns, Residents, subspeciality Fellows)



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

Contact Information

Payroll and Benefits Administration: Employee Services

Phone: 303-860-4200 Payroll: option 2 Benefits: option 3

Email: benefits@cu.edu

[Employee Services GME Website](#)

University of Colorado Office of Medical Education

(CU GME Life & Disability Insurance & Leave of Absence)

Email: OME-HR@cuanschutz.edu

[CU GME Benefits Website](#)



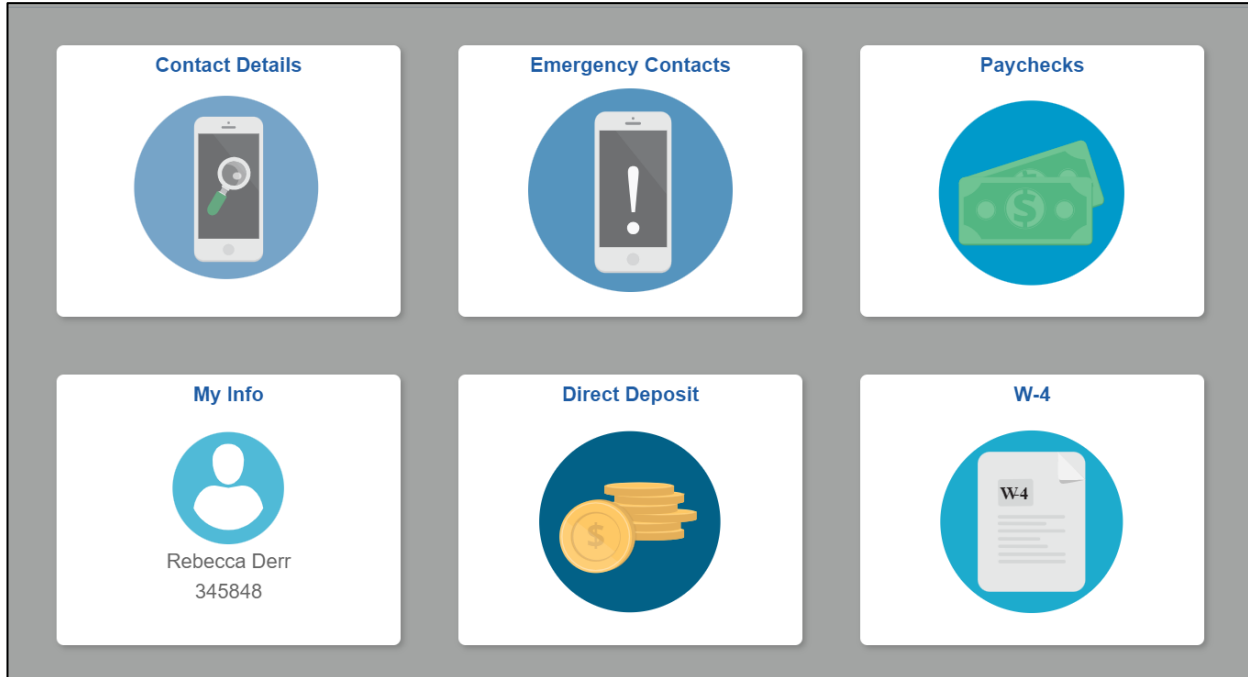
University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

Payroll Resources

Getting started



- Employee portal
- Update address
- Direct deposit
- Verify SSN
- Complete W4
- Emergency Contact



Benefits Eligibility

Eligible dependents



- Spouse, Common-Law Spouse, Civil Union Partner, Domestic Partner
- Dependent children under age 27
- Qualifying children with a disability over age 27



Benefits Eligibility

Dependent verification



- Verifying documentation
- One time verification
- Submit by enrollment deadline
- [Imputed income](#)
- [Learn more Dependent Eligibility Verification](#)



Benefits Enrollment Deadline



- 31 days from your official hire date
- Past 31 days default medical and dental plans
- [Employee portal](#)
- [How to enroll instructions](#)
- Medical and dental ID cards
- [Digital Delivery](#)



Open Enrollment



- 3 weeks every spring
- Effective July 1 – new plan year
- Make any changes



Changes to Benefits



- [GME Life Changes](#)
- 31 days from the qualifying event
- Benefit changes are event specific



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Benefits Plan Year



- Fiscal Plan Year
- July 1 – June 30th
- Effective date through June 30th



Coverage Effective Date



- Hire date 1st of the month – immediate coverage
- Hire date any other day of the month – effective date is the 1st of the next month



Benefits Payroll Deductions

When will payroll deductions begin?



- Premiums deducted same month they occur
- Time of enrollment may impact first deduction



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plans - Medical

Four medical plan options

- High Deductible
- Pathway
- Exclusive
- Kaiser



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

CU Health Plans - Medical

Four medical plan options



Common Coverage

- Preventive Care
- Urgent/emergency care worldwide
- Low cost prescription drug coverage
- Mental health screening



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

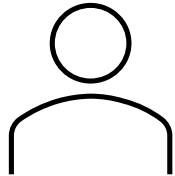
CU Health Plan – High Deductible

Anthem - PPO

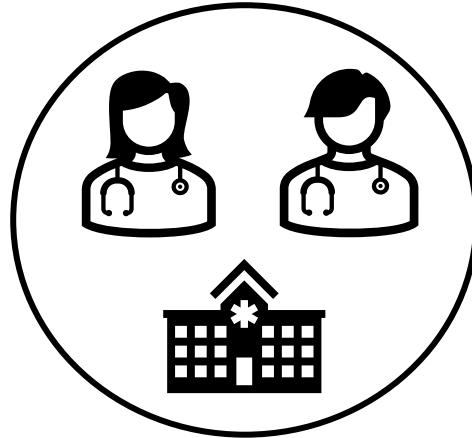


Broadest Network: Anthem's National Network

You



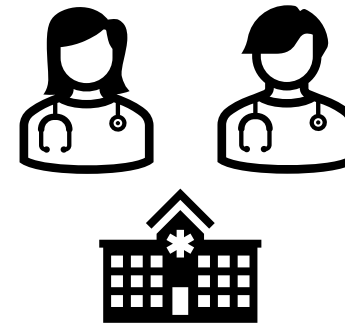
In-network



\$

or

Out-of-network



\$\$\$

CU Health Plan – High Deductible

Cost to use the plan

	<u>In-Network</u>	<u>Out-of-Network</u>
Deductibles:	\$1,700 single coverage \$3,400 family coverage	\$3,400 single coverage \$6,800 family coverage
All Services:	15% coinsurance after deductible is met (preventative care is covered at no cost)	35% coinsurance after deductible is met
Out-of-Pocket Maximums:	\$3,400 single coverage \$6,800 family coverage	\$6,800 single coverage \$13,400 family coverage



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – High Deductible

Cost to have the plan

CU Health Plan High Deductible	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$865.50	\$865.50	\$0
Employee + Spouse	\$1,747.00	\$1,747.00	\$0
Employee + Child(ren)	\$1,689.50	\$1,689.50	\$0
Family	\$2,654.00	\$2,654.00	\$0



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Pathway

Anthem – EPO/PPO

Colorado

Anthem's Pathway EPO Network



- Rocky Mountain Children's Hospital
- Boulder Community Hospital
- HCA Hospitals
- UCHealth Hospitals
- Children's Hospital Colorado

Out-of-State

Anthem's Nationwide PPO Network



CU Health Plan – Pathway

Cost to use the plan

Copays:

\$0 preventative care
\$30 office visit
\$40 specialists
\$30 urgent care

\$250 emergency care –
waived if admitted

Deductibles:

\$500 each individual
10% coinsurance after
deductible

\$1,000 family max (2+)
10% coinsurance after
deductible

Out-of-Pocket Maximums:

\$10,600 individual

\$21,200 family



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Pathway

Cost to have the plan

CU Health Plan Pathway	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$949.50	\$949.50	\$0
Employee + Spouse	\$1,939.00	\$1,939.00	\$0
Employee + Child(ren)	\$1,882.50	\$1,882.50	\$0
Family	\$2,961.00	\$2,961.00	\$0



University of Colorado

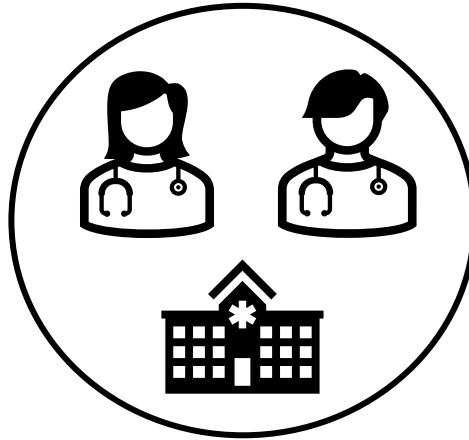
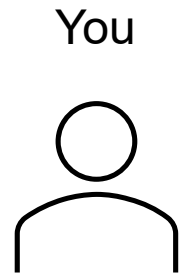
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan - Exclusive

Anthem - HMO



Exclusive Network



Network



[Guest Membership](#) for out-of-state dependent children

CU Health Plan - Exclusive

Cost to use the plan

Copays:	\$0 preventative care	\$250 emergency care – waived if admitted
	\$30 office visit	
	\$40 specialists	
	\$30 urgent care	
Deductibles:	\$500 each individual	\$1,000 family
Out-of-Pocket Maximums:	\$10,600 individual	\$21,200 family
Vision:	\$20 eye exam	additional discounts on eyewear available view the vision plan summary



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Exclusive

Cost to have the plan

CU Health Plan Exclusive	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$999.50	\$983.91	\$15.59
Employee + Spouse	\$2,031.00	\$1,984.24	\$46.76
Employee + Child(ren)	\$1,938.50	\$1,894.57	\$43.93
Family	\$3,053.50	\$2,986.90	\$66.60



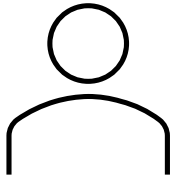
CU Health Plan – Kaiser

Kaiser - EPO



Kaiser Network

You



Primary Care
Physician (PCP)



Limited out-of-state dependent
coverage

CU Health Plan – Kaiser

Cost to use the plan

Copays:	\$0 preventative care \$30 office visit \$40 specialists \$30 urgent care	\$250 emergency care – waived if admitted
Deductibles:	No deductible	
Out-of-Pocket Maximums:	\$10,600 individual	\$21,200 family
Vision:	\$30 eye exam	view the plan summary



CU Health Plan – Kaiser

Cost to have the plan

CU Health Plan Kaiser	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$1,177.00	\$983.91	\$193.09
Employee + Spouse	\$2,439.00	\$1,984.24	\$454.76
Employee + Child(ren)	\$2,243.50	\$1,894.57	\$348.93
Family	\$3,589.50	\$2,986.90	\$602.60



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Let's Review

	High Deductible Anthem	Pathway Anthem	Exclusive Anthem	Kaiser
Network	PPO in/out of network 	EPO/PPO  	HMO 	EPO 
Cost to Use Plan	no copay, high deductible	low copay/after deductible; 10% coinsurance	low copay/low deductible	all copay, no deductible
Cost to Have Plan				
Employee	\$0	\$0	\$15.59	\$193.09
Empl + Spouse	\$0	\$0	\$46.76	\$454.76
Empl + Children	\$0	\$0	\$43.93	\$348.93
Family	\$0	\$0	\$66.60	\$602.60

Default Medical Plan

CU Health Plan – High Deductible
HSA Compatible – Anthem PPO



University of Colorado
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plans - Dental

Two dental plan options



Common Coverage

- Two plans – Essential and Choice
- No cost preventative care
- Four cleanings/year
- Two fluoride treatments – all ages
- Right Start 4 Kids – under age 13



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Essential

Plan network



- PPO provider nationwide network
- \$2,000 benefit per year/per member
- \$25 deductible per year/per member
- \$2,000 lifetime orthodontic benefit limit for children under the age of 19
- [Find a dentist](#)



CU Health Plan – Essential

Cost to use the plan

Basic Services

30% coinsurance

Fillings

Endodontics (root canal)

Periodontics (gum disease)

Oral surgery (extractions)

Major Services

50% coinsurance

Crowns

Bridges

Partials

Dentures

Implants

Orthodontics

50% coinsurance

Age 19 and under only

(\$2,000 lifetime limit)



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

CU Health Plan – Essential

Cost to have the plan

CU Health Plan Essential Dental	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$33.00	\$33.00	\$0
Employee + Spouse	\$66.00	\$59.50	\$6.50
Employee + Child(ren)	\$71.00	\$64.50	\$6.50
Family	\$103.50	\$97.00	\$6.50



CU Health Plan – Choice

Plan network



- PPO provider and out-of-network options
- \$2,500 benefit per year/per member
- \$4,000 lifetime orthodontic benefit per member
- [Find a dentist](#)



University of Colorado
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Choice

Cost to use the plan

	PPO	Premier	Non-participating*
Deductible:	\$25/year	\$75/year	\$75/year
Basic Services:	20-25% coinsurance	40-50% coinsurance	40-50% coinsurance
Major Services:	25% coinsurance	60% coinsurance	60% coinsurance
Orthodontics:	40% coinsurance	60% coinsurance	60% coinsurance



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

CU Health Plan – Choice

Cost to have the plan

CU Health Plan Choice Dental	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$58.00	\$39.00	\$19.00
Employee + Spouse	\$116.00	\$71.00	\$45.00
Employee + Child(ren)	\$125.50	\$76.00	\$49.50
Family	\$183.00	\$114.00	\$69.00



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Default Dental Plan

CU Health Plan – Essential Dental Delta Dental



University of Colorado
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Anthem Blue View Vision

Optional Vision – Anthem Nationwide Network



- Optional coverage
- Yearly eye exam - \$20 copay
- \$225 towards eyewear
- Low copay on lenses
- Extensive network of doctors



University of Colorado
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Anthem Blue View Vision

Optional Vision – Anthem Nationwide Network

CU Health Plan Vision	Total Rate	Cost Paid by GME	Your Cost
Employee Only	\$7.30	\$0	\$7.30
Employee + Spouse	\$12.80	\$0	\$12.80
Employee + Child(ren)	\$13.80	\$0	\$13.80
Family	\$21.10	\$0	\$21.10



Pretax Savings



Premium Only Plan – POP

Save on: medical, dental and vision premiums

Two Flexible Spending Accounts – FSA

Save on: health care and dependent care expenses

Health Savings Account – HSA

Save on: health care expenses today & into retirement



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

403(b) Retirement Option Automatic Contribution Arrangement (ACA)



- Effective January 1, 2025, the University of Colorado's 403(b) Plan includes an Automatic Contribution Arrangement (ACA) for all eligible GME residents.
- Each pay period, you will be automatically enrolled in the CU 403(b) plan under the GME Retirement Option at a default pre-tax contribution rate of 0.5% of your eligible compensation.
- Residents who remain enrolled under the ACA will receive an additional 2% employer contribution, based on your eligible compensation, to the 403(b) plan.



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

403(b) Retirement Option Automatic Contribution Arrangement (ACA)



You have the option to:

- Opt out of the plan entirely, you will not be eligible for the 2% employer contribution.
- Change your defaulted 0.5% contribution to after-tax Roth.
- Make supplementary contributions to the 0.5% default contributions in the CU 403(b) Voluntary Retirement Plan.

Submit a [Graduate Medical Education \(GME\) 403\(b\) Salary Reduction Agreement](#) to complete these actions.



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Voluntary Retirement Plans



- 100% employee contributions
- Three pretax and ROTH options
- Reduces taxable income
- Enroll at anytime



Public Service Loan Forgiveness (PSLF)



- People who work for nonprofit, government or public sector employers.
- May be eligible to have federal student loan debt forgiven tax-free.

[Public Service Loan Forgiveness CU website](#)



University of Colorado
Boulder | Colorado Springs | Denver | Anschutz
EMPLOYEE SERVICES

Leave Programs: CU FAMLI



CU FAMLI provides eligible employees a portion of their weekly salary for up to 12 weeks of leave to care of themselves or a family member.



Leave Programs: Resources



- [Employee Services CU FAMLI and Leave website](#)
- Email: leave@cu.edu



Contact Information

Payroll and Benefits Administration: Employee Services

Phone: 303-860-4200 Payroll: option 2 Benefits: option 3

Email: benefits@cu.edu

[Employee Services GME Website](#)

University of Colorado Office of Medical Education

(CU GME Life & Disability Insurance & Leave of Absence)

Email: OME-HR@cuanschutz.edu

[CU GME Benefits Website](#)



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz

EMPLOYEE SERVICES

Disability & Life Insurance

Disability Insurance:

- Monthly disability benefits payable beginning the 91st day of disability.
- Monthly benefit amount based on PGY level and ranges from \$3,000 to \$4,000
- Coverage available only to Resident (no monthly premium contribution).

Life Insurance:

- \$50,000 group term life insurance
- Up to additional \$50,000 for accidental death or dismemberment.
- Terminally ill accelerated benefits.
- Coverage available only to Resident (no monthly premium contribution).



Check out the Exhibitor Hall

Academy of Medical Educators

Anschutz Health and Wellness Center - Fitness

Community Health Clinic

CPHP - Colorado Physician Health Program

CU Anschutz Communications

CU Anschutz Dental

CU Health Plans

OME/GME Benefits

Housestaff Association

Learning Environment & Development (LEAD)

Committee

MARC - Minority and Allied Resident Council

Office of Access and Engagement

Resident Mental Health Clinic