

UVA MSTP FAQ 2012

Benefits

What's the stipend?

The current base stipend is \$26,500. The stipend may go up from year to year but will not go down; increases to the base stipend do not occur every year. Opportunities for merit increases include receiving external funding. If you receive external funding (an NRSA or other fellowship), your mentor and BIMS Administrator (the person handling your graduate program) may discuss and agree on a merit increase.

When will I get paid the very first time?

We expect that you would be paid in late July for the month of July. After that, deposits should be before the first of the month. You will need to complete a direct deposit form as early as possible to have your check deposited into your account; this can take several weeks to go through. Once you decide to matriculate at UVA for sure, you should do the direct deposit as early as you have decided on a bank, or else plan to receive a paper check for your first paycheck, which may arrive at your parents' house, your house in Charlottesville, or your old address, depending how you update your information in the Student Information System (SIS).

Do I have to pay taxes on my stipend?

UVA does not provide tax advice. There is a website that collects some useful tax websites:

<http://www.healthsystem.virginia.edu/internet/gpo/AdministratorResources/taxinfoforstudents.cfm>

We always recommend that you consult an accountant – ask more advanced MSTP students who they recommend. The tax law is interpreted differently by different accountants, but many people conclude that they do have to pay taxes on their stipends. This is not withheld, so you may need to pay quarterly estimated taxes. If you are on wages as opposed to stipend because you are on a research grant, your taxes can be withheld from your payments if you so elect.

Do you provide financial statements?

For stipends, you should plan on saving all direct deposit emails that you get, because at this point it is the only record you receive of deposits. Because your funding shifts with the fiscal year of July 1-June 30, but the tax year is January 1-December 31, you would need to be calculating deposits in each tax year, not in each fiscal year. Since deposits are often made the last couple days of the month for the month to come, your January stipend may well be counted as income for the previous year.

But if I don't get statements from stipends, what if I'm buying a house?

We have a letter that we provide for people who are buying a house stating your income, your good standing and progress in the program, your mentor, and the range of time that you will be in the program in the future, and a few other details. Just email the MSTP if you would like a letter. Sometimes mortgage brokers call the MSTP to confirm your status or have us fill out their own income statements, as well. We will work with you to work out your mortgage situation.

When is the health insurance effective?

Health insurance begins August 15th of each year and is effective till August 14th of the following year. If while you are here for a summer rotation you do not have preexisting health insurance, we can help you find and reimburse you for basic insurance during the summer off of a list of short-term insurance options available in the Graduate Programs Office.

Who provides the health insurance?

The University of Virginia has Aetna. Information about it is available through <http://www.virginia.edu/studenthealth/insurance.html> and you can look at the insurance in detail at <http://www.UVAstudentinsurance.com>. We pay for it directly.

What if I have my own insurance I want to continue?

We can reimburse you for up to the amount that we pay for the UVA insurance, which is currently \$2,092 per year for health insurance. You need to bring in paid statements during the fiscal year (July 1st-June 30) to be paid for that fiscal year.

What about dental insurance?

You can get dental insurance from the same website, <http://www.UVAstudentinsurance.com>, however, you have to pay for it and get reimbursed. In 2011-2012 the cost of dental insurance was \$321. We can also reimburse up to the same amount for dental insurance that you receive from another vendor. You need to submit proof of payment before March 1st of each year to be paid during that school year.

What if I am considered an International Student and am here on a Visa?

We offer International Students the same benefits. However, individuals on visas are not permitted to receive financial support from the National Institute of Health's training grants. The challenge here is during your PhD years because you and your mentor will need to put in some extra effort to find the appropriate funding to pay tuition, fees, stipend, and health insurance.

Getting Started in the Program

Do I have to complete a lab rotation this summer?

Yes it is required. If this is of concern to you, discuss it with us. Selecting a summer lab can be a topic of discussion as you meet with faculty during your interview days with us.

When should I arrive for my rotation?

Orientation is held at the beginning of July (tentatively July 3, 2012) and your attendance is required. You are to begin in a lab on July 5. We expect you to complete a minimum of four full weeks of full-time (40 hours) work in the lab, and you should complete your rotation by the end of July. You could continue in the lab up until the days before Med School Orientation. You should also discuss the timing of your rotation with your summer lab mentor. He or she may have travel plans that could affect the timing, or they may have techs or postdocs who have travel plans and who have to teach you things before you begin. We will try to accommodate your summer scheduling concerns, but timing is relatively tight.

What's the structure of the summer?

In the summer, you're registered as a summer school student and you will earn six hours of non-topical credit. You're technically neither a graduate student nor a medical student. You become a medical student in August, and you become a graduate student two years later. We will register you before you arrive and pay your tuition. (If you get a tuition bill, do not pay it! Tell us about it.) As a summer school student, all you really need is an identification badge with proper authorization on it so that you can get into the spaces you need to get into. Everything else is between you and your summer lab. You don't need to have completed the Basic Life Support or background check in order to do the summer rotation, but you do need to complete those before Med School in August. They have other summer requirements, including immunizations and some online tasks, about which they will inform you. You will receive a Pass/Fail grade for the summer rotation. Your mentor will also submit to us a written evaluation of your rotation and we will follow up with any

concerns that either you or your mentor have about the rotation, so it's important to understand that you're being evaluated during the summer.

Do I earn credit for my summer rotation?

Yes, you earn six hours of non-topical credit. But you'll have no shortage of non-topical credits by the time you graduate. The only credits you need to think about accumulating are how many graduate classes you need to take in Grad 1. That number varies based on the PhD program you choose. Biomedical Engineering usually takes the longest in terms of coursework.

The Academic Community

Who do I talk to when I have administrative questions?

During the Med school years and Grad 1, the MSTP is responsible for your finances, insurance, and registration. However, many of your questions during Med school will be answered by Medical Student Affairs. You're always welcome to ask the MSTP first – we may just tell you to ask Med Student Affairs! During the Grad School years, your BIMS Administrator (the person in charge of your graduate program; BIMS = BioMedical Sciences) will be able to answer your questions and will be handling your finances, registration, and insurance as well. Again, if it's about something MSTP specific, you can always check in with us.

Where do I go for advice on the big picture?

During Med 1 and Med 2, you don't have to go anywhere for advice, advice will come to you. You have lunch monthly with one of the directors of the program, and you will have many opportunities to ask questions. Also, you have your yearly Physician-Scientist Advisory Committee meeting with the directors and with other committee members of your choosing. Further, throughout the program, all of the directors are more than happy to meet with you one on one. You just have to email them to set it up.

How do I figure out the return to Med school after I get my PhD?

As soon as you're getting close to returning, you make an appointment with Medical Student Affairs to work out your schedule. You can do this before or after you get permission to write your thesis. You get a return date from them, and it's wise to make sure you set your thesis defense at least a couple of weeks before then so that you have time to make revisions. You can't return to Med school till you have a signed thesis title page, but you can return before you technically graduate with your PhD (graduations are in December, May, and August). In this whole process, you should be letting us know what's going on so that we can take care of your finances. You should also set up a meeting with Dr. Templeton to discuss your residency interests although this will be a major focus of your annual reviews. He will also assist you in setting up clinical skills retraining activities to facilitate your transition to clerkships.

Can I park near the School of Medicine?

During weekdays, there is limited street parking if you know where to look and don't mind a bit of a walk. Some areas will have signs that they are zoned for residential parking, and you should not park there, and other areas have 2-hour parking limits. The most proximal parking lots and garages are reserved for staff and patient use, but you can buy a student parking pass for parking at University Hall and take a shuttle in, which is very doable. After 5pm, you can park in the Nursing School parking garage, located underneath McLeod Hall (202 Janette Lancaster Way). This parking lot and all the parking garages at the hospital are free on weekends. For more information about parking and transportation at UVA, please go to <http://www.virginia.edu/parking/>

The Community of Charlottesville

Are the buses reliable?

Both UVA buses (UTS) and Charlottesville city buses (CAT) run a number of routes around the campus and the city. Both bus systems are free to UVA students, and many students ride the bus or bike in to campus. Just show your student ID (UVA or Health Sciences Center ID) upon getting on the bus. For information about CAT, go to: <http://www.charlottesville.org/transit/>. For information about UTS, see above link on parking and transportation. Buses run every 10-15 minutes during the day. You can call 1-866-748-4227 and enter the bus stop where you are waiting to hear real-time bus arrival times. You can also find this information online at <http://www.charlottesville.org/index.aspx?page=661>. There are also GPS terminals at a number of bus stops where you can press the bus you want and find out when it's due to arrive. The city trolley is free to all and runs every 15 minutes, making a loop of campus and the Downtown Mall.

What about gyms and athletic facilities on campus?

This website has all the information you need to get acquainted with UVA's numerous athletic facilities: <http://www.virginia.edu/ims/>. Access to the facilities is free as a full-time UVA student. During the course of your MD/PhD training, you are considered full-time student during all 4 years of Medical School (Student Activity Fee is paid for) and during your first year of graduate classes. Once you are done with your graduate classes, you can pay your own very reasonable Student Activities Fee if you plan on using the facilities regularly and attend UVA sporting events.

Can I attend UVA sports events?

Yes! Access to all sporting events is free with your student ID as long as you are a full-time student. See note above regarding access and the Student Activities Fee during your graduate training. For more information about UVA Athletics, including the 2009-2010 calendars and how to get your student tickets for certain events, please go to <http://www.virginiasports.com/>.