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■ San Diego: Sun, Surf & More on the Pacific Coast

■ Pay It Down: Tips for Paying Down Your Medical School Debt

■ Age Proof Your CV: How to Compete in Today's Job Market

# Career Guide

## OBSTETRICS & GYNECOLOGY

2017 ACOG Annual Clinical and Scientific Meeting  
May 6 - May 9, 2017 - San Diego, CA





# THE BLUEGRASS IS CALLING

Lexington Clinic is seeking a full-time  
**BC/BE OB/GYN physician** to join a busy practice  
in Lexington, Kentucky.

The main admitting hospital is the Women's Hospital at KentuckyOne Health/  
Saint Joseph East, a state-of-the-art maternity building dedicated  
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**Among the many positive aspects of this position are:**

- Competitive salary guarantee
- Potential production-driven quarterly bonuses
- Excellent payer mix
- Physician owned
- Partnership track

Opportunity for partnership is available after one year. A rich benefits package is available for physicians including health and dental insurance, employee independent and dependent life coverage, 401k, short and long-term disability, long-term care, vacation and CME time, CME stipend and a flexible spending account.

***Interested candidates please contact:***

**Audra Davidson**

*Physician Services and Recruitment*  
o: 859.258.4135 | c: 859.230.4417  
adavi@lexclin.com

**Lora Neace, CPCS**

*Physician Services and Recruitment*  
o: 859.258.4508 | c: 859.285.9210  
lneac@lexclin.com



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# San Diego: Sun, Surf & More on the Pacific Coast

Explore the natural beauty and history of San Diego.

When you think of California's beaches and warm climate, the Pacific Coast city of San Diego comes to mind. This eighth-largest US city has been called "the birthplace of California" and is fast becoming a healthcare development and biotechnology research center, thanks in part to the presence of the University of California, San Diego Medical Center.

Visitors, for their part, adore San Diego's mild year-round climate, world famous attractions and friendly, easy-going downtown vibe. The following attractions will make your visit to San Diego feel like you've officially spent time in California.

## La Jolla Shores & Sea Caves

La Jolla shores is a mile-long beach with soft sand, clean water and gentle waves, making it ideal for sun bathers and nascent surfers. It is consistently ranked one of the best family-friendly beaches in the United States with its grassy picnic areas, a cheerful playground and the nearby Kellogg Park. La Jolla shores also boasts fire pits and volleyball courts and offers a limited number of beach wheelchairs. Dogs are permitted before 9am and after 6pm (4pm winter months) daily.

La Jolla Sea Caves is an underwater marine preserve consisting of 7 sister caves formed from a 75-million-year-old sandstone cliff. This seaside cavern is replete with sightings of seals, sea lions, dolphins, pelicans, (gentle) leopard sharks and other wildlife. The caves are situated in one of the most beautiful settings, with picturesque Torrey Pines State Park's Cliffs and La Jolla as its backdrops. Kayaking tours for cave exploration are available year-round for all skill levels, given optimal ocean conditions. La Jolla Coast Walk trail offers hiking from La Jolla Shores beach to La Jolla Cove.

As if the abundant outdoor activities weren't enough, La Jolla also has a beautiful seaside village with opportunities for shopping and dining for every budget. You can easily make a day of the "Jewel City" and experience everything it has to offer.

[lajollabythesea.com](http://lajollabythesea.com)

## Balboa Park

Named for the Spanish maritime explorer Vasco Nuñez de Balboa, Balboa Park is a 1,200-acre urban cultural park managed and maintained by the Parks and Recreation Department of San Diego. In addition to open space areas, gardens, walking paths and natural vegetation, there is also the world-famous San Diego Zoo. The Park also offers multiple attractions like art studios, carousel ride and a mini railroad. It is home to fifteen major museums such as Marston House, Centro Cultural de la Raza and Fleet Science Center. The Botanical Garden, California Native Plant Garden and Alcazar Garden are a few of the cultural attractions among Balboa Park's lush gardens. Performing Arts in the Park offer family fun with Marie Hitchcock Puppet Theater and dancing at Bon Temps Social Club.

[balboapark.org](http://balboapark.org)

## Mission Beach/Coronado Beach

The classic boardwalk beach with almost two miles of ocean-front boardwalk, Mission Beach offers rental shops, miniature golf, bumper cars, rock climbing and an arcade. Belmont Park, an amusement park on the boardwalk featuring the Giant Dipper Roller Coaster is a main attraction for the millennial crowd with plenty of bars and a hot nightlife scene. Walking,





*Visitors adore San Diego's mild year-round climate, world-famous attractions and friendly, easy-going downtown vibe.*

jogging and biking are permitted on the boardwalk. Surfing boogie boarding and kite-boarding are also popular activities.

For a more romantic or family-friendly beach setting, Coronado's long sandy beaches are just the ticket. Consistently voted one of America's finest beaches, the sand literally sparkles thanks to mineral mica. Take a stroll along Orange Avenue's shops and restaurants with a backdrop of homes and mansions and the Hotel del Coronado (featured in Marilyn Monroe's 1958 film "Some Like It Hot"). Drive across the 200-foot tall Coronado Bridge and treat yourself to one of the best views in San Diego. Enjoy the tranquil waters of the San Diego Bay while enjoying views of San Diego.

[sandiego.org/explore/things-to-do/beaches-bays.aspx](http://sandiego.org/explore/things-to-do/beaches-bays.aspx)

### **Gaslamp Quarter**

The Gaslamp Quarter is a historic 16½ block district in Downtown San Diego near the Convention Center. The Gaslamps became a symbol of the district during its redevelopment in the 1980s despite their not being the main source of lighting. Formerly known as New Town, it is the site of numerous entertainment and nightlife venues, festivals and other events, including Mardi Gras, Taste of Gaslamp and Street Scene Music Festival. Much of the architecture of the district date back to the Victorian Era and are still used today by tenants who operate restaurants, shops and nightclubs.

In the heart of Gaslamp is Michael J. Wolfe Fine Arts. It has been the premiere location for original works and fine arts exhibits from international, national and up-and-coming local artists for almost 20 years. Gaslamp District also has theatres offering entertainment from movies to musical acts and dining at restaurants ranging from hip to high end.

Gaslamp Quarter celebrates its 150th anniversary this year. Join the celebration with a walking tour and hear stories of the past.

[gaslamp.org/](http://gaslamp.org/)

### **Torrey Pines State Reserve**

Hiking trails, plants and animals abound in this geological wonder located in La Jolla. This Natural Preserve is 2,000 acres of the wildest land on the California Coast, with 1,500 acres remaining as it was before San Diego was even developed! It gives you an idea of how the Kumeyaay people, California's original inhabitants, lived on the unspoiled lands and how it must have looked to early settlers. Visitors the world over go to Torrey Pines to enjoy the breathtaking overlooks, to walk the trail or to generally be at one with nature. Because Torrey Pines is a natural reserve, there are restrictions in place to protect the beaches, the lands, the plants and the animals that inhabit them. No food or drinks are permitted (no trash cans are provided to drive home this rule). No pets are allowed anywhere in the reserve. Groups of 25 or more visitors must obtain a permit to be on the land.

*(continued on page 8)*



## **Saint Joseph Health System – Plymouth, Indiana Obstetrics/Gynecology Opportunity**

Our Plymouth Ob/Gyn group of one MD and one CNM/NP wish to add another board eligible/board certified physician. Our Network of about 75 providers are employed by Saint Joseph Physician Network, the employed provider arm of Saint Joseph Health System (SJHS). You will office in the Medical Office Building that connects with our 58-bed hospital. There are assigned days for call every week as well as every other weekend but call is not considered overwhelming; the CNM/NP assists with OB call.

This is a general Ob/Gyn practice; however, someone with a strong interest in GYN could really capture the market in this area of need. The city of Plymouth has a population of about 10,000, offers a low cost of living, and one can get to the major metro areas of Chicago or Indianapolis in less than 2 hours; Detroit is about 3 hours. Plymouth is located 30 minutes south of South Bend. Plymouth hospital is part of a larger system, SJHS, which is part of Trinity Health, the second largest Catholic healthcare system in the country.

If you should have an interest, please contact  
Paul Charkowski, Manager, Physician Recruitment;  
[paul.charkowski@sjrmc.com](mailto:paul.charkowski@sjrmc.com).

## **Good Samaritan Hospital - Join our World Class Team!**

**Good Samaritan Hospital in Vincennes, Indiana is seeking an  
Ob/Gyn specialist**

### **We offer:**

- \$400k compensation
- \$30,000 sign-on bonus
- Student loan repayment
- Early signing bonus ranging from \$7,000 to \$20,000
- Annual allowance for Professional Development
- Call 1:4
- Up to \$15,000 relocation

### **Practice Information:**

- Quick start to a busy practice as one physician retires
- Pediatric Hospitalist providers have extensive experience and attend all high risk deliveries
- Mix of OB & GYN
- Level II Nursery
- New inpatient facility featuring large labor and delivery suites
- Remote access to fetal monitoring

Interested candidates please contact:

Michelle Augustus

314-236-4564

[maugustus@cejkasearch.com](mailto:maugustus@cejkasearch.com)

[www.cejkasearch.com](http://www.cejkasearch.com)

**St. Michael's**  
Inspired Care.  
Inspiring Science.

## **CHIEF, OBSTETRICS & GYNAECOLOGY St. Michael's Hospital University of Toronto**

### **Applications are invited for the position of Chief, Department of Obstetrics & Gynaecology at St. Michael's Hospital**

St. Michael's is Canada's leading Catholic Academic Health Sciences Center and is fully affiliated with the University of Toronto. Located in downtown Toronto, it provides secondary and tertiary care services for Toronto, southern Ontario and beyond. The hospital is organized in a programmatic fashion with emphasis on Heart & Vascular Disease, Trauma and Neurosurgery, Neuromusculoskeletal Disorders, Oncology and Specialized Services, Inner City Health and Diabetes Comprehensive Care. The Hospital services more than 71,000 patients yearly in our emergency department, 466,000 ambulatory visits and over 26,400 inpatients, with more than 467 inpatient beds and 25 operating rooms

The Department of Obstetrics and Gynecology is comprised of 19 specialists including both generalists and subspecialists who serve a division of maternal fetal medicine and a Division of pelvic medicine and reconstructive pelvic surgery. There are approximately 3000 deliveries yearly at SMH and 1500 surgeries in gynecology with access to specialized minimally invasive surgical suites including a surgical robot. The fellowship in minimally invasive surgery based at SMH is internationally renowned and the work of the maternal fetal specialist group has attracted peer reviewed grants and accolades for their focus in inner city health. Collaboration with other fully affiliated hospitals in the Greater Toronto Area allows for expansion of both education and research opportunities as the largest University network in Canada.

St. Michael's Hospital seeks an outstanding academic individual with proven administrative experience and strong leadership skills, who as Chief of Obstetrics & Gynaecology, will continue to foster excellence in patient care services and teaching while assuming the major role of promoting research in women's health. The qualified applicant shall hold an FRCSC or equivalent and be eligible for licensure in the province of Ontario, and will have status to warrant appointment to the University of Toronto Department of Obstetrics & Gynaecology at the rank of Associate or Full Professor. Salary will be commensurate with qualifications and experience.

Interested individuals should submit a letter of application, a curriculum vitae and the names and addresses of three referees no later than June 15, 2017 to:

**Douglas Sinclair, M.D., CCFP(EM), FRCPC Executive Vice President and Chief Medical Officer**

**1-028 Bond Wing**

**St. Michael's Hospital**

**30 Bond Street Toronto, Ontario M5B 1W8**

[sinclaird@smh.ca](mailto:sinclaird@smh.ca)

*The University of Toronto and St. Michael's Hospital are strongly committed to diversity within its community and especially welcomes applications from visible minority group members, women, Aboriginal persons, persons with disabilities, and members of sexual minority groups and others who may contribute to further diversification of ideas. All qualified candidates are encouraged to apply; however Canadian citizens and permanent residents will be given priority.*





**Government of Western Australia  
North Metropolitan Health Service**

**MEDICAL CO-DIRECTOR OF OBSTETRICS  
MEDICAL CO-DIRECTOR OF GYNAECOLOGY**

Women & Newborn Health Service, North Metropolitan Health Service

- Play a lead role in state wide issues in Women & Newborn health
- The largest single centre for management of preterm births in Australia
- Innovative translational research

These roles are for someone who is excited by:

- The leadership and change opportunities going forward
- Providing outstanding "best in class" patient service and care
- Being part of the State's only tertiary maternity and gynaecological hospital
- The hospital deliver more than 6,000 births every year

In partnership with W&NHS, WA, HardyGroup International is seeking outstanding candidates for the position following positions: **Medical Co-Director of Obstetrics, Women's and Newborn Health Services and Medical Co-Director of Gynaecology, Women's and Newborn Health Services**

Whilst the service is nationally recognised for excellent outcomes, it is seeking to build its profile and reputation even further. The Health Service seeks a leader with the gravitas and credibility to:

- Lead and manage the Directorate and promote organisational culture in line with WNHS & NMHS strategic goals, vision and values.
- Have a track record in clinical leadership demonstrating identifiable service improvement
- Fully engage clinicians to contribute and raise standards of service and delivery, with a commitment to continuous improvement.
- Initiate and lead improvement agendas across the Directorate incorporating contemporary evidence-based multidisciplinary models of care
- Responsible for the achievement of relevant service targets and resources within an ABF environment.
- Possess proven ability to build the key internal relationships as well as external relationships with the community, Universities, Research Institutes to facilitate excellence in research

As Medical Co-Director, you will work in partnership to provide effective leadership, governance, strategic planning and operational management of the clinical Directorate.

The Medical Co-Director will be an eminent Clinician with a track record in professional leadership and a demonstrated commitment to teaching and research. Applicants must hold Appropriate Specialist Qualifications (Australasian or Overseas Equivalent) in a related field and be registrable with the Medical Board of Australia as a Medical Practitioner with Specialist Registration.

For more information contact Principal Search Consultant:

Rhodie Miller on +61 (0)422 816 557 or via email [rmiller@hardygroupintl.com](mailto:rmiller@hardygroupintl.com)

To obtain selection documentation, please visit: <https://goo.gl/AoZcsF>

Applications close: Wednesday 17 May 2017



**NORTHWESTERN  
UNIVERSITY**

**MATERNAL-FETAL MEDICINE**

The Department of Obstetrics and Gynecology at Northwestern University's Feinberg School of Medicine is recruiting a full-time Maternal-Fetal Medicine (MFM) specialist to be a member of the Section of MFM and to serve as the MFM Co-Director for the Chicago Institute for Fetal Health (CIFH) at Ann & Robert H. Lurie Children's Hospital. Lurie Children's Hospital is a free-standing children's hospital affiliated with Northwestern University Feinberg School of Medicine. The ideal candidate will be nationally recognized for expertise in fetal intervention. Time will be divided between the fetal clinical program, the maternal-fetal medicine care program at Northwestern Memorial Hospital, and translational research in fetal medicine. The CIFH is a formal multidisciplinary institute dedicated to the advancement of maternal, fetal and newborn health through the development of collaborative care and translational research. Working closely with the CIFH Medical Director, the MFM Co-Director will oversee the development of innovative diagnostic and therapeutic approaches to fetal care. Teaching responsibilities will include involvement in student, resident, and fellow education.

Applicants must be board-certified. Salary, research start-up package and academic appointment will be commensurate with achievements and experience.

Proposed start date: Start date is negotiable, position will remain open until filled.

Interested candidates should forward a letter of application referencing Job ID 29287 and curriculum vitae by 5/15/2017 for consideration to:

**Alan Peaceman, MD**

**Professor and Chief, Division of Maternal Fetal Medicine**

**Department of Obstetrics and Gynecology**

**Northwestern University Feinberg School of Medicine**

**[amp066@northwestern.edu](mailto:amp066@northwestern.edu)**

*Northwestern University is an Equal Opportunity, Affirmative Action Employer of all protected classes, including veterans and individuals with disabilities. Women, racial and ethnic minorities, individuals with disabilities, and veterans are encouraged to apply. Hiring is contingent upon eligibility to work in the United States.*

## Gynecologic oncologist opportunities

**Geisinger Health System is recruiting BC/BE gynecologic oncologists to our growing multidisciplinary team at Geisinger Wyoming Valley Medical Center (GWV), in Wilkes-Barre, Pa., and at Geisinger Medical Center (GMC), in Danville, Pa.**

The Women's Health Division is a growing team of 58 healthcare providers, including 4 gynecologic oncologists. Our program is fully accredited by the ACS, affiliated with NCCTG (Mayo Clinic), ECOG, RTOB and NSABP, a member of NRG and works closely with our Medical Oncology and Radiation Oncology departments. Robotics are available. The academic/clinical position joins our faculty overseeing resident and medical student education.

GWV is an acute care hospital licensed for 274 beds, housing the only Level II trauma center in Luzerne County. The campus includes the Henry Cancer Center, the Pearsall Heart Hospital, the Janet Weis Children's Hospital Pediatric Unit and a transplant program. Geisinger South Wilkes-Barre is GWV's ambulatory campus.

GMC is the largest tertiary/quaternary care teaching hospital in the region, licensed for 475 beds, including 89 pediatric

beds in the children's hospital. GMC, a Magnet hospital, maintains the region's only Level I regional resource trauma center with additional qualifications in pediatrics. GMC offers an array of medical and surgical services, including neurosciences, cardiovascular services, transplantation, women's health, oncology and orthopaedics. Outpatient services are also available.

Geisinger serves more than 3 million people in central, south-central and northeast Pennsylvania and also in southern New Jersey with the addition of AtlantiCare, a National Malcolm Baldrige Award recipient. Geisinger is nationally recognized for innovative practices and quality care. A mature electronic health record connects a comprehensive network of 12 hospital campuses, 43 community practice sites and nearly 1,600 Geisinger primary and specialty care physicians.

**For more information, visit [geisinger.org/careers](http://geisinger.org/careers) or contact Kathy Kardisco, Department of Talent Management, at 570-214-4460 or [kkardisco@geisinger.edu](mailto:kkardisco@geisinger.edu).**

**Geisinger**



AA/EOE: disability/vet

[geisinger.org/careers](http://geisinger.org/careers)



Visit the website for details on free public walking tours.

[torreypine.org](http://torreypine.org)

### House of Hints

Escape the distractions of the world for an hour and put your problem-solving faculties to work in one of America's top ten escape games venues. You are locked in a room together with a group of 3-5 people and must work together solving puzzles and sorting through clues to find the key that unlocks the door to your freedom. A moderator, or host, facilitates with clues and with 8 rooms ranging in difficulty, there are activities for different skill levels.

House of Hints keeps information close to the vest to keep the mystery intact, so you won't find detailed web site pages or in-depth reviews of their facilities. If you enjoy solving mysteries, puzzles and code cracking (while racing against time), you will love House of Hints.

[houseofhints.com](http://houseofhints.com)

### USS Midway Museum

As one of America's longest serving aircraft carriers, you get the opportunity to experience life as a US sailor during the 20th century. The USS Midway is a maritime museum at Navy Pier that operated from 1945 to 1993 during which time over 200,000 sailors served aboard. More than 1 million visitors each year visit the popular naval warship museum, which hosts more than 700 events annually, including an overnight program for children. USS Midway offers self-guided audio tours narrated by former Midway sailors for locations ranging from the engine room and galleys to the sleeping quarters and officers' quarters. Additionally, twenty-nine restored aircrafts on board help bring Midway's history to life while flight simulators give you the feeling of soaring into the sky like an aircraft pilot. Visit the website for further information on hours and admission fees.

[midway.org](http://midway.org)

### Seaport Village

Seaport Village is a waterfront shopping and dining complex walking distance from the San Diego Convention Center and adjacent to San Diego Bay. It was built in 1978 on landfill over what was once Punta de los Muertos (Point of the Dead) where the Spanish expedition of 1782 buried their departed. Seaport Village is home to more than 70 family-friendly shops, galleries and eateries with views of the bay. The area is designed to be a walking environment with buildings joined by plazas and walkways and is primarily a car-free environment. Visit their website to learn more about attractions.

[seaportvillage.com](http://seaportvillage.com)

### Old Town San Diego State Historic Park

Explore California's history when you visit Old Town San Diego

State Historic Park. Old Town San Diego's 19th century buildings are protected lands, preserved to look as it did during the Mexican and early American periods. It was once the seat of San Diego County until the late 1800, when settlers began moving to New Town (what is now known as the Gaslamp Quarter).

Five original adobes (clay houses) are part of the park and include shops, restaurants and museums. The museums are free of charge and feature restored and reconstructed 19th century offices, schools and businesses such as First San Diego Courthouse and Colorado House, a stage-coach stop and telegraph office. Old Town is also known for its authentic Mexican food and lively entertainment. Live Mariachi performers are daily attractions and local cantinas such as Old Town Mexican Café y Cantina and Café Coyote offer indigenous Mexican cuisine in open-air spaces. For more upscale dining, there is El Agave, home to an amazing Tequila collection.

[sandiego.org/articles/old-town/old-town-san-diego.aspx](http://sandiego.org/articles/old-town/old-town-san-diego.aspx)

### San Diego Zoo Safari Park

The San Diego Zoo is in Balboa Park and is home to over 3,700 animals. They pioneered the concept of the cageless exhibit, opting instead for natural animal habitats. They are also one of the few zoos in the world that successfully breed pandas. The Zoo offers guided tours by bus or by overhead gondola (called the Skyfari) throughout most of the park.

The Safari Park offers a more up close experience of the zoo with activities that put visitors closer to the African plains animals and their environment.

Activities include open air caravan safari rides, zip line safaris, overnight camping and other supervised adventures. The ticket prices are higher than average zoo prices, but there is a discount for advanced purchase. Members receive free unlimited admission to the San Diego Zoo and the Zoo Safari Park. Visit the website for details about events and admission.

[zoo.sandiegozoo.org](http://zoo.sandiegozoo.org) and [sdzsafaripark.org](http://sdzsafaripark.org) ■



Coronado Beach



Physician-Led Medicine in Montana  
**Maternal-Fetal Medicine**



## Billings Clinic

- Advanced facilities, advanced care
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- 3 Neonatologists
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- Innovative approach to health care delivery
- “America’s Best Town of 2016” – *Outside Magazine*

**Contact: Rochelle Woods**  
 1-888-554-5922  
[physicianrecruiter@billingsclinic.org](mailto:physicianrecruiter@billingsclinic.org)  
[billingsclinic.com](http://billingsclinic.com)



Billings Clinic is nationally recognized for clinical excellence and is a proud member of the **Mayo Clinic Care Network**. Located in Billings, Montana – this friendly college community is a great place to raise a family near the majestic Rocky Mountains. Exciting outdoor recreation close to home. 300 days of sunshine!



## Maine

Central Maine Medical Center’s well-established and high volume Gastroenterology group seeks BE/BC Gastroenterologist to join our growing practice in Lewiston, Maine. Our health system, which consists of a 250 bed facility in Lewiston and Critical Access Hospitals in both Bridgton and Rumford, employs 400+ providers throughout a wide range of medical, surgical and cardiac services, half of which are primary care providers. We place great emphasis on quality and safety and CMMC has consistently earned an “A” Leapfrog rating.

The primary endoscopy suite is a state-of-the-art facility with 9 procedure rooms, which include ERCP and EUS capabilities. Last year, the gastroenterology group performed 8500 procedures in this facility.

Interested candidates are encouraged to apply and opportunities for leadership within the group may be available.

To learn more, please contact Julia Lauver, Physician Recruiter, Central Maine Medical Center, 300 Main Street,  
 Lewiston, ME 04240. Email: [lauverju@CMHC.org](mailto:lauverju@CMHC.org).  
 Telephone: (800) 445-7431



Make your next move **life. changing.**

Carle in Urbana, Illinois is seeking experienced BE/BC OB Hospitalists and an OB/GYN to join our team of Women’s Health providers. Join a collaborative team of 15 BC OB/GYN physicians, six midwives, five NPs, two PAs and a full-time gynecologic oncologist. Carle provides Level III Perinatal Services, supported by five neonatologists and four maternal fetal medicine specialists.

### OB HOSPITALISTS

Triage, evaluate and manage patients in Labor & Delivery, including vaginal deliveries, C-section and assisting other members of the OB and Family Medicine medical staff.

### OB/GYN

Provide full obstetrics and gynecological services, admitting to one hospital with contiguous office space.

For more information visit [carleconnect.com/careers](http://carleconnect.com/careers). Equal Opportunity Employer





# Pay it Down: Tips for Paying Down Your Medical School Debt



The average medical school student graduates with medical school debt of more than \$183,000. Over ten years, at an average rate of 6% interest, this debt can total upwards of \$295,000. Add this debt to the costs of malpractice insurance and running a private medical practice, not to speak of the cost of living and any outstanding undergraduate debt. Factor in the decline in medical reimbursements and you can see that medical school debt can be quite a burden for a physician just starting out. The Association of American Medical Colleges (AAMC) reports the average starting salary for a first-year resident was just over \$52,000 a year in 2015.

Paying down this kind of debt can be difficult, but not impossible. There are several options for you to save money and make a dent in your student debt load. To pay down debt quickly and efficiently, here are some practical steps that medical professionals can take.

## Use Your Signing Bonus to Make a Lump Sum Payment

Making a lump sum payment on student loan principal is a highly effective strategy for immediately reducing interest on the loan. Physicians can negotiate a signing bonus into their employment contract. According to Modern Medicine Network, signing bonuses are becoming standard practice given the current shortage of physicians. Bonuses can be anywhere from \$20,000 to as high as \$200,000 in special cases, according to Dallas-based Medicus Firm. Signing bonuses have gone to 74-88% of physicians, with most physicians receiving a five-figure bonus. If you can negotiate a large signing bonus, using it can

go a long way to knocking down your overall student loan debt and the interest you will owe over time.

*Example: Applying a \$25,000 bonus to a \$183,000 loan principle can reduce interest paid over time by \$19,200.*

## Think About Refinancing Your Student Loans

Physicians who have good credit and a secure job should consider the savings benefits of refinancing student loan debt. Benefits of refinancing include lower monthly payments, savings on interest payments and paying off your student loan debt faster. Also, any co-signer can be removed once the loan is with a new lender. Refinancing only makes sense if the interest rate offered is much lower than your student loan interest rate because it can amount to significant savings over the life of the loan. You'll lose the benefits of your federal student loans, like the ability to defer payments if for some reason, you find yourself without employment. You would also not be eligible for Loan Forgiveness or for Income-Based Repayment plans.

*Example: Refinancing a \$183,000 loan from a 6% federal loan to a 2.5% private loan can amount to savings of more than \$68,000 in interest fees over 10 years.*

## Switch To a Manageable Payment Plan

Repayment programs are an ideal option for physicians who don't make a lot of money and carry a large amount of debt. A monthly payment of over \$2000 a month can be quite a stretch for a new physician. The programs allow loan payments





*Paying down Medical School debt can be difficult, but not impossible. There are several options for you to make a dent in your student debt.*

to remain in proportion to discretionary income. Payment options such as Income Based Repayment (IBR) or the Pay As You Earn (PAYE) are popular because they help keep monthly payments affordable. Under PAYE, monthly payments for first year resident could be as low as \$290 a month, according to the AAMC.

There are four federal income based repayment plans: Income Based Repayment (payments capped at 10-15% of your discretionary income), Income Contingent Repayment (partial financial hardship assistance if the loan payments exceed 15% of discretionary income), Pay as Your Earn (limits payments to 10% of discretionary income if you qualify), and Revised Pay as you Earn (like ICR, plus eligible for undergraduate loan forgiveness after 20 years of eligible payments). Having a more manageable repayment plan can be welcome relief to a new physician making a modest income.

*Note: Under the REPAYE plan, any interest not covered by your monthly payment on subsidized loans will be paid by the Department of Education for up to three years.*

### Consider Working in an Underserved Community

There are several programs on the state and federal level that provide loan forgiveness. Most require working in a Health Shortage Area (areas with underserved populations or where healthcare is inaccessible). Georgia Physician Loan Repayment Program, for example, sends physicians to underserved communities, repaying up to \$25,000 a year for a maximum of four years. The Health Professions Loan Repayment Program

in California grants physicians up to \$50,000 for a two-year commitment of service in a medically underserved area (MUA).

The Public Service Loan Forgiveness Program offers federal loan forgiveness to physicians who qualify. The areas in need of medical care are usually economically depressed, under-resourced regions or areas that are undesirable to live in. But if you qualify and have the patience and compassion to commit your time to an area in desperate need you will be rewarded with more than a significantly reduced debt load. (Be aware that many not-for-profit organizations employ physicians through for profit physician organizations, making a physician ineligible for loan forgiveness.)

*Example: Under a Loan Forgiveness Program, forgiveness of a \$183,000 can be as much as \$276,000 for an income based repayment (IBR) plan or as much as \$281,000 for a pay as you earn (PAYE) repayment plan over 10 years.*

Paying down medical student loan debt can be a challenging task. The good news is that physicians are currently in such high demand that there are numerous options available to help make paying down student loan debt a reality. For a comprehensive guide to your student debt reduction options, StudentLoanHero.com is a great resource to start your search. ■

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#### Sources

HealthcareFinanceNews.com; AAMC.org



## OB/GYN Hospitalists Nights and Weekends

Come find out what  
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## Women's Reproductive Health Research Scholar at Magee-Womens Research Institute

The department of OB/GYN and Reproductive Sciences at the University of Pittsburgh is seeking two applicants at the level of Assistant Professor to develop into physician scientists thru the Women's Reproductive Health Research (WRHR) Career Development (K12) Program, sponsored by National Institutes of Health. We are seeking enthusiastic junior OB/GYN faculty, subspecialists or generalists who wish to develop careers as physician scientists. Scholars will engage in mentored clinical or basic sciences research to build their long-term academic career. Outstanding mentors in reproductive biology, development, diagnostics, genetics, embryology, pregnancy, gynecology, oncology, incontinence, infectious diseases, epidemiology, regenerative medicine, stem cell biology and clinical research complement the rich resources available to WRHR scholars at the University of Pittsburgh.

Interested candidates should contact the Program Coordinator, Margie Seskey ([seskeyma@mwri.magee.edu](mailto:seskeyma@mwri.magee.edu) or 412.641.7531) or Research Director, Aleksandar Rajkovic ([rajkovic@upmc.edu](mailto:rajkovic@upmc.edu)).

## General Obstetrician/Gynecologist

Penn State Health Milton S. Hershey Medical Center, Hershey, PA

The Division of Women's Health in the Department of Obstetrics and Gynecology at Penn State University College of Medicine, Milton S. Hershey Medical Center is seeking candidates for an Assistant, Associate or Full Professor position in either the tenure or non-tenure track. Applicants must have an M.D., DO, or M.D./ Ph.D. or equivalent degree and have demonstrated excellent qualifications in education, research, and clinical care. Candidates must be BC/BE in Obstetrics and Gynecology. The faculty candidate will be joining the current division of 9 Physicians and 7 Advanced Practice Nurses with the division being supported by REI, MFM, GYN ONC, MIGS, and FPMRS. This new position involves a well-balanced combination of outpatient consultation, prenatal care and preventative care, operating room exposure, Labor and delivery coverage, education of residents and students as well as clinical and/or basic science research. Professional research development is supported and is inclusive for all faculty. Hershey, being a destination resort area, has rich cultural opportunities. The compensation package is competitive. Academic rank, track, and salary will be commensurate with qualifications and experience.



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Holly Thomas, M.D., FACOG, Chief  
Division of Women's Health and Director, Residency Program: 717-531-5394  
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# Age-Proof Your CV: How to Compete in Today's Job Market

**Why ageism has become a reality for physicians & what to do about it.**

**A**geism is a major challenge in every industry and medicine is no exception. Now more than ever, it's important that you do all you can to protect yourself. Today, having too much experience can be detrimental to your job prospects. According to a 2015 AARP Public Policy Institute study, a non-government organization for people aged 50 years and older, age discrimination has become the most prevalent discrimination in the workplace. Surveys on workplace age discrimination reveal that more than 60% of workers have experienced or at least witnessed age discrimination. "Most people won't even interview you at my age," says Joseph Heether, MD, a General Surgeon with over 28 years of experience. "I would talk to a hospital recruiter who says my CV and record look great, then never get a call from the hospital they were forwarded to. I never thought my age would be a problem in my profession."

## Age-proofing your CV is a necessity.

In addition to age, older workers are also at a numbers disadvantage which further exacerbates the problem. There are 89 million millennials (born 1981 through 1996) and 49 million Generation Xers (born 1965 through 1980) compared to 75 million baby boomers (born 1946 through 1964). Yet labor participation rate for those aged 55 to 64 is only around 65% while the rate is over 81% for those aged 25 to 54. Add to that the cost analyses companies engage in when making hiring decisions. The greater experience and higher salary requirements of an older doctor makes them expensive to companies looking to retire older and hire younger. "(Companies) are hesitant to take a chance on you when you're older," notes Heether. "They're afraid you may not want to work

for the money they're offering. They figure also you may only be able to give them at most 10 years."

## What Can You Do?

The first order of business as a job-seeker – get the interview. Your CV should not be more than 2 pages long and it is important you limit your experience to the past 10 years. Going back any further will date you. It's also best if you exclude the years you graduated from college and medical school. The Age Discrimination in Employment Act (ADEA) prohibits age discrimination against people 40 and older, but it persists and is insidiously widespread.

## Is It Your Age or Your Salary?

If you've made it through the initial screenings because you edited your CV, you could end up sitting across from a hiring manager who is not much older than your child with a mandate to hire based on an unofficial profile. At this point, being transparent is advisable. Remember, it is illegal to discriminate against an applicant 40 or older, so it may be difficult to tell whether any objection is to your age or to your higher salary requirement. Use the opportunity to overcome their prepared list of objections. Talk about the value your experience will bring and be one step ahead. Make it clear to the interviewer that your qualifications fit the profile and that you have no disqualifying health issues. You can suggest being brought on at the higher end of the salary range. You want to drive home the point that you're happy to come on board in a way that's comfortable for them. Getting your foot in the door is what matters most; it's much easier to discuss future opportunities for review and compensation when you're already in and can





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demonstrate the value you bring to the job.

### Be More Than a Commodity

Try to think like a hiring manager. Return on investment, cost savings, and how you can add value to the position should be the focus of how you sell yourself. It's not enough anymore to have been in one place for 20 years. In addition, thoroughly research a company, talk to people inside and outside the company and learn exactly what they are looking for to tailor your presentation. You may not be able to do anything about a few gray hairs, but there are other areas you can control and cut a job search from months down to weeks.

You'll probably be interested to know that after several weeks of searching, Dr. Heether landed a position at a new facility in Southern New Jersey. ■





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