Family-Friendly Things to Do in Austin

Saving for Retirement

Consider Working Overseas

Career Guide

OBSTETRICS & GYNECOLOGY

American College of Obstetrics & Gynecology (ACOG) Annual Meeting
April 27 - April 30, 2018 - Austin, TX
Endowed Chair of Gynecology Opening

The Department of Obstetrics, Gynecology and Reproductive Sciences of the University of Pittsburgh, Magee-Womens Hospital of UPMC is seeking a candidate for the Kanbour Chair of Gynecology. Dr. Kanbour dedicated her life to the improvement of women's health. She was director of the Anisa Kanbour School of Cytology and is an international expert in pathology and cytology. As a result of her generosity, Dr. Kanbour has established this endowed chair in the field of lower genital tract disorders and the department is seeking a qualified individual to continue her quest for better health for women through research and education.

Those interested should have a strong background in research of gynecologic diseases, specifically focusing on diseases of the lower genital tract. Research in the area of HPV disease and cervical cancer is desirable, but not mandatory. Individuals should be at or seeking a tenured position at the Associate Professor or Professor level, have an MD, MD/PhD, or an equivalent degree and be board-certified.

The endowed chair provides salary support and research funding. It is anticipated that the individual will build a clinical and research program and attract outside funding. The honoree will join the Department of Obstetrics, Gynecology and Reproductive Sciences of the University of Pittsburgh, which is recognized nationally and internationally for clinical care and research. The individual honored with this endowed chair will also be a member of the Magee-Womens Research Institute, the largest independent research institute in the United States dedicated entirely to women’s health research. The University of Pittsburgh is an affirmative action, equal opportunity employer.

Applicants should send their CV to:
Richard Guido, MD, CIP
Room 2331
Magee-Womens Hospital of UPMC
300 Halket St.
Pittsburgh, PA 15213
rguido@mail.magee.edu
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Read why you should Consider Working Overseas.
Family-Friendly Things to Do in Austin

Enjoy some family-friendly fun in this eclectic Texas city.

The capital city of Texas is known for its eclectic hippie vibe and music scene. “Keep Austin Weird” is the city’s motto and rightly so. Its quirkiness is part of its charm and appeal. Yet, it is still a perfect vacation destination for those with families owing to the wealth of things to do and places to eat that are more than family friendly. Below are our top picks for what to do with your little (and not so little) ones when visiting Austin, Texas.

Austin Zoo
A zoo is always a great idea when you have kids in town and Austin Zoo won’t let you down in terms of enjoyment and entertainment. It has all the big animals that will keep both you and your little ones interested, all with the knowledge that your visit has helped the charitable side of the zoo. Fundamental to the zoo is its mission to help animals not only by rescuing them, but also by educating visitors about the animals and about their impact on the environment.

10808 Rawhide Trail | Austin, TX 78736 | 512-288-1490
austinzoo.org

Zilker Park
You can’t come to Austin without a visit to Zilker Park, especially since it is geared towards families with children. In the summer, in particular, the park comes alive with an incredibly cute trail where kids can search for Fairies. While the adults can enjoy an outdoor walk to help burn off that great Austin food, kids can discover miniscule villages built for fairies amongst the park’s regular paths. There’s something for everyone!

2100 Barton Springs Rd. | Austin, TX 78704
zilkerpark.org

The LBJ Presidential Library
For history buffs, the LBJ Presidential Library is an attraction not to be missed. Located on a 30-acre site on The University of Texas at Austin campus, this library is one of 14 presidential libraries administered by the National Archives and Records Administration. Visitors will have the opportunity to experience the life and times of Lyndon B. Johnson, one of our nation’s most fascinating presidents, and the era of his administration — the turbulent 1960s. In addition, visitors will get to step into a replica of the Oval Office and experience the president’s decision-making process in interactive displays about the Six-Day War and Vietnam War.

2313 Red River St. | Austin, TX 78705 | 512-721-0200
lbjlibrary.org

Thinkery (formerly Austin’s Children Museum)
A fantastic place to take your children, this museum will ignite the imagination of young and old alike. There are a host of exhibits that you can participate in that are fun as well as educational. For instance, the permanent ‘Currents’ exhibit illustrates the connections between water and sound while learning about the fundamentals behind fluid dynamics. Be warned though, this is a very wet exhibit, so it might be good to bring a change of clothes if you’re interested in viewing this particular exhibit. The museum encourages creativity alongside knowledge. Thinkery endeavors to make learning fun and accessible to all.

1830 Simond Ave. | Austin, TX 78723 | 512-469-6200
thinkeryaustin.org

Museum of The Weird
If any city was going to have a museum dedicated to the weird side of everything, it would have to be Austin. It exudes
quirkiness from every corner - it celebrates the strange, the wonderful and the downright crazy at times, but it’s done in good humor and with a sense of fun which the kids will love. Plus, it won’t take too long to go through all of the exhibits!
412 E 6th St. | Austin, TX 78701  | 512-476-5493
museumoftheweird.bustis.com

Hope Outdoor Gallery
Austin’s art is everywhere you look and just on the border of Downtown is the HOPE Outdoor gallery. It’s a place where budding artists and seasoned pros can leave their impression on the city, simply with some spray paint. The gallery consists of a vast concrete wall that has every single spot completely covered in unique artwork that has to be seen to be believed. Hope Outdoor Gallery is committed to improving people’s perceptions of graffiti and to recognize it as an art form by promoting the work on its wall of professionals as opposed to simple graffiti tagging.
1101 Baylor St. | Austin, TX 78703
hopecampaign.org/hopeprojects/hope-outdoor-gallery

Austin Aquarium
All kids love aquariums and Austin’s is no exception! This aquarium has a huge selection of fish of all different types as well as a stingray touch tank. It also houses many different species of exotic birds and reptiles in its rainforest exhibit. This aquatic wonderland will be exciting as well as educational for the children.
13530 North Highway 183 #101 | Austin, TX 78750  | 512-222-5586
austinaquarium.com

Watch The Bats
It isn’t often that you’ll see the phrase ‘watch the bats’ on a list of top things to do. Yet, it is definitely one of the quirky highlights that Austin has to offer. You’ll need to visit during the season (which is March to November) to be able to see this exhibit. For the best view, head to the Congress Avenue Bridge before sunset, so you are not sharing the place with every other Austin citizen making the most of the weather. The bats flock out and under the bridge in droves and it is quite a sight to experience!
Anne W. Richards Congress Ave Bridge | Austin, TX 78704
www.dominiquestella.com/the-restaurant

Austin is definitely a place that you can come as a solo traveler, a couple or a family with children of any age. There is more than enough to keep young and old alike happy and engaged, all day, every day. With all of its attractions, delicious eateries, as well as easy Texan charm, it is a perfect destination for all!
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Retirement planning is an essential but much under-appreciated part of life for any profession. For physicians, planning for retirement presents its own particular challenges, including the high rates of burnout and the high debt levels upon entering the profession.

The 2016 Survey of America’s Physicians: Practice Patterns and Perspectives conducted for The Physicians Foundation by Merritt Hawkins reported that 46.8% of physicians plan to accelerate their retirement plans in order to retire early. This is an increase in the number of physicians who reported that they planned to do so compared to the previous survey in 2014. At the same time, a greater number of physicians are continuing to practice beyond the traditional retirement age of 65.

This uncertainty about projected retirement age can make planning for retirement difficult. For a physician just out of medical school, thinking about possible burnout or future retirement isn’t at the top of the agenda; there are many competing demands for their salary following years of accruing student debt. However, successful planning that allows for much-needed flexibility requires physicians to start saving for their retirement as early as possible.

The Importance of Savings

Medscape’s 2019 Physician Compensation Report found that average income for all physicians in the report has risen steadily since 2011. It states average income rose to $294,000 in 2017. With compensation packages of this kind, retirement planning should be straightforward.

However, the reality isn’t so simple. According to the AMA Insure, the average student loan debt a medical student graduated with in 2012 was $166,750. The Association of American Medical Colleges (AAMC) has found that 79% of medical school graduates carry $100,000 or more of education debt.

There are many competing demands on a physician’s salary, including malpractice insurance, buying a home and the cost of raising a family. Added to this, a physician typically doesn’t start achieving higher rates of income until well into mid-career. For those coming late to the profession, the limited time available for paying into a plan creates even more of a challenge.

Given the way pension saving works, a lack of investment into pension schemes and the loss of the potential compound interest during these early years of a career can create a serious hole in pension funding.

Options for Employed and Self-employed

Increasing numbers of physicians are turning to employment rather than self-employment, as the options for pension planning and employer contributions are more readily available.

The Medscape Physician Compensation Report 2016 found that 66% of employed physicians had a retirement plan with employer match, compared to just 39% of self-employed physicians. Those benefitting from retirement plans without employer match was found to be 27% for employed physicians and 25% for self-employed physicians. The findings, while encouraging for the majority of employed physicians, highlight
Self-Employed Pension Planning

The pension plans available differ for employed and self-employed physicians as well as for physicians working in government facilities and for-profit healthcare facilities.

Self-employed physicians will first need to make the decision about whether they should choose a tax-deferred retirement plan or a tax-qualified pension plan. Plans such as a 401(k) are tax-deferred plans which enable self-employed physicians to defer up to $18,000 on a pre-tax basis. This rises to an allowance of $24,000 over the age of 50. After the age of 59½ qualified distributions are taxed as ordinary income.

The most common form of tax-qualified pension plans for self-employed physicians are defined benefit plans, such as the cash balance plan. These provide the option of a lifetime annuity, but via an individual account for each covered employee, complete with a specified lump sum. They offer a higher maximum contribution rate than a 401(k) plan; in 2017, a maximum contribution of $149,203 versus a 401(k)’s maximum contribution of $60,000. Contribution limits vary by age, but this type of plan need not necessarily be an alternative to a 401(k) plan; it is possible to own both plans for additional future security.

Employed Pension Planning

If employed by a facility or an organization, the physician will need to choose whether to use the pension savings plan offered by the employer or to seek an alternative. If the employer is offering to make contributions, this choice is an easy one; the physician will want to take advantage of this significant benefit.

What You Can Do

Today, it is more important than ever for all physicians to own and be contributing into a pension plan in order to sustain the lifestyle they currently enjoy post-retirement. According to a 2015 survey by Fidelity Investments featured in the Chicago Tribune, nearly 60% of female physicians and 45% of male physicians are not paying in maximum contributions to their retirement plan. Experts recommend contributions of between 15% and 20% of salary.

While it may be difficult for young physicians to see the need to put a significant proportion of their salary into savings for retirement, it is this early planning that can help secure a decent retirement income. It is important to seek expert independent financial advice as early into your career as possible in order to ensure that you choose the right plan and secure the necessary flexibility further down the line.
and use the employer’s plan.
This is likely to be:
• a 401(k) plan, a defined benefit plan that for-profit facilities offer;
• a 403(k) or 457(b) tax-deferred retirement plan offered by non-profit (government or non-governmental) organizations; or
• an Individual Retirement Account (IRA).

Each type of plan has its own characteristics, so it is important to seek expert independent advice to determine which option on the table is right for your retirement goals and whether the retirement plan your employer offers should be supplemented by additional arrangements in order to achieve those goals.

For those physicians choosing to pay into an employer’s plan, this doesn’t – and shouldn’t – preclude the possibility of making additional arrangements beyond the employer’s scheme; for example, making further savings contributions to tax-efficient investments in taxable accounts, or making further contributions into a private defined benefit plan.

It is important to seek expert and independent investment advice. However, by far the most important decision that a physician can make when planning their retirement savings is to start preparations as early as possible.

Sources
Survey of America’s Physicians: Practice Patterns and Perspectives (September 2017) – Merrit Hawkins
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Medical School Student Loan Debt, the Numbers (April 2014) – AMA Insurance Blog
A systematic review of physician retirement planning, Michelle Pannor Silver, Angela D. Hamilton, Aviroop Biswas, and Natalie Irene Warrick (November 2016) – Human Resources for Health
Study finds many doctors don’t save enough for retirement, Janet Kidd Stewart (December 2015) - Chicago Tribune
Types of Retirement Plans - United States DEPARTMENT OF LABOR

ABOUT THE AUTHOR
Melanie Grano is a freelance business writer and 20-year Journalism veteran who regularly contributes to career-based publications, including ThirdCertainty and Computer Times.

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*Northwestern Memorial Hospital has been nationally recognized for Gynecology by U.S. News & World Report, 2017-2018.
ne of the best aspects of being medically qualified is the complete portability of your skills. Wherever you are in the world, people always need doctors. US-trained doctors are in demand in many places in the world; your choice of career and high-quality training gives you unparalleled opportunities to work overseas – whether in a paid position or in a voluntary role. There are many reasons physicians choose to work abroad: to develop a specific skill or knowledge in a prestigious world-leading center; the opportunity to experience different cultures, sightseeing and activities in another country; or perhaps for an improved work/life balance.

Deciding which country offers the greatest potential for you to work abroad will very much depend on what your priorities are and what you are looking to gain from practicing medicine overseas. For that reason, it is important to think about what you want to achieve from working overseas before looking at the possible options available. Think about what is important to you. In fact, according to the Association of Staff Physician Recruiters (ASPR), nearly 60% of in-house physician recruiters are using behavioral interview questions to determine factors such as:

• Potential for travel within the country
• Opportunities to move from job to job
• The salary you can expect
• Available technology
• The healthcare environment in which you’ll be working
• The type of care you’ll be able to deliver to patients.

Giving thought to what you want from a job will help you to narrow down the choice of countries in which you might wish to work. There are other important factors that may further influence your decision.

**Speaking a Foreign Language**

Things are far easier if you choose a country where you speak the language. The practicalities of diagnosing and treating patients without being able to speak their language are a difficult hurdle to get over, especially in emergency relief teams.

However, to gain employment in a national health service, a practice or hospital overseas, you’ll need to demonstrate proficiency in the local language. In most cases, this will mean a language test. For example, to work in the Netherlands as a physician coming from overseas, you will need to demonstrate language competency in Dutch to the NT2-B2 level – although the advice is that in practice you will need a level of C1 or C2.

For this reason, for US physicians, Canada, Australia, New Zealand, Ireland and the UK are the most obvious options for working overseas. If you are fluent in Spanish, your employment target widens to most of Latin America, Mexico, South America and Spain, although salaries and conditions vary considerably.

**Salary Considerations**

A 2016 survey featured on career addict cited the USA as the country with the third highest salaries in the world in which to work as a physician – with salaries for specialists averaging...
Local culture is another important factor to consider. For example, in the United Arab Emirates (UAE) physician salaries are among the highest in the world. And one major benefit in the UAE is that your salary is not subject to local taxes. However, this opportunity to put significant savings away does require some compromises. Foreign workers in the UAE live in gated ex-pat communities; while they afford many luxuries, this isn’t for everyone. And while cities like Abu Dhabi and Dubai are among the most westernized in the Middle East, the way of life is very different.

By contrast, the cultural shift required for a move to an Australasian country is much less dramatic. Added to this, the work-life balance in Australia and New Zealand, with the focus on outdoor activities and the unique and wonderful sightseeing and scenery, make these countries an appealing prospect for US-trained physicians.

Meanwhile, the UK and Ireland afford easy travel access to Europe for short breaks and vacations to experience the culture and many historical cities and regions on the continent.

Local Conditions

The local health care delivery model can also impact significantly on your experience working as a physician abroad, so it is important to do your research about the local delivery models, services and conditions before making the move.
For example, in the UK, the National Health Service (NHS) is undergoing a lengthy and serious funding crisis. This underfunding is making conditions in many facilities highly pressurized and salaries are not what they once were. The exception to this is if you go and work as a locum, filling staff shortages on a temporary basis, in which case NHS staff shortages are driving up the salaries you can expect to command. The pay-off for this is, of course, the uncertainty of income. And it does nothing to address the underfunding and diminishing morale in the state-run facilities.

Meanwhile, in Belgium, physicians are rewarded with high salaries – but their work week is one of the longest in Europe. Doctors there average a 51-hour work week. These differing conditions make it essential to do your research thoroughly before you apply. Arrange to speak with other physicians who have worked abroad.

**Seeking a Position**

International online job boards make it much easier to seek and find international employment opportunities today than it was just a couple of decades ago. There are many locum agencies that specialize in international placements and it is also worth investigating local Temp and Permanent agencies.

One of the best ways to find potential opportunities to work is through the local medical publications in your chosen country. For example, the BMJ in the UK, the Medical Journal of Australia in Australia, or the New Zealand Medical Journal in New Zealand.

If you need to be in a particular location (for example, to follow your partner’s job, or other family commitments), you may need to search for local facilities and hospitals and approach the appropriate specialties directly. This way, you benefit from the in-depth contact with medical staff to know when a vacancy is available and gain more knowledge of the facility and team.

If you are interested in humanitarian work, the best places to start are respected medical organizations such as Médecins Sans Frontières or Medical Emergency Relief International. If you are able to give your time voluntarily, Voluntary Service Overseas and Médecins du Monde are other possible routes which rely on international health professionals.

**Securing a Job Offer**

One of the benefits of applying through an agency is that they are likely to help you with the visa and registration process if you are offered a position through them. If you aren’t using an agency, make the effort to investigate what support your future employer can offer in this regard.

You can find more information online with the local medical boards for the country or, in Canada, the province in which you intend to work.

For Canada: mcc.ca

For the UK: healthcareers.nhs.uk

For Ireland: medicalcouncil.ie

For Australia: medicalboard.gov.au

For New Zealand: nzma.org.nz

For Dubai: dubaiae/en

**Additional Resources to Learn About Opportunities**

- IRS rules on Foreign Earned Income Exclusion
- BMJ careers in the UK
- The Medical Journal of Australia for jobs in Australia
- The New Zealand Medical Journal for jobs in New Zealand
- Médecins Sans Frontières
- Doctors of the World
- Voluntary Service Overseas

**Sources**

- Top 10 Countries with the Highest Salaries for Doctors, Brendan Butler, (Dec 12, 2016) - Career Addict
- Procedure Working as Doctor in the Netherlands (June 15, 2016) - Vereniging Buitenlands Gediplomeerde Arsten
- 5 Best Places to Become a Medical Volunteer Abroad, Sarah Ehlers, (May 10, 2016) - Go Abroad
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If you should have an interest, please contact Paul Charkowski, Manager, Physician Recruitment; paul.charkowski@sjrmc.com

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Please direct inquiries to:
Alison G. Cahill, MD, Chief, MFM and Ultrasound Divisions, OB/GYN cahilla@wustl.edu office: (314) 747-1380
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Interested candidates please contact:

Audra Davidson  
Physician Services and Recruitment  
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OBSTETRICS & GYNECOLOGY Career Guide

Founded in 1997, Obstetrix Medical Group is a leading provider of maternal-fetal medicine (MFM) and OB hospitalist programs. Through our affiliated practices, more than 125 physicians provide OB hospitalist care across 24 hospitals in 9 states.

Obstetrix offers unparalleled career opportunities with multiple practice locations, ties to MFM and neonatal practitioners, leadership roles and opportunities to participate in large-scale research projects and continuous quality improvement programs.

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OB/GYN Opportunities in New Texas Medical School

The University of Texas Rio Grande Valley School of Medicine, established in 2015, and our recently developed clinical enterprise UTHHealth Rio Grande Valley, are located in the heart of the lower Rio Grande Valley of Texas. This rapidly growing, semi-tropical area is known for rich culture, wildlife, outdoor recreation, and low cost of living. The Ob/Gyn Department prioritizes social responsibility, respect, dignity, advocacy and community service – with a mission to improve health at the individual and community levels.

We are currently seeking applicants in the following areas:

Female Pelvic Medicine and Reconstructive Surgery
Gynecologic Oncology
Family Planning
Hospitalist/Laborist
Maternal Fetal Medicine
General OB/GYN for Outreach

The Departmental goal is to expand the clinical practice across the lower Rio Grande Valley and develop outstanding educational and scholarly activities for medical students and our newly established OB/Gyn residency program. Applicants must be BC/BE in OB/GYN and appropriate sub-specialty, possess or be eligible for a Texas medical license, and qualified to hold a faculty appointment in the Department of Ob/Gyn UTRGV School of Medicine and appropriate hospital staff appointments. Demonstration of strong commitment to the education of residents and medical students is essential. Academic rank will be awarded commensurate with academic credentials.

Dr. Tony Ogburn, Professor & Chair
Department of Obstetrics and Gynecology

For consideration, please forward a copy of your CV and statement of interest to:
Kate Rader, Director SOM Faculty Recruitment SOMdocs@utrgv.edu
EOE/M/F/Vet/Disability
OB/GYN, NewYork-Presbyterian (NYC Suburbs)

NewYork-Presbyterian Medical Group is looking for an experienced Board Certified OB/GYN Physician to join a team of established Obstetrician Gynecologists at NewYork-Presbyterian/Hudson Valley Hospital in the Northern Westchester section of New York. This is an excellent opportunity for an OB/GYN with a passion for practicing medicine in a multi-cultural and multi-lingual practice with progressive views on women’s healthcare.

Highlights include:

• Provide outpatient care in our Cortlandt Manor and Cold Spring practice locations.
• Provide inpatient care at NewYork-Presbyterian/Hudson Valley Hospital. Our hospital has a Level-III Neonatal ICU, Level-II Nursery and a 14-bed Labor & Delivery Unit which is one of the few in the region which offering water births.
• Work in an environment which embraces hypno-birthing, acupuncture in labor, water births and VBACs. OB/GYN physicians work with a multidisciplinary team of nursing midwives and support working in conjunction with doulas.

We offer a competitive salary and comprehensive benefits package.

Please visit us at the ACOG Career Fair on Saturday, April 28th from 2:00pm-4:00pm at the Fairmont Austin Hotel in Austin, Texas. Send your CV to: Lynne Zeman, Physician Recruiter, NewYork-Presbyterian, LMK9015@nyp.org

NewYork-Presbyterian is an equal opportunity employer.
“OBHG is a very physician-oriented group. They make us feel valued.”
   — Dr. Lydia Sims, Hospitalist

“I came to OBHG to achieve work-life balance. But my job became a mission.”
   — Dr. Todd Bashuk, Medical Director of Operations

“I wouldn’t think of leaving OBHG. The support is phenomenal.”
   — Dr. Larry Wilson, Team Lead

Delivering quality of care, and quality of life.
Northwestern Medicine obstetrics and gynecology specialists offer comprehensive, compassionate care for women throughout life’s journey, from menstruation through menopause. Specialty trained, board-certified physicians deliver care at 12 locations in Chicago and suburban locations, close to where patients live and work. Through our dedication to excellence, our state-of-the-art facilities and our relentless pursuit of better medicine, we put patients first in everything we do. Visit obgyn.nm.org or call 844.344.6663 for more information or to refer a patient. TTY for the hearing impaired 312.926.6363.

*CNorthwestern Memorial Hospital has been nationally recognized for Gynecology by U.S. News & World Report, 2017-2018.*