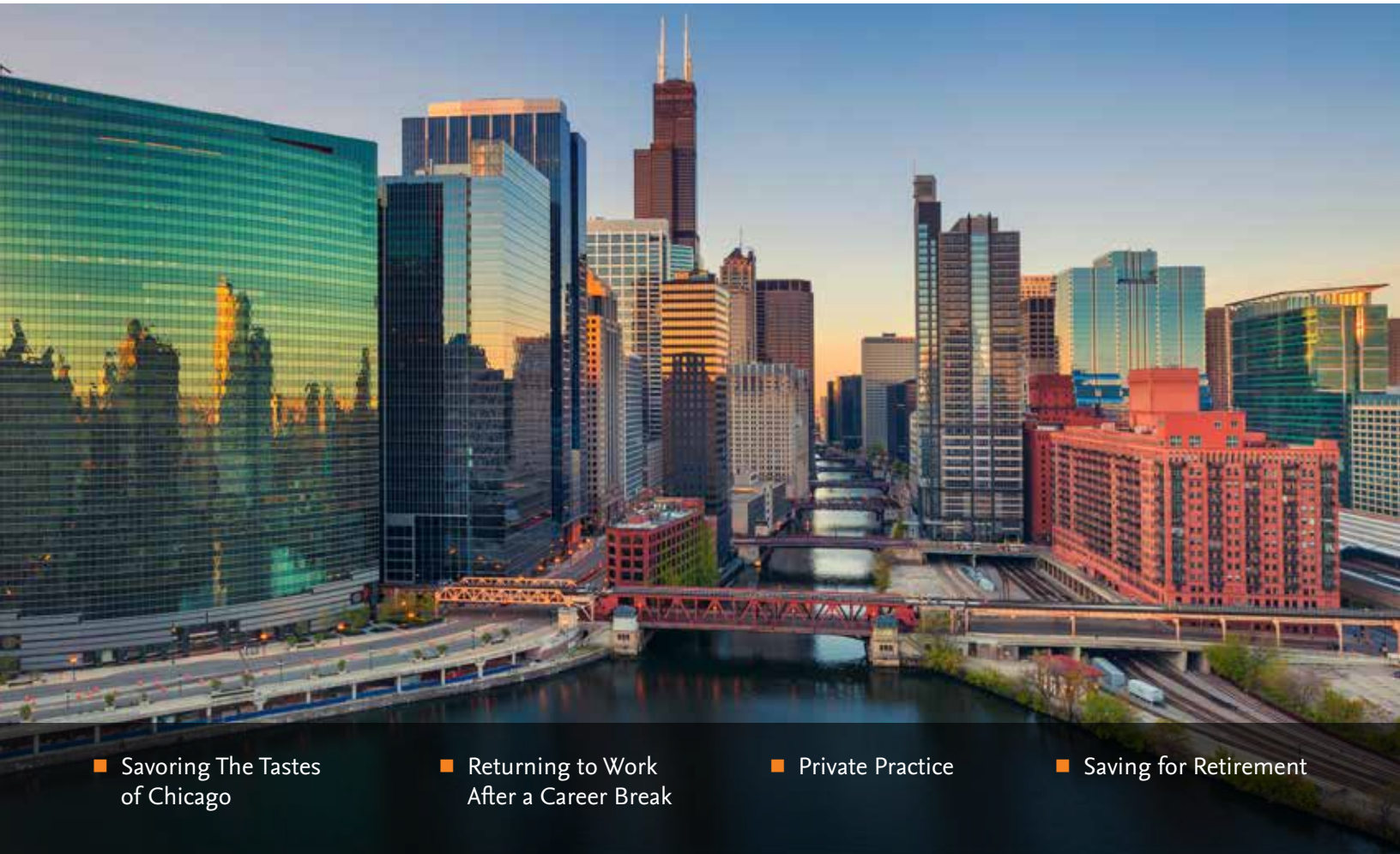


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■ Savoring The Tastes
of Chicago

■ Returning to Work
After a Career Break

■ Private Practice

■ Saving for Retirement

Career Guide

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October 2019

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Savoring The Tastes of Chicago

Explore the Windy City's eclectic and delicious food scene.

Chicago, also known as The Windy City, boasts well known tourist spots such as The Willis Tower Skydeck, Wrigley Field, Shedd Aquarium, the Bean, and Navy Pier. Each of these make the list for must-see attractions. However, there's one element that transforms a visit to the Windy City into a quintessential vacation: food. Cuisine choices are eclectic, delicious, and a representation of what makes Chicago a food haven. From city-style hot dogs to deep dish pizza and beyond, explore the local Chi-Town food scene.

Fred and Jack's

One of the quintessential Chicago food experiences is none other than an American classic, with a condiment twist. Though there are hundreds of recipes to choose from, the standard Windy City hot dog recipe includes yellow mustard, white onions, relish, a pickle spear, peppers, salt, and tomatoes, on top of a beef hot dog. While there are tons of hot dog-slinging restaurants, Fred and Jack's has been a local South Side favorite since opening their doors in 1946.

7600 S. Yale Ave. | Chicago, IL 60620 | 773-783-9700
allmenus.com/il/chicago/476988-fred-jacks/menu

Band of Bohemia

While there are bars and breweries aplenty in nearly every major U.S. city, it can be hard to find a spot where the food just as good—if not better—than the drinks. At Band of Bohemia, that isn't an issue. This North Side brewpub has a Michelin star, with gourmet dishes, a popular brunch menu, and a wide selection of beers that are crafted on-site. Band of Bohemia packs a Chicago-style punch, beyond booze.

4710 N. Ravenswood Ave. | Chicago, IL 60640 | 773-271-4710
bandofbohemia.com

Portillo's Hot Dogs

If you want a true local Chicago experience, a stop at Portillo's is a must. Known for their American fare—namely Italian beef sandwiches, hot dogs, and chocolate cake (and it's a good idea to order all three)—the River North location is quintessential, though it is a part of a nearly 60-restaurant chain. Beware of many crowded lines and be sure to stick out the wait for this coveted fast food. Multiple locations available.

100 W. Ontario St. | Chicago, IL 60654 | 312-587-8910
portillos.com

Carnitas Uruapan Restaurant

It's right there in the name: Carnitas Uruapan Restaurant is a celebration of all things pork. Located in Pilsen, this taqueria provides counter-service food at affordable prices, while still slinging delicious and flavorful meals, from tacos to soup to even a cactus-infused salad. Beware, however, that this place is no secret around town—everyone knows that Carnitas Uruapan is a must-stop spot. Prepare for long lines, though the food is definitely worth the wait.

1725 W. 18th St. | Chicago, IL 60608 | 312-226-2654
carnitasuruapanchi.com

Pequod's Pizzeria

While travelers often seek to answer whether Chicago or New York-style pizza is better, Pequod's Pizzeria throws down the gauntlet: what about a caramelized deep-dish crust? You can't go wrong with the chewy crust and a crunchy cheese trim, served until late. When you add in the unpretentious bar-scene, complete with locals complete with locals watching their favorite sports team on the screen, Pequod's becomes an



Chicago's cuisine is eclectic, delicious and what makes the Windy City one of America's food havens.

essential experience for both visitors and residents alike.
2207 N. Clybourn Ave. | Chicago, IL 60614 | 73-327-1512
pequodspizza.com

Fat Rice

With legendary long lines and hard-to-get reservations, Fat Rice lives up to the hype: this Macau restaurant serves up Chinese-Portuguese-fused flair in delicious fashion. The restaurant is bustling, with an attached bakery and cocktail lounge, though the main event is definitely the food created by the James Beard Award-winning chef Abraham Conlon. Fan favorites include the pork chop sandwich, piri piri chicken, and the arroz gordo sandwich for which the restaurant is named.
2957 W. Diversey Ave. | Chicago, IL 60647 | 773-661-9170
eatfatrice.com

The Publican

The Publican is a restaurant with veggie-friendly options in a meat-laden city that still offers classic combos like pork and beer. Located in West Loop's Fulton Market, the Publican is a Chicagoan favorite. It offers delicious dinner, lunch, brunch, and dessert items, ranging from seafood to one-of-a-kind barbecued carrots. The eatery is complete with communal wooden tables and lots of menu items unique to Chicago, including a \$1 oyster happy hour.
837 W. Fulton Market | Chicago, IL 60607 | 312-733-9555
thepublicanrestaurant.com

Mindy's Hot Chocolate Bakery

Mindy's Hot Chocolate Bakery has become an iconic Chicago stop for top-notch desserts that shouldn't be missed. With a Beard Award for the best pastry chef under Mindy Segal's belt, be sure to check out her selection of sweet treats made fresh daily, and know that Mindy's is crowd-heavy during peak breakfast and brunch hours that lessen around lunch time.
1747 N. Damen Ave. | Chicago, IL 60647 | 773-489-1747
hotchocolatechicago.com

Girl and the Goat

If you are able to book a reservation a while in advance, check out Girl and the Goat, a well-known West Loop fine dining restaurant with delicious and innovative small plates. Chef Stephanie Izard keeps things fresh, preparing meals in a dramatic and exciting open kitchen, sending out the likes of pork shank, duck tongue, and an entire section based on goats, plus plenty of veggie and seafood options. The dessert, too, is the stuff of dreams

809 W. Randolph St. | Chicago, IL 60607 | 312-492-6262
girlandthegoat.com

Giordano's

This well-known pizza franchise serves up some of the most delicious and authentic Chicago deep dish pizza. With 16 locations in the city, hungry travelers can stop for lunch, dinner

or a snack in-between the day. The famous Giordano recipe for stuffed pizza is more than 200 years old and it's been a hit in Chicago since 1974. Since then, Giordano's has claimed the title of "Chicago's Best Pizza" for years. Once you taste the delicious stuffed pizza that everyone raves about, you'll understand why.

223 W. Jackson Blvd | Chicago IL 60606 | 312-583-9400
giordanos.com

Manny's Cafeteria and Delicatessen

Manny's Cafeteria and Delicatessen is a Chicago institution, serving the South Loop area for over 50 years. This cafeteria-style restaurant serves quintessential deli items, including warm, homestyle dishes and large sandwiches, in addition to bakery items, coffee, and to-go meals, all delicious. The setting, too, is worth noting—newspaper clippings and letters are everywhere, calling back on their history as an iconic and long-lasting stop in the Windy City.

1141 South Jefferson Street | Chicago, IL 60607 | 312-939-2855
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The start date is negotiable and the position will remain open until filled.

When applying, please upload a completed list of references to suggest the names of individuals who could write letters of reference on your behalf.

Please read ALL instructions and make preparations before proceeding to the application page:

- Applications will only be accepted via online submission (see link below).
- Please prepare all documents in advance as Adobe PDF files, and please be sure all information is entered correctly and accurately (especially names and email addresses), as there will be no opportunity for online revision after your application has been submitted.
- All required fields in the application form are marked with an asterisk and must be filled before clicking the "Submit" button.
- Be aware that incomplete applications cannot be saved.

Applications accepted here: <https://facultyrecruiting.northwestern.edu/apply/MTc4>

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For additional information regarding these opportunities,
contact Jeseca Stricklin at Jeseca.S.Stricklin@kp.org.





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Please forward your CV to: Physician Recruitment, Atrius Health, 275 Grove Street, Suite 3-300, Newton, MA, 02466. Fax: 617-559-8255;
e-mail: Physician_Recruitment@atriushealth.org, or call: 800-222-4606;
or 617-559-8275 within Massachusetts. EOE/AA. www.atriushealth.org



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Returning to Work After a Career Break



There are many reasons why physicians take career breaks. Those reasons can include, as they do for other professionals, home life circumstances such as family leave, personal health or caring for a family member full-time.

Physicians may also take a break from practice for reasons unique to the medical profession; for example, to pursue a research post, undertake charitable work overseas or take an approved leave of absence in support of a national or international activity or organization.

The problem of burn-out, while not unique to physicians, does create another reason for physicians to step away from medicine. A 2016 survey for The Physicians Foundation's Survey of America's Physicians found 49 percent of respondents said they often or always experience feelings of burnout.

Whatever the circumstances that led to the career break, physicians can face tough challenges re-entering the profession.

Part of the reason physicians face such challenges when re-entering the profession is because of the lack of national standards or guidance for returning physicians. The AMA has worked with the Federation of State Medical Boards and the American Academy of Pediatrics to promote consensus and drive national standards and processes around physicians returning to work after a career break.

However, the picture remains very patchy. The AMA has found that only 51% of state medical boards have a policy on physician re-entry. Of those that do, different states have different definitions of what constitutes a "career break". And reentry requirements differ widely from state to state.

Be prepared for a lot of paperwork

At a minimum, it is likely you will need to provide letters of recommendation and complete numerous forms. Further, be prepared to pay various registration fees. Depending on where you live, you may also need to take assessment tests and/or undergo a retraining program or proctorship.

If you can, plan ahead

If possible, physicians contemplating a career break should make themselves aware of reentry regulations in their state (or state of likely reentry to the profession) before taking a break. This means forethought when initially making the break, so that during your break you can continue with activities that will help you reenter the profession when you are ready to do so. This can involve several hundred dollars per year and time spent taking Continuing Medical Education (CME) courses to keep your license current. While this might not be possible for physicians taking unexpected breaks or working abroad, for those taking a career break to care for relatives or raise children, it may be possible to maintain licensure and keep up to date with continuing professional education. However, even then, the path isn't always as straight-forward as, perhaps, it ought to be.

Consider paying for a return to work program

Not only do you need to demonstrate your competence to the medical board and any potential employers, you need to satisfy



Returning to work after a hiatus poses a problem in the medical field, even if you have planned ahead, retained your license and continued professional development courses.

yourself that you are ready to return. Taking advantage of formal reentry programs can make the transition back to practice much smoother – both practically and emotionally. However, these programs also require significant forward planning. Programs typically last 6 months or more and can cost upwards of \$5k - \$10k.

There are a growing number of opportunities available around the country to help physicians make the transition. The AMA-backed Physician Reentry to the Workplace Project offers useful guidance if you want to take this route back to practice.

As well as giving you much-needed confidence, and potentially satisfying your local medical board, adding such a program to your CV can help to alleviate any concerns potential employers might have – especially those focused on patient safety – when considering interviewing a physician who is returning to work after a significant break.

Finding the right role

While taking a career break doesn't have to mean the end of your medical career, it is, nonetheless, important to recognize that things aren't going to pick up where they left off.

Be realistic when looking at positions. While there is no harm applying for positions at the same seniority as you had at the beginning of your break, you should also consider – and be prepared to accept – a more junior role. What's more, you should be prepared that any roles you are offered may be contingent upon you undertaking a retraining program, perhaps at your own cost.

Work part-time

Continuing to work in some form of part-time practice is the best way to avoid many of the headaches associated with reentry. A part-time position is also a great way to ease yourself back into work gradually. Working part-time has many advantages, giving you the time to combine part-time work with study and other programs required to refresh your skills and update knowledge.

Even if part-time work isn't your long-term goal, consider applying for part-time positions as a way to reenter practice. It opens up more opportunities for you and it's worth remembering that part-time positions can often become full-time positions.

Your CV: Focus on the positives

When it comes to applying for a suitable role, keep your time out of the profession to a single line on your CV. You need to be honest about time spent out of practice, but your CV isn't the place for protracted explanations. One line with the dates and a concise description is enough.

Use your cover letter – or your interview – to expand on your reasons for the break and, most importantly, your desire to return to practice.

The interview: prepare to deal with objections

In an article in the *New York Times*, Pauline W. Chen, M.D. talks about a deep-seated reluctance in the profession to admit to

taking career breaks. Chen suggests that, despite record numbers of doctors choosing to take time off, there is still a stigma in medicine around taking career breaks. It is therefore important to prepare how you are going to talk about and answer questions about the time you have spent out of the profession.

The best way to challenge and overcome any possible stigma is to be open about your reasons for choosing to take the career break and the particular challenges you were facing. You don't need to give excessive detail about time spent outside the profession, unless it is pertinent to your professional skills, so if you find the conversation veering in this direction, refocus the discussion onto your reasons for wishing to re-enter the profession and your qualifications for doing so.

The best way to counter objections is to demonstrate your professional skills and experience and to genuinely express your drive and desire to reenter medicine.

It can be difficult to reestablish your career after a significant break. A lot will depend upon your personal circumstances and where you live, but resources are available to help you. For further information, check out the AMA Physician Reentry to the Workplace Project resources as a starting point.

Whatever your personal circumstances, however, one thing is clear: patience and determination are going to be your two greatest assets as a physician seeking to return to practice. ■

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 Fax: (808) 933-4595



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The successful candidate must qualify for a full-time medical faculty position at the rank of Assistant or Associate Professor in the Department of Psychiatry and Human Behavior at The Warren Alpert Medical School of Brown University. Minimum requirements include: board eligibility or certification in child and adolescent psychiatry or psychology, excellence in patient care and teaching, and a commitment to scholarly participation in the clinical research programs of the Division of Child and Adolescent Psychiatry. Experience and evidence of productivity in research is essential. It is preferred that the candidate's research experience focus on topics relevant to Division's clinical programs. Brown University, Bradley Hospital and Hasbro Children's Hospital are EEO/AA employers and encourage applications from minorities and women. Review of applications will begin immediately and will continue until the position is filled or the search is closed. Please apply online at <http://apply.interfolio.com/58334>.

For more information, please contact:

Larry K. Brown, M.D., Division Director (Larry_Brown@brown.edu or phone 401-444-7573) or
Jeffrey Hunt, M.D., Deputy Division Director (Jeffrey_Hunt@brown.edu)



Private Practice: The Pros & Cons of Self-Employment

Working in a hospital can be very attractive to many physicians: the regular guaranteed salary, the pension contributions, the holiday and sick pay all add up to a compelling package. However, a recent Medscape report found that self-employed physicians are more satisfied than employed physicians (63 percent vs 55 percent). It suggests that employed physicians dislike the lack of autonomy, the limited income potential and limited influence in decision-making.

By contrast, their self-employed counterparts in private practice, enjoy the flexibility and greater autonomy in decision-making, particularly concerning income potential. “Being a solo practitioner and trying to run an efficient practice allows me to not have to see the large numbers of patients on a daily basis that my employed colleagues are faced with,” says J. Scott Litton Jr, MD, a private practitioner. “Patients are scheduled for 15- and 20-minute slots and gaps are purposely left in my schedule to accommodate the same-day call-ins. While this can be a very stressful day-to-day workflow, it is nonetheless very rewarding at the end of the day.”

Greater Satisfaction in Private Practice

Physicians working in private practice will typically draw a salary on a monthly or quarterly basis based on the practice income after all expenses – such as rent, staff and administrative costs – are paid. This gives a self-employed physician greater control over their income; they can choose to work longer hours to provide an evening or weekend service to their patients, for example. Writing for the American Academy of Family Physicians (AAFP), Peter Rippey, MD, makes the case that, “In

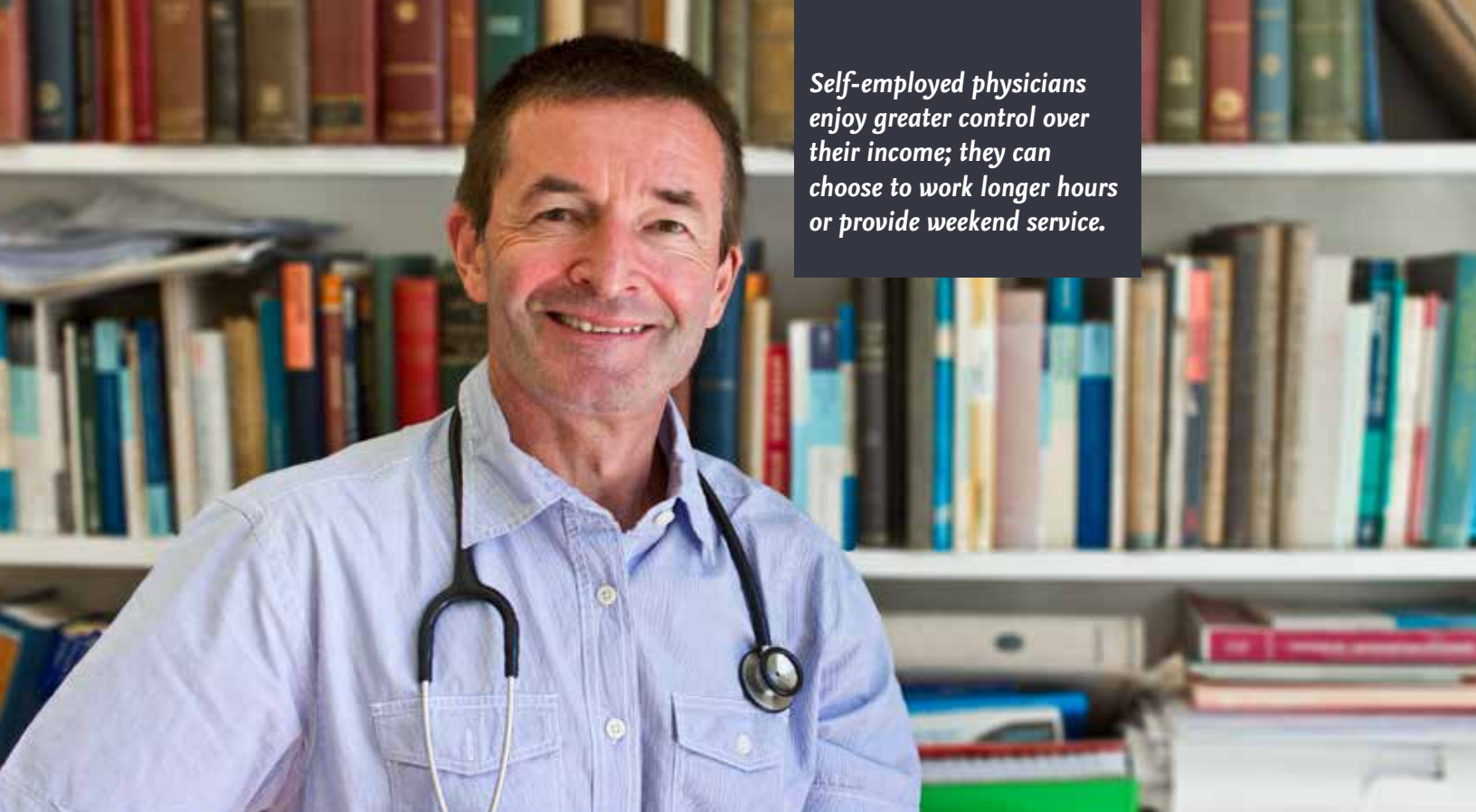
private practice, I also get to decide what hours I work, what procedural services I provide, what my scope of practice is, when I take vacation and who I have assist me.” He also points out that private practice can help to plug holes in medical provision and provide an important service for patients. “Private practices are a vital means for health care access, especially in rural areas (where) the next closest option may be more than an hour away,” he says.

However, Rippey also recognizes that “the uncertainty of the health care landscape as the Patient Protection and Affordable Care Act continues to be implemented – along with the challenges related to payment, electronic health records (EHRs), meaningful use and ICD-10 looming on the horizon – seems to have spurred a mass exodus from private practice to employed positions.” In fact, the AAFP states that more than 85 percent of new physicians are employed.

The significant capital required to set up in private practice and the lack of financial certainty, especially in the first few years, do act as considerable barriers to new physicians who would like the autonomy and flexibility private practice can deliver. Some experts estimate that set-up costs alone can total somewhere in the region of \$70,000 to \$100,000. The American Small Business Administration estimates that 50 percent of new businesses fold within the first five years, this represents a serious financial risk for the would-be self-employed physician

The Costs Private Practice

Any physician that is considering investing in a private practice



Self-employed physicians enjoy greater control over their income; they can choose to work longer hours or provide weekend service.

would be well advised to seek expert financial and legal advice at an early stage.

The costs associated with setting up a private practice must include:

- Malpractice insurance
- Rent or mortgage for premises, as well as any redecorating costs
- Computer, records and accounting systems
- Basic office equipment and furnishings
- Sales and marketing costs, including signage and advertising
- Medical equipment and supplies, although the cost of this can be reduced by opting for “gently used” equipment until the practice is clearing a profit and it can be replaced for new
- Staffing costs
- External consultancy costs, e.g. tax and legal advisors
- Tax liabilities
- Professional development and other professional and medical credentialing costs

By assessing and planning for these complex costs a physician running their own private practice needs to be well versed in finance, human resources and business administration – as well as their own medical specialty.

Being Your Own Boss

If HR, marketing, finance, facility management, and revenue

cycle management don't hold much appeal to you as a physician, then private practice is probably not for you – unless you find yourself to be an experienced office manager.

However, Mark A. Rosen, MD, argues that, “if you are entrepreneurial and enjoy the business of medicine, including being a team player, taking risks, having a vision of the future and the marketplace, and negotiating with others, you will enjoy private practice. It isn't easy, but some of us find it rewarding.”

Not only do self-employed physicians have greater decision-making freedom, they can swiftly respond to events, office dynamics, medical treatments and trends because they are less hampered by bureaucracy than large healthcare groups.

This freedom might be realized in many ways: from sponsoring local sports teams, through to offering a sliding fee scale based on a patient's ability to pay. Building up a strong relationship with the local community in this way then enables the physician to enjoy a high patient retention rate, boosting profits and morale. You are free to decide which direction you want to take your practice because you are the boss. ■

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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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Carle is seeking BE/BC Child Psychiatry experts to join our behavioral health department in Central Illinois.

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Cambridge Health Alliance Child and Adolescent Psychiatrist Opportunities in Outpatient and Integrated Care

Cambridge Health Alliance (CHA), a well-respected, nationally recognized and award-winning public healthcare system, is seeking full-time/part-time Child and Adolescent Psychiatrists. CHA is a teaching affiliate of Harvard Medical School (HMS) and Tufts University School of Medicine. Our system is comprised of three hospital campuses and an integrated network of both primary and specialty outpatient care practices in Cambridge, Somerville and Boston's Metro North Region.

- Full-time or half-time opportunities within our outpatient clinic in Revere
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- Work closely with multidisciplinary staff; including psychologists, social workers, primary care providers, nurses and administrative support.
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- Fully integrated electronic medical record (Epic).
- Academic appointments are available commensurate with medical school criteria.
- Opportunities for scholarship in community mental health and supervision of Harvard-affiliated trainees

Ideal candidates will be board eligible or board certified in Child and Adolescent Psychiatry and possess a strong commitment to and passion for our multicultural, underserved patient population.

Please visit www.CHAproviders.org to learn more and apply through our secure candidate portal. CVs may be sent directly to Melissa Kelley, CHA Provider Recruiter via email at ProviderRecruitment@challiance.org. CHA's Department of Provider Recruitment may be reached by phone at (617) 665-3555 or by fax at (617) 665-3553.

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability status, protected veteran status, or any other characteristic protected by law.



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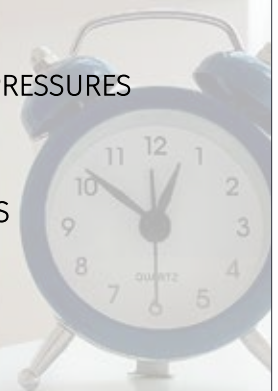
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Child/Adolescent Psychiatrist Opportunity in the Beautiful Berkshires ~ Western MA

We understand the importance of balancing work with a healthy personal lifestyle.

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Berkshire Medical Center, BHS's 302-bed community teaching hospital and Trauma Center, is a major teaching affiliate of the University of Massachusetts Medical School. With the latest technology and a system-wide electronic health record, BHS is the region's leading provider of comprehensive healthcare services.

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msweet@bhs1.org or Apply online at:
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One of the largest outpatient Psychiatric Practice in the Houston Metropolitan Area; The PsyClinic, is seeking a Board certified Child and Adolescent Psychiatrists to join our team in Baytown, Texas.

The location is 20 minutes from downtown Houston, 15 Minutes from Nasa space Center and University of Houston, Clear Lake.

Houston is the 4th largest city in the US and serves a large population of Adult and Child patients from surrounding suburbs and cities. Our psychiatrists and mid level nurse practitioners work as a team with our therapists and psychologists to deliver a full continuum of services.

The position is outpatient only, Monday through Friday, No calls or weekends. We offer a competitive salary package with relocation allowance, day-one comprehensive benefits packages, CME allowance and more. Texas license required.

Contact Sarah Elsadre at
thepsyclinicdirector@hotmail.com or
(281-889-7902) to learn more about this opportunity

Child and Adolescent Psychiatrist Opportunities In Eastern Connecticut

Natchaug Hospital, part of **The Hartford HealthCare Behavioral Health Network**, the largest integrated behavioral health network in New England, has multiple opportunities for Child and Adolescent Psychiatrists.

Located in Mansfield, CT, Natchaug is the largest provider of behavioral health services for Eastern Connecticut and is a member of Hartford HealthCare. Our mission is to provide a continuum of accessible, community-based services for those living with psychiatric illnesses, chemical dependency or emotional and related educational disabilities.

Our impressive range of services and programs include:

- In-patient Pediatric and Adolescent
- Young Adult
- Various community programs
- Intensive-in-home Child & Adolescent Psychiatric Services (IICAPS)
- Extended Day Treatment
- Suboxone® clinics
- Partial Hospitalization (PHP)
- Psychological Services
- Clinical Day Treatment (CDT)
- Intensive Outpatient (IOP)









Natchaug Hospital is located in beautiful Eastern Connecticut where we enjoy easy access to Boston, New York City, Hartford, Providence, the Berkshire Mountains and the CT/RI shoreline. Eastern Connecticut boasts the number one public university in New England, nationally recognized college basketball, extensive cultural opportunities, the ability to reside in either suburban or rural settings, and international airports in Hartford and Providence.

Just a few of the Eastern Region locations include: Mansfield, Norwich, and Enfield Connecticut.

The physician will be responsible for providing multidisciplinary team leadership, psychiatric evaluations and ongoing care for children and adolescents. The successful candidate will be licensed in the State of Connecticut and BC/BE in General Psychiatry and Child and Adolescent Psychiatry.

Excellent clinical skills and ability to work well within a team environment are the most important aspects of this position. Experience working in multi-disciplinary teams and providing multi-disciplinary team leadership is essential. In addition, the position will include liaison work with community agencies and providers involved in the care of individuals and families. The HHC BHN also has full-time and moonlighting opportunities available throughout CT.

For more information about Hartford HealthCare's Behavioral Health Network, please visit:
hartfordhealthcare.org/services/behavioral-mental-health Interested candidates should contact Nicolette Burns, Physician Recruiter at: nicolette.burns@hhchealth.org or mobile: 860-670-9378.

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University of Minnesota Masonic Children's Hospital in Minneapolis, MN seeks BE/BC Child and Adolescent Psychiatrists to join one of the largest inpatient mental-health and substance abuse programs for children and teens in the nation. Our wide range of services includes: inpatient, behavioral emergency center, partial hospitalization, outpatient clinics, adolescent chemical dependency programs, and adolescent intensive outpatient programs.

Join a collaborative, multidisciplinary team lead by Child and Adolescent Psychiatrists. We have both Clinical Staff and University of Minnesota Department of Psychiatry faculty practice opportunities available.

For more information, contact Emily Scholtes, Physician Recruiter, at escholte11@umphysicians.umn.edu. 612-884-0855. mhealth.org



PATH, Inc. is looking for a Full-time and/or Part-time Board Certified/Eligible Child Psychiatrist.

The position:

- Hours are primarily Monday through Friday 9-5
- Limited evening on-call hours
- Paid malpractice Insurance.

Join our team and make a difference! Assist with short term, up to 6 weeks, crisis management and therapeutic services for children and their families.

Why JOIN our TEAM? PATH, Inc. offers partially paid medical benefits, paid sick, vacation and personal time and a company sponsored 403B.

If interested, please send cover letter and resume to www.recruiter@pathcenter.org. Fax: 215-728-4576. To learn more about PATH, Inc. visit our website: www.pathcenter.org

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- CHI St Alexius is seeking Psychiatrists (adult, child, and adolescent)
- BC/BE
- Ability to obtain an unrestricted ND medical license
- Share our commitment to service, organization values and professionalism, and our core values of Reverence, Integrity, Compassion and Excellence.

Compensation Package:

- Competitive guaranteed salary
- Recruitment incentives

Benefits Package:

- Matching 403b/457b
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CHI St. Alexius Health will pay 100% of your relocation expenses.

Please call Bruce Robinson at 701.530.8896 or email your CV to gbrobinson@primecare.org.

Saving for Retirement



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 2017 Physician Compensation Report found that the 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



For a physician just out of medical school, retirement planning isn't at the top of the agenda. There are many competing demands for their salary following years of student debt.

Retirement Savings

a worrying minority who are not paying into a pension plan: 7% of employed physicians and 36% of self-employed physicians.

Self-employed physicians have access to a potential pension plan of sorts, however, if they are able to successfully invest in real estate and equipment, build their private practice and sell the practice to a younger doctor when they reach retirement age. Changes to reimbursement rates and record-keeping compliance requirements are encouraging increasing numbers of physicians into self-employment.

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.

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 was \$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 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. ■

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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*.

Career Guide

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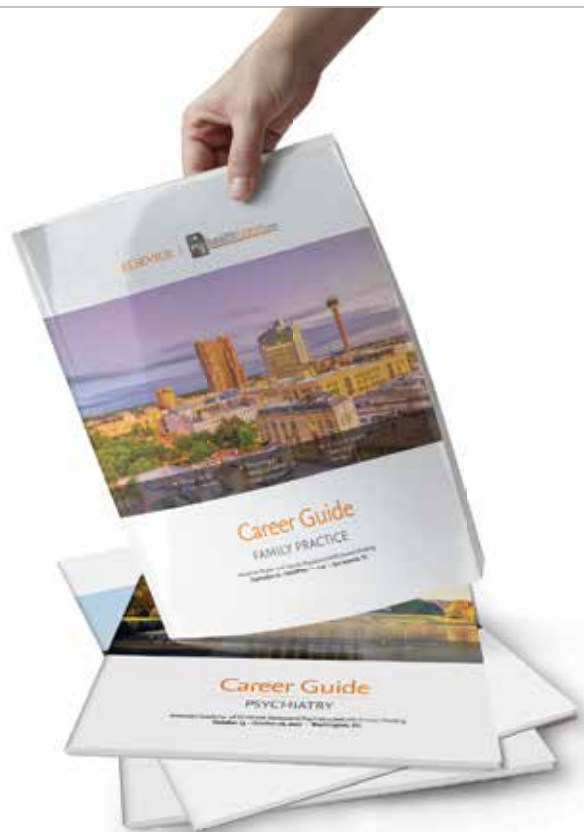
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USC Job Announcement- Psychiatry

The Keck School of Medicine (KSOM) of the University of Southern California (USC) and Children's Hospital Los Angeles (CHLA) in the Department of Psychiatry, in the Division of Child Psychiatry, are actively seeking a full-time faculty member for the position of Clinical Assistant Professor of Psychiatry.

The Division of Psychiatry at Children's Hospital Los Angeles is looking for a trained Child-Adolescent Psychiatrist to join our team and participate in the newly created Behavioral Health outpatient program to assess, diagnose, and treat mental, emotional, and behavioral disorders. In addition to the clinical duties and responsibilities in the outpatient program, candidates will have the opportunity to participate in resident education; teaching medical students and psychiatry residents.

Candidates are required to showcase the following skills/experience:

- High-level diagnostic skills
- Extensive training in Psychopharmacology; having knowledge and experience with appropriate and effective psychopharmacological interventions for psychiatric disorders

Candidates with the following skills/experience are preferred:

- Training and experience in evidence-based psychotherapy
- Experience working in complex systems, including: families, schools and social service agencies
- Experience with families of clients for consent and support of psychopharmacological interventions
- Leadership abilities, with an ability to communicate with persons from all educational and cultural backgrounds
- Excellent clinical and interpersonal skills to quickly and successfully build trusting patient relationships

Candidates must be board certified or board eligible in Psychiatry and Child and Adolescent Psychiatry and must have completed a residency in Psychiatry and a Triple Board residency or a Child and Adolescent Psychiatry fellowship. Additionally, applicants should hold a current, unrestricted license to practice medicine in the State of California.

CHLA serves as the principal pediatric referral resource for children and adolescents in the Southwestern United States, and is recognized for its advances in pediatric care, teaching, and research. In the last year, Children's Hospital had been ranked #5 on the US News World Report Best Children's Hospitals Honor Roll with 10 nationally ranked pediatric specialties. You will have the unique opportunity to work side by side with top professionals in the field.

Salary and academic rank are commensurate with experience. If you are interested please login to www.usc.edu/jobs and complete an application. Interested candidates should send letters of inquiry and curriculum vitae to Ashish Buttan, Executive Director, Neurosciences and Behavioral Health, Children's Hospital Los Angeles, at abuttan@chla.usc.edu or (323) 631-3500 for more information.

USC and CHLA are equal opportunity and affirmative action employers. Women and Minorities are encouraged to apply. We offer a competitive compensation package, including but not limited to generous comprehensive benefits, and retirement plans, relocation expenses, and CME time and money.

Academic appointment through USC Keck School of Medicine is available at a level appropriate to training and experience. CHLA and USC strongly values diversity and are committed to equal opportunity in employment. Women and men, and members of all racial and ethnic groups, people with disabilities, and veterans are encouraged to apply.



Child and Adolescent Psychiatrists New Jersey

RWJBarnabas Health is seeking Child and Adolescent Psychiatrists for Competitive Positions throughout New Jersey!

Rutgers Health and RWJBarnabas Health are jointly recruiting and seeking board-certified Child & Adolescent psychiatrists for positions within the RWJBarnabas Health Behavioral Health Network. As the largest behavioral health network and the largest integrated health system in NJ, RWJBarnabas Health offers competitive compensation to physicians including strong base salaries plus additional compensation for call and quality-based bonus incentives.

- With practices based throughout NJ (Newark, Morristown, Mountainside, Long Branch, Hamilton, and Toms River) these locations are just a short drive from Manhattan with access to beautiful suburban neighborhoods, diverse communities, and top-notch school districts – plus access to museums, fine dining and great shopping!
- RWJBarnabas Health psychiatrists also receive a robust benefits package including health insurance, malpractice (with tail), 401k with company match annual stipend for CME, Paid Time Off, budget for licensing, books, association fees, and up to \$10,000 for relocation for out-of-state physicians.

Candidates are required to be BC/BE in Child/Adolescent Psychiatry and NJ licensed or eligible for licensure in NJ. We are open to new graduates as well as experienced physicians!

Please note that new fellows are offered up to \$24,000 (paid in \$2,000 monthly stipend) if they choose to join RWJBH during the final year of fellowship.

To learn more about Child & Adolescent psychiatry positions with RWJBarnabas Health, please contact Amal Elmogahzy, Physician Recruiter, at RWJBarnabas Health directly via e-mail: Amal.Elmogahzy@rwjbh.org or phone: 862-236-0720.



Columbia Associates in Psychiatry

Your Dream Career as a Child & Adolescent Psychiatrist – If you are looking for more than just a job – then come join Columbia Associates in Psychiatry - as we build for the present and the future.

If you are passionate about helping others and growing yourself, then Columbia Associates is the place for you.

You became a Child & Adolescent psychiatrist so that you can help people – and practice psychiatry – not administration.

If you are looking to build a career based on delivering the highest quality psychiatric care to your patients – while being relieved of the major burdens that lead to physician burnout – then you will want to join Columbia Associates in Psychiatry.

If you want to work in a team-oriented practice with other psychiatrists, with nurse practitioners, physician assistants, psychiatric nurses, psychiatric social workers and psychologists – you will want to join Columbia Associates in Psychiatry.

If you want the autonomy of a private practitioner, with the support of a clinical and administrative team – where you can set your own schedule – select the type of patients you want to see, learn new skills and grow every day – you will want to join Columbia Associates in Psychiatry.

If you are looking for security and stability – along with a chance to grow your skills to build new programs and become a partner – join the oldest and largest Child & Adolescent Psychiatric practice in the DMV.

We are looking for a Few Good Child & Adolescent Psychiatrists to join our rapidly expanding practice in the most desirable area in the country – our main office is in Arlington Virginia with other offices in the DMV.

We are open to new graduates – as well as experienced clinicians. We offer competitive salary and benefits of course, but we offer way more than that – a chance to make your dream job into your dream career.

Call Gary Spivack, M.D. at 703 841 1290 or email gspivack@mind-shape.com for more details about your chance for a dream career.



Psychiatrist at Children's National Medical Center, Washington DC



About Children's National

Children's National Medical Center, based in Washington, DC, has been serving the nation's children since 1870. Children's National is Magnet® designated, and was ranked among the top 10 pediatric hospitals by U.S. News & World Report 2019-20. With a community-based pediatric network, seven regional outpatient centers, an ambulatory surgery center, two emergency rooms, an acute care hospital, and collaborations throughout the region, Children's National is recognized for its expertise and innovation in pediatric care and as an advocate for all children.

Position Summary

CNMC is seeking to hire a Board Eligible/Board Certified Pediatric Psychiatrist. The faculty physician is responsible for the care of patients in the hospital and clinics, as well as research, educational and advocacy initiatives as determined by the Division Chief and/or the Center leadership.

- Team includes: 17 Psychiatrist, 1 Psychologist, & 1 Nurse Practitioner. Our team works closely with other teams within the Center for Neuroscience including Neurology, Neuropsychology, Psychology, Psychiatry Social Workers, nurses, & many more clinicians.
- 3 locations: Montgomery County satellite clinic, Northern Virginia satellite clinic, & Main Hospital (Washington, DC) – positions in the Emergency Department, Consultation-Liaison Service, and Inpatient Unit.

Minimum Education & Specific Requirements

- M.D. or D.O degree (required)
- Must be Board Certified or Board Eligible Psychiatrist
- Current or able to obtain DC license (required)
- Current Federal DEA & able to obtain DC DEA license (required)
- New grads welcome
- Meets all requirements in order to obtain medical staff membership and required privileges.

Benefits

- Competitive Salary & CMEs
- Comprehensive Benefits package, includes medical, dental, vision, 401(K) & paid malpractice insurance.

For interested candidates or nominations for this position, please contact: Heather Tran, HTran@childrensnational.org