

Wellness in Residency: How to Work Hard and Play Hard

Residency will be the most rewarding experience in your long medical career; however, it will not be without significant challenges.

You will be expected to push yourself, care for complicated patients, work long hours, read volumes of texts and master new skills. Throughout these critical years, it's also important to remember to take care of yourself physically, emotionally and mentally — even if actual institutional policies may contradict this very notion of physician well-being.

Here are some practical tips for maintaining your physical, emotional and mental health.

Your Physical Health

Sleep when you can. Countless studies have demonstrated the harmful effects of sleep deprivation on pretty much everything required to succeed in residency — your mood, cognitive performance and motor skills. For example, moderate sleep loss is comparable to the psychomotor performance during moderate alcohol intoxication, while chronic partial sleep deprivation has similar harmful effects. Sleep when you can, even if it's just a power nap, and enjoy that martini effect when you are off duty!

Exercise regularly and eat healthy. In the precious little time you are free from clinical work, take some time to exercise. The benefits of a healthy diet with routine physical activity are wide-ranging, from the prevention and treatment of medical conditions to psychological well-being. Practice what you have preached to all your patients since medical school. Go for a run, do yoga, hit the gym, swim, take a fitness class or anything that elevates your heart rate for 30 minutes or more. While you are at it, convince your co-residents to join you! Not only will you motivate each other to improve physical health, but it's also a good time to vent.

Your Emotional Health

Reach out to family, friends and colleagues.

Ophthalmology residency is emotionally draining. From day 1, you are expected to perform complete ophthalmic exams and diagnose and treat patients. You have to combine these expectations with the demands of your attendings to run efficient, high-quality clinics, all while trying to find some time to

read and improve your knowledge base. Stay in touch with your family and friends so that you can talk about your stressful days or simply listen to them. Sometimes hearing about what else is going on in the world can serve as a respite from your own day-to-day struggles. And don't forget to get together with your co-residents and do something fun. Go out, explore and make memories!

Use your vacations. You may be tempted to show your grit by skipping vacations, but you're not impressing anyone. Take these brief escapes to step away from work, reconnect with loved ones, reenergize, recuperate and return to residency with a renewed sense of motivation. You'll be stronger, smarter and better because of it.

Your Mental Health

Take advantage of professional mental help. You have a long, prosperous medical career ahead of you. The goal of residency is to develop not only a strong medical foundation, but also resiliency and the necessary habits to avoid burnout later in your career. Learn coping strategies from your co-residents and attendings. If you need more, seek professional help. Your residency program will provide you with resources, but feel free to go outside the system to find your own therapist, psychologist or psychiatrist to ensure confidentiality.

Many insurance policies also provide mental health coverage, so use it. Other resources are provided by the AMA, AAMC and ACGME (like their AWARE Program). Although there is often a stigma associated with mental health issues, being proactive now can improve your well-being in the long term.

Our humanity is what makes us great physicians and helps us connect with patients and deliver exceptional care. Nurture that humanity and take time for yourself so you can be as healthy and happy as you wish your patients to be.



Viraj J. Mehta, MD, MBA, is a retina specialist in Washington, D.C., and joined the YO Info editorial board in 2020.

5 Tips to Achieve Financial Success During Residency

The COVID-19 pandemic has disrupted health care systems and economies around the world. With so much global turmoil, what safe and reliable financial advice should a resident follow?

Step 1: Residency Is an Investment

"Nothing of great value in this life comes easily." — Norman Vincent Peale

Physicians in the United States are among the highest-paid professionals in the world; however, residency requires long working hours with low pay, and student loan and credit card debt may cause financial insecurity. But stay positive. Lifetime earnings as a physician number in the millions and make every second of residency worth the effort.

Step 2: Make a Budget and Review It

"Beware of small expenses; a small leak will sink a great ship." — Benjamin Franklin

How much you save comes down to a simple equation: Revenue — Expenses = Income. So, each month, record all of your expenses and subtract this number from your income. Be sure to categorize expenses into fixed costs (e.g., rent, car payments) and variable costs (e.g., groceries, gas), review your budget periodically and reduce costs to increase your disposable income.

Step 3: Avoid Credit Card Debt

"Never spend your money before you have it." — Thomas Jefferson

Credit cards can earn points, miles or cash back, but they lose their value when balances are not paid in full each month. If you must keep a balance, consider a balance transfer. Many companies offer 0% interest deals that result in huge savings. Inquire if transaction fees can be waived.

Better still, refinance your debt. Banks see young physicians as worth the loan risk, even those with less than stellar credit histories. To apply for a mortgage or business loan in the future, always remember to build your credit history by making payments on time, every time.

Step 4: Contribute to Retirement Accounts

"It's not how much money you make, but how much money you keep, how hard it works for you and how many generations you keep it for." — Robert Kiyosaki

Retirement accounts come in two basic categories: 403(b)/457(b) and individual retirement accounts (IRA):

- 403(b)/457(b) accounts are offered through hospital employers. A percentage of each paycheck is invested, which grows tax free over time. The money is invested "pretax" (i.e., taxes due near retirement) or "after tax" (i.e., taxes are paid upfront). Conversions are possible. Some employers also offer a "match" of deposited funds. This is basically free money.
- IRAs offer similar pretax and after-tax options. They are available to all individuals and are not linked to your employer. Contributions cannot be withdrawn easily. Penalties are costly for early withdrawals.

asa.org/yo

The Academy's Wellness Initiative

The Academy has a series of resources, tools and strategies designed to help you cope with stress, protect and restore your own well-being and preserve the joy of protecting sight. Check out asa.org/wellness for:

- Stories from your peers about the importance of physician wellness
- Self-assessment tools and wellness toolkits
- Strategies for practicing mindfulness and avoiding burnout
- Tips for detoxing from your digital devices
- Walkthroughs for yoga, stretching and better ergonomics
- Apps to help you recharge



A trip to Tuscany during ophthalmology residency. Phones off and no emails for a week!

Step 5: Buy Life Insurance When You're Young and Healthy

"The only certainties in life are death and taxes." — Mark Twain

Residency is the best time to buy life insurance coverage since it's likely the healthiest period of your life. There are three types of life insurance you should consider:

- Term life insurance pays in the event of death.
- Disability insurance pays if serious illness or injury occurs.
- Accident insurance offsets the costs of serious accident or injury.

Coverage is available through hospital group plans. For residents with children, life insurance is essential. Some companies offer residents locks on lifetime interest rates.

Keep in mind though that life insurance companies are not the same as health insurance companies: they can deny individuals based on preexisting medical conditions. So, again, in order to obtain the best coverage, there's no time like today when you're young and healthy!

In the end, be sure to maintain a budget, keep debts low, invest and purchase life insurance. Most importantly, stay positive! Residency is about learning how to become a physician. This experience includes more than just the procurement of raw clinical acumen.

"Experience is simply the name we give our mistakes." — Oscar Wilde

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The Academy Is Here to Help

Members-in-training and ophthalmologists in their first year of practice receive a complimentary membership in the American Academy of Ophthalmic Executives® (AAOE®). This is ophthalmology's most engaged practice management community, so be sure to use this resource to master the business side of your profession. Benefits include:

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