

CARDIOVASCULAR DISEASE FELLOWSHIP PROGRAM



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MESSAGE FROM THE PROGRAM DIRECTOR

Thank you for your interest in the Cardiovascular Disease Fellowship Program at Valley Health System, in partnership with the Icahn School of Medicine at Mount Sinai, in Paramus, New Jersey. As Program Director, it is my privilege to introduce you to a fellowship founded on a bold vision: to train cardiologists who lead with clinical excellence, intellectual curiosity, compassion, and integrity.

This three-year program offers a distinctive hybrid academic-community training model. Fellows train primarily at The Valley Hospital in Paramus, New Jersey, an independent, high-acuity cardiovascular center, while benefiting from a formal academic affiliation with the Icahn School of Medicine at Mount Sinai. This structure provides the advantages of personalized mentorship, early clinical autonomy, and continuity of care, while maintaining access to the academic, research, and educational infrastructure of a major medical school.

Fellows will be immersed in the full spectrum of cardiovascular medicine across inpatient, critical care, consultative, and longitudinal outpatient settings, including The Valley Hospital and Valley Medical Group network.

Fellows will gain hands-on experience managing complex cardiovascular patients, including those with cardiogenic shock and advanced heart failure, with exposure to mechanical circulatory support and multidisciplinary heart team care.

Our program is fellow-centered. We emphasize close faculty mentorship, direct supervision, and progressive responsibility. Fellow wellness, professional development, and career planning are core priorities, supported by institutional wellness resources and a culture of mutual respect.

We aim to develop cardiologists who not only deliver outstanding patient care but also contribute thoughtfully to the advancement of cardiovascular medicine.

We are proud of what we are building and look forward to meeting applicants who share our passion for excellence, innovation, and compassionate care.

“We train cardiologists who combine technical excellence with thoughtful judgment, compassion, and a commitment to lifelong learning.”



Warm regards,
Himanshu Gupta, MD
Program Director, Cardiovascular Disease Fellowship Program

MEET OUR TEAM

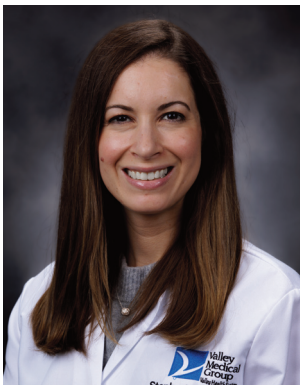
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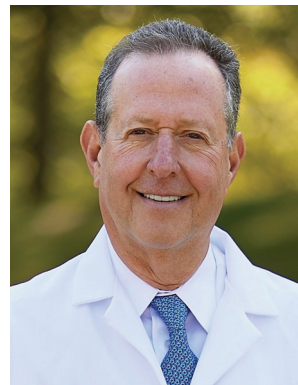
Himanshu Gupta, MD
Program Director,
Cardiovascular Disease
Fellowship Program
Director, Cardiac Imaging,
The Valley Hospital



Reham Shaaban, DO
Site Designated
Institutional Official
Chief Academic Officer,
Valley Health System
Program Director, Internal
Medicine Residency Program
Clinical Professor of Medicine,
Icahn School of Medicine at
Mount Sinai



Stephanie Kochav, MD
Associate Program Director,
Cardiovascular Disease
Fellowship Program



Michael Leitman, MD
Dean for Graduate Medical
Education and Designated
Institutional Official
Professor, Leni and Peter W.
May Department of Medical
Education
Professor of Surgery

MISSION STATEMENT

Our mission is to graduate visionary, highly skilled cardiovascular specialists who are prepared to excel in academic medicine, advanced subspecialty training, or high-level community practice. We aim to develop cardiologists who not only deliver outstanding patient care but also contribute thoughtfully to the advancement of cardiovascular medicine.

We accomplish this mission and these goals by providing a didactic and clinical curriculum that emphasizes progressive responsibility, patient ownership, and defining a path to safe, independent practice.



OUR CLINICAL LEADERSHIP

Learn more about some of our key faculty here.



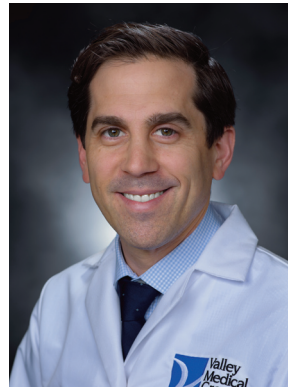
Suneet Mittal, MD
Chair, Cardiovascular Service Line,
Valley Health System
Director, Electrophysiology,
The Valley Hospital



Kariann Abbate, MD
Director, Advanced Heart Failure
and Recovery Program,
The Valley Hospital



Himanshu Gupta, MD
Program Director,
Cardiovascular Disease
Fellowship Program
Director, Cardiac Imaging,
The Valley Hospital



Yonathan Litwok, MD
Director, Cardiac Critical Care,
The Valley Hospital



Rajiv Tayal, MD
Director, Cardiac Catheterization
Laboratory and Structural Heart
Program, The Valley Hospital



Juan Grau, MD
Director, Cardiothoracic Surgery,
The Valley Hospital

VALLEY MEDICAL GROUP CARDIOLOGISTS

Non-Invasive Cardiology

Michael Anshelevich, MD
Stuart Barr, MD
Nikolay Bogush, MD
Elliot Brown, MD
Ernest Whanwook Chang, MD
Aalap Chokshi, MD
Omid Dardashti, MD
Zev Frankel, MD
Howard Goldschmidt, MD
Arieh Greenbaum, MD
Joel Jacowitz, MD
Edward Julie, MD
Sarah Kaplan, MD
Joel Landzberg, MD
Waqas Malick, MD
Patricia Murphy, MD
Themistoklis Nissirios, MD
Todd Prol, Jr., DO
Kate Raiti-Palazzolo, MD
Dennis Reison, MD
Robert Saporito, Jr., MD
Alan Simon, MD
Bruce Skolnick, MD
Gerald Sotsky, MD
Janet Strain, MD
Mark Teicher, MD
Mitchell Weiser, MD

Advanced Heart Failure and Recovery

Kariann Abbate, MD
Samit Shah, MD
Udhay Krishnan, MD

Advanced Cardiovascular Imaging

Himanshu Gupta, MD
Ernest Whanwook Chang, MD
Aalap Chokshi, MD
Isha Verma-Patel, MD

Structural/Interventional Cardiology

Rajiv Tayal, MD
Francis Kim, MD
Steffne Kunnirickal, MD
Hussein Rahim, MD

Electrophysiology

Suneet Mittal, MD
Advay Bhatt, MD
Parinita Dherange, MD
Mohammadali Habibi, MD
Stephanie Kochav, MD
Dan Musat, MD
Tina Sichrovsky, MD

Critical Care Cardiology

Yonathan Litwok, MD
Ashish Rai, MD
Brian Sumner, MD
Winston Wong, MD

Cardiothoracic Surgery

Juan Grau, MD
Paul Burns, MD
Habib Jabagi, MD

PROGRAM HIGHLIGHTS

Clinical Excellence and Breadth

Fellows are immersed in the full spectrum of cardiovascular medicine across inpatient, critical care, consultative, and longitudinal outpatient settings. The Valley Hospital is a 370-bed acute-care hospital serving a diverse patient population and functioning as a regional referral center. Training includes coronary care, advanced heart failure, consult services, and robust ambulatory experiences throughout the Valley Medical Group network.

Procedural and Imaging Training

Our curriculum is carefully structured to meet – and in many areas exceed – ACGME and COCATS requirements. Fellows receive graduated, hands-on experience in:

- Diagnostic right and left heart catheterization
- Electrophysiology and device management
- Comprehensive echocardiography and transesophageal echocardiography
- Nuclear cardiology, including PET
- Advanced cardiac CT and cardiac MRI

Training emphasizes technical competence, clinical judgment, and integration of diagnostic studies into patient-centered decision making.

Advanced Heart Failure and Critical Care Exposure

Fellows gain experience managing complex cardiovascular patients, including those with cardiogenic shock and advanced heart failure, with exposure to mechanical circulatory support and multidisciplinary heart team care.

Research, Scholarship, and Innovation

We are deeply committed to scholarly development. The program includes protected research time, structured mentorship, and opportunities to participate in:

- Clinical and outcomes research
- Quality improvement initiatives
- Advanced cardiovascular imaging research
- Emerging areas, such as artificial intelligence in cardiology

Fellows are encouraged and supported to present at national meetings and publish their work.



Supportive Culture and Fellow Well-Being

Our program is intentionally designed to be fellow-centered. We emphasize close faculty mentorship, direct supervision, and progressive responsibility. Fellow wellness, professional development, and career planning are core priorities, supported by institutional wellness resources and a culture of mutual respect.

Recent Awards and Recognitions

- The Valley Hospital was once again ranked among the best hospitals in New Jersey by *U.S. News & World Report* for 2025-26, placing among the top 10 on the list of 96 New Jersey hospitals that were evaluated. Valley also ranked among the top 25 best hospitals in the New York metropolitan area.
- In addition, The Valley Hospital achieved the highest possible rating of “high performing” in 12 adult procedures and conditions, including abdominal aortic aneurysm repair, heart arrhythmia, and heart attack.
- The Valley Hospital was once again awarded Transcatheter Valve Certification from The American College of Cardiology (ACC). The Valley Hospital was initially awarded Transcatheter Valve Certification in 2023.



- The Valley Hospital recently launched a Left Ventricular Assist Device (LVAD) Therapy program, offering an advanced treatment option for patients diagnosed with heart failure. This program has received LVAD certification from DNV, the independent assurance and risk management provider.
- The Valley Hospital was recognized as one of America's 100 Best Hospitals for Critical Care™ for three years in a row (2024-2026) by *Healthgrades*.
- The Valley Hospital earned IAC Cardiac Electrophysiology re-accreditation by the Intersocietal Accreditation Commission (IAC). This re-accreditation marks the third consecutive accreditation cycle – each cycle consisting of three years – during which Valley has achieved accreditation.
- The Valley Hospital earned American Heart Association's Get With the Guidelines®-Resuscitation Target Survival Achievement Award (2025).
- The Valley Hospital was a recipient of the HeartFlow® CT Quality Award for the 20th quarter in a row.



PROGRAM STRUCTURE AND DURATION

The Cardiovascular Disease Fellowship is a 36-month ACGME accredited training program structured into thirteen four-week blocks per academic year. The curriculum is designed to provide comprehensive exposure to inpatient and outpatient cardiovascular care, procedural and nonprocedural cardiology, and progressive responsibility across all three years of training. Rotations are organized to ensure distributed and longitudinal exposure to all core cardiovascular disciplines while avoiding front-loaded or episodic experiences. Fellows progress from supervised participation to independent clinical decision making and teaching roles by the end of training.

Continuity Clinic

All fellows participate in a longitudinal continuity cardiology clinic throughout all three years of training. Fellows attend a minimum of one half-day weekly, regardless of block rotation assignment, with protected time ensured during inpatient, critical care, and laboratory rotations. The continuity clinic provides ongoing responsibility for longitudinal patient care and reinforces outpatient cardiovascular management.

Year 1: Foundational Clinical and Procedural Training

The first year emphasizes foundational skills in acute cardiovascular care, noninvasive imaging, invasive cardiology, and consultative cardiology practice.

Year 2: Skill Advancement and Increased Clinical Responsibility

The second year builds on foundational skills, emphasizing increased independence, procedural advancement, and initiation of scholarly activity.

Year 3: Advanced Training, Leadership, and Teaching

The third year emphasizes advanced clinical judgment, procedural exposure, leadership, and preparation for independent cardiology practice or subspecialty training.

Vacation

Fellows are provided up to four weeks of vacation annually, taken during designated rotations in a manner that does not compromise required clinical experiences or continuity clinic participation.

Educational Outcomes and Oversight

The curriculum ensures fellows meet or exceed ACGME and COCATS Level I requirements for general cardiology training. Progression is monitored through direct observation, procedural logs, milestone evaluations, and faculty feedback. The structured rotation design supports clinical competence, scholarly activity, and professional development.

FACTS ABOUT VALLEY

Valley Health System is made up of three entities:

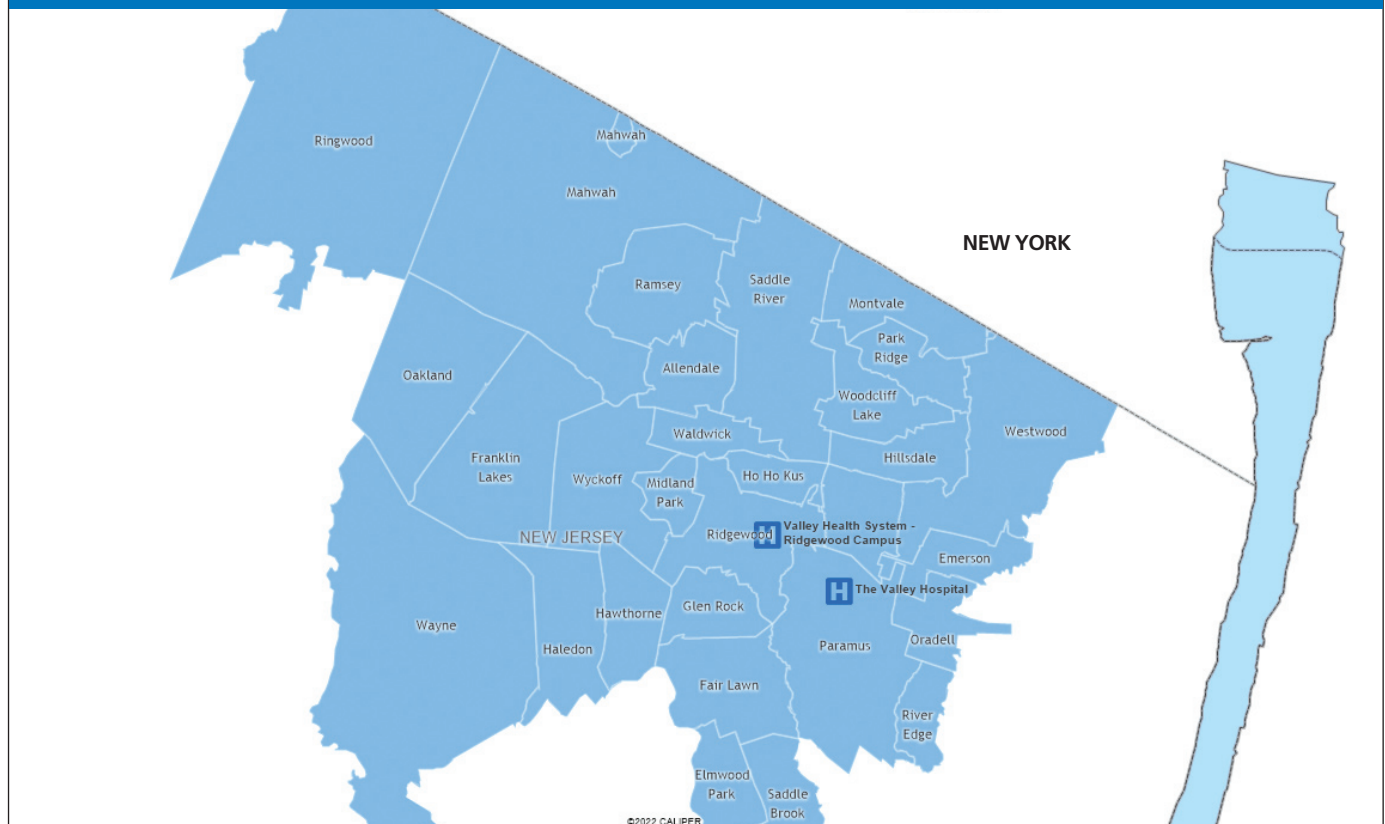
- The Valley Hospital
 - The Valley Hospital is a 370-bed, acute-care hospital, located in Paramus, New Jersey.
- Valley Medical Group
 - 92 office locations in more than 18 towns, including a cardiology practice in Manhattan
- Valley Home Care

Not-for-profit integrated healthcare system serving patients in northern NJ throughout Bergen, Essex, and Passaic counties

2025 hospital statistics

- 31,991 inpatient admissions
- 81,664 ED visits
- > 29,000 surgeries performed
- > 4,459 babies born
- 6,800 employees and 1,300 volunteers
- More than 1,400 staff physicians – 43 adult specialties
- 120 active clinical trials underway
- Sponsor of >1,000 community health programs, services, and screenings

OUR AREA OF SERVICE



Patient Demographics

PAYOR PANEL	%
Commercial	57%
Medicare	25%
Medicaid	8%
Self-Pay	4%
All Other	4%
Charity Care	2%

RACE / ETHNICITY	%
White	71%
Hispanic	10%
Other / Unreported	8%
Asian	7%
Black / African American	4%
Multiracial	<1%
American Indian & Alaska Native	<1%
Native Hawaiian & Other Pacific Islander	<1%

ABOUT VALLEY HEALTH SYSTEM

VALLEY HEALTH SYSTEM is a regional healthcare system that serves the community in northern New Jersey and southern New York. It comprises The Valley Hospital, Valley Home Care, and Valley Medical Group. Key services include cardiology, oncology, women's and children's services, emergency care, orthopedics, and neurosciences. Valley Health System offers comprehensive coordinated inpatient and outpatient programs and services to help ensure excellent clinical outcomes and quality. These programs include cardiac/heart failure, diabetes, oncology, pulmonary, geriatrics, total joint, and neurovascular. Valley maintains collaborations with the Mount Sinai Health System. For more information, visit ValleyHealth.com.

The Valley Hospital

The Valley Hospital, in Paramus, New Jersey, is proud to be the hospital of choice for hundreds of thousands of New Jersey and New York residents. Valley is an acute care, not-for-profit hospital with 370 licensed beds. In 2025, 31,991 individuals were admitted to Valley, 81,664 people were treated in the Emergency Department, and 4,459 babies were born. Valley offers the services of a comprehensive *Cancer Center, Center for Childbirth, Center for Minimally Invasive and Robotic Surgery, Total Joint Replacement Center, Neuroscience Center of Excellence, Valley LifeStart: The Center for Weight and Wellness™, Center for Sleep Medicine at The Valley Hospital, The Valley Gamma Knife Center, and the Kireker Center for Child Development*, among others. For more information, visit ValleyHealth.com.

Valley Home Care

Patients and their families turn to Valley Home Care (VHC) for comprehensive, highly skilled care to meet a variety of healthcare needs. In 2025, VHC recorded 278,159 patient visits. Services include skilled nursing, specialty clinicians, rehabilitation therapy, specialized clinical care (IV therapy, wound care, ostomy care), medical social services/case management, nutrition counseling, hospice care, and bereavement support groups. Specialized programs manage the home care needs of patients with heart disease; cancer; diabetes; and pulmonary disorders, including COPD, interstitial lung disease, and asthma. For more information, visit ValleyHealth.com/HomeCare. To contact VHC, call 201-291-6000.

Valley Medical Group

Valley Medical Group (VMG) is a multispecialty group practice comprised of physicians and advanced practice professionals representing more than 50 medical and surgical specialties. VMG brings together doctors who practice at The Valley Hospital; the Robert and Audrey Luckow Pavilion in Paramus; Valley Health System – Ridgewood Campus; Valley Health System – Montvale Campus; Wayne Medical, a multispecialty practice in Wayne; seven primary/urgent care centers; and medical practices throughout the community. VMG includes medical specialists in the fields of surgery, cardiology, obstetrics and gynecology, ophthalmology, pulmonology, gastroenterology, endocrinology, and many others. VMG clinicians also offer the full scope of primary care, including internal and family medicine. VMG's primary care practices provide care coordination, enhanced communication and accessibility to their patients by clinician-led teams who coordinate care across Valley Health System. For more information, visit ValleyMedicalGroup.com.

Award-Winning Reasons to Choose Valley Health System



1 For the fourth consecutive year, The Valley Hospital has been named one of America's 100 Best Hospitals for 2026 by Healthgrades. This distinction places Valley in the top 2% of hospitals nationwide. Valley is 1 of only 5 hospitals in New Jersey – and the only hospital in Bergen County – to earn this recognition for 2026.



6 The Valley Hospital holds disease-specific certifications from The Joint Commission in five clinical areas, including perinatal care; stroke; total hip replacement; total knee replacement; and wound care.



2 The Valley Hospital has received the American Heart Association's Get With The Guidelines® - Stroke Gold Plus quality achievement award for its commitment to ensuring stroke patients receive appropriate treatment according to nationally recognized, research-based guidelines, ultimately leading to improved outcomes and reduced disability.



7 Valley Health System has been designated as an LGBTQ+ Healthcare Equality Leader by the Human Rights Campaign Foundation, the educational arm of the nation's largest lesbian, gay, bisexual, transgender, and queer (LGBTQ+) civil rights organization. Valley is proud to set the standard for respectfully caring for all of its community.



3 The Valley Hospital has received the American Heart Association's Mission: Lifeline® EMS Gold achievement award for its commitment to offering rapid and research-based care to people experiencing the most severe form of heart attacks and strokes, ultimately saving lives.



8 For the eleventh consecutive year, The Valley Hospital has received national accolades for its achievements and innovation in healthcare sustainability from Practice Greenhealth.



4 Valley's Cancer Program has earned a Three-Year Accreditation by the Commission on Cancer of the American College of Surgeons. Accreditation is only awarded to facilities that voluntarily commit to providing the highest quality of cancer care through a patient-centered, multidisciplinary approach.



9 Valley's Interim Care Unit (IMC), Cardiac Surgery Intensive Care, Coronary Care, and Neonatal Intensive Care units have received the Beacon Award for Excellence from the American Association of Critical Care Nurses.



5 Valley is a five-time recipient of the prestigious Magnet Designation for Nursing Excellence from the American Nurses Credentialing Center.



10 Valley Home Care has received a 4.5-star rating for quality and 4 stars for patient satisfaction, according to the Centers for Medicare and Medicaid (CMS).*

*The above data is from April 2024 – June 2025, the most current published data from the Home Health Services – CMS report.

[Learn More About Valley Health System at ValleyHealth.com](https://www.valleyhealth.com)

PROCEDURES AT A GLANCE

CATHETERIZATION LAB	2025
Left/Right Heart Catheterization	2,300
Percutaneous Coronary Intervention	1,159
Structural	293

ELECTROPHYSIOLOGY	2025
Cardioversions	901
EP Studies and Ablations	1,051
Cardiac Implantable Electronic Device	705

IMAGING	2025
Transthoracic Echocardiogram	>25,000
Stress Echocardiogram	>450
Transesophageal Echocardiogram	>1,200
Electrocardiogram (EKG)	>50,000
Ambulatory Electrocardiogram Monitors	>2,500
Exercise Testing	>300
Coronary and Cardiac Computed Tomography (CT), including Computer Tomography-derived Fractional Flow Reserve (CT-FFR)	>4,000
Cardiovascular Magnetic Resonance Imaging (MRI)	>700
Nuclear, including Single-photon Emission Computed Tomography (SPECT), Cardiac Pyrophosphate (PYP), and Positron Emission Tomography (PET)	>3,000

INCLUSIVITY

Our program recognizes and embraces the value of having fellows from different backgrounds and perspectives. We believe diversity among trainees leads to a richer educational experience for all and ultimately better patient outcomes. Our commitment to you is to look at the whole application and focus less on who will fit in, and more on who will make a valuable contribution to our patients and community.

Valley Health System Social Equality Council

Mission Statement: Valley Health System's diversity and inclusion design has five foundational pillars that emulate the key priorities created to empower the organization to address the diverse needs of our staff, patients, families, and the community we serve. This structural framework guides the Social Equality Council in creating an environment where employees feel safe being who they are, while addressing concerns related to race and equality.

Additionally, this framework guides the council to create a mission statement, develop goals, and implement strategies that foster an environment where diversity and inclusion are valued and promoted.

Five Pillars

Leadership Engagement: Valley offers educational offerings that were created to assist our leadership teams in promoting diversity. Our hiring practices are encouraged to promote and hire underrepresented members of our staff and community.

Employee Development: Valley offers various career advancement programs and educational opportunities to assist employees of diverse backgrounds to reach their ultimate potential. In addition, Valley works to prepare employees to better understand the value of cultural competence and diversity in the workplace.

Patient/Family Experience: Valley offers and encourages educational opportunities and training that is designed to improve the patient and family experience by improving our staff's ability to be culturally competent.

Operational Alignment and Excellence: At Valley, we measure success through the use of specific metrics and established goals that align with our mission toward social equality.

Community Partnerships and Health Equity: Working towards reducing health disparities in Valley's patient population by collaborating or holding community events and health screenings in underserved communities. We also have established partnerships with schools and offer educational programs for underserved communities.



THE SIMULATION CENTER AT VALLEY

Healthcare simulation was introduced to Valley Health System in 2007 with the purchase of our first Laerdal SimMan® adult simulator. Shortly thereafter, the program's expanded simulation offerings were supported by the addition of Gaumard NOELLE® for obstetrical simulations, as well as Gaumard's 5-year-old HAL®, and Gaumard's newborn HAL®.

The simulation center is able to conduct high-fidelity simulations both in situ and at our simulation lab using our three front-line simulators: Laerdal SimMan® 3G, Gaumard 5-year-old HAL®, and the newest addition – Gaumard newborn SUPER TORY®. High-fidelity simulators are used to recreate various scenarios that are high-risk and low frequency, such as: maternal code, postpartum hemorrhage, malignant hyperthermia, power failure in the operating room, stroke emergencies, difficult airway, and neonatal resuscitation.

Simulation is further supported by various task trainers, including Blue Phantom® Ultrasound Central Line Training Model, Blue Phantom® Branched 2 Vessel Branched Ultrasound Training Block Model, Urinary Catheter Trainers, Central Vascular Access Trainer, Peripheral Vascular Access Trainer, and a Phlebotomy/Venipuncture Trainer.

A standardized patient program has been established to allow for simulation of topics such as medication administration and patient communication.

Last year, the simulation team conducted over 300 simulation sessions serving over 2,400 healthcare providers of various disciplines. Simulation center operations are supported by a full-time Simulation Operations Specialist, who is credentialed as a Certified Simulation Healthcare Educator® by Society for Simulation in Healthcare™.



SCHOLARLY ACTIVITIES

All fellows are encouraged to participate in scholarly activities.

Below are examples of recent publications by our faculty. To view more, [click here](#).

- Miyashita, K., Onuma, Y., Oshima, A., Tobe, A., Tsai, T.Y., Revaiah, P.C., Tu, S., Reiber, J.H.C., Andreini, D., Mushtaq, S., Pontone, G., Pompilio, G., De Mey, J., Tanaka, K., La Meir, M., Kirov, H., Doenst, T., Teichgräber, U., Narula, J., **Gupta, H.**, ... & Serruys, P. W. (2025). Fractional flow reserve from coronary CT angiography compared with quantitative flow ratio in complex CAD. *Journal of Cardiovascular Computed Tomography*. <https://doi.org/10.1016/j.jcct.2025.09.001>
- Revaiah, P.C., Tsai, T.Y., Farina, J., Ferraz-Costa, G., Jongenotter, J., Oshima, A., Garg, S., Puskas, J.D., Narula, J., **Gupta, H.**, Agarwal, V., Tanaka, K., De Mey, J., La Meir, M., Schneider, U., Kirov, H., Saima, M., Teichgräber, U., Pompilio, G., ... & Serruys, P.W. (2025). High-risk plaques in proximal and distal segments relative to graft anastomoses and non-grafted segments. *Journal of Cardiovascular Computed Tomography*. <https://doi.org/10.1016/j.jcct.2025.09.013>
- Turagam, M.K., Aryana, A., Day, J.D., Dukkipati, S.R., Hounshell, T., Nair, D., Natale, A., Weiner, S., Cheung, J.W., Chinitz, L., Cuoco, F., Daccarett, M., Dandamudi, S., Gambhir, A., Gandhavadi, M., Kim, J., Metzl, M.D., Mikaelian, B., Peress, D., **Mittal, S.**, ... & MANIFEST-US Investigators (2025). Multicenter study on the safety of pulsed field ablation in over 40,000 patients: MANIFEST-US. *Journal of the American College of Cardiology*. <https://doi.org/10.1016/j.jacc.2025.10.051>
- Birgersdotter-Green, U., Ojeda, W., Manyam, H., Garcia, A.M., Manoukian, G.E., Jazayeri, M., Cuoco, F., Han, F., Katcher, M., Gopinathannair, R., Yoo, D., Feng, L., Qu, F., Lin, W., Lee, K., Charan, V., **Mittal, S.**, & Lakkireddy, D. (2025). Atrial fibrillation detection performance of an insertable cardiac monitor: Results from an AsserIQ post-market clinical study and a novel artificial intelligence algorithm. *Heart Rhythm*. <https://doi.org/10.1016/j.hrtho.2025.10.021>
- Cramer, S.H.M., Cole, J.H., Budoff, M.J., Karlsberg, R.P., **Gupta, H.**, Sullenberger, L.E., Rahban, H., Woods, K.M., Uzzilia, J.R., Purga, S.L., Aquino, M., Knaapen, P., Choi, A.D., & Nurmohamed, N.S. (2025). Artificial intelligence-guided coronary computed tomography angiography: Treatment recommendations versus real-world prescriptions. *European Journal of Preventive Cardiology*. <https://doi.org/10.1093/eurjpc/zwaf568>
- Jabagi, H.**, Shaw, R.E., Kontorovich, A.R., Alemany, V.S., Ciallella, C., Burns, P., & Grau, J.B. (2026). Utilization of current ACC/AHA genetic testing recommendations for thoracic aortic disease at a large adult aortic center. *Genetics in Medicine*. <https://doi.org/10.1016/j.gim.2026.102069>
- Shlofmitz, E., Shin, D., Alasnag, M., Al-Azizi, K., Ali, Z.A., Bangalore, S., Collet, C., Escaned, J., Gonzalo, N., Jeremias, A., Kaki, A., Kern, M.J., Patel, S., Rymer, J.A., Sandoval, Y., Sukul, D., **Tayal, R.**, & Fearon, W.F. (2026). Angiography-derived physiology for coronary artery disease assessment: Expert opinion from a SCAI roundtable. *Journal of the Society for Cardiovascular Angiography & Interventions*, 5(1). <https://doi.org/10.1016/j.jscai.2025.104156>
- McElderry, H.T., Al-Ahmad, A., Lurgio, D., Jared Bunch, T., Eldadah, Z.A., Gandhavadi, M., Hook, B., Banno, J., & **Mittal, S.** (2026). Safety and efficacy of the VASCADE MVP® XL Venous Vascular Closure System for management of femoral venotomy following catheter-based interventions utilizing 16-17F OD sheaths: The AMBULATE EXPAND Trial. *Journal of Cardiovascular Electrophysiology*. <https://doi.org/10.1111/jce.70324>
- Fearon, W.F., Jeremias, A., Witberg, G., Al-Lamee, R., Cohen, D.J., Kaki, A., Sharma, R.P., Yeh, R.W., Chehab, B.M., Kim, M.C., Otake, H., **Tayal, R.**, Matsuo, H., McEntegart, M., Patel, A.K., Sandoval, Y., Al-Azizi, K.M., Dan, K., Razzouk, L., ... & Kirtane, A.J. (2026). Angiography-derived fractional flow reserve to guide PCI. *The New England Journal of Medicine*. <https://doi.org/10.1056/NEJMoa2600949>
- van Rosendael, A., Nakanishi, R., Bax, J.J., Pontone, G., Mushtaq, S., Buechel, R.R., Gräni, C., Feuchtner, G., Lacaita, P.G., Patel, A.R., Singulane, C.C., Choi, A.D., Al-Mallah, M., Andreini, D., Karlsberg, R.P., Cho, G.W., Rochitte, C.E., Alasnag, M., Hamdan, A., **Gupta H.**, ... & et al. (2026). Prognostic value of ai-based quantitative coronary cta vs human reader-based visual assessment: Results from the CONFIRM2 Registry. *JACC Cardiovasc Imaging*, 19(3), 345-359. <https://doi.org/10.1016/j.jcmg.2025.09.021>

LIVING IN BERGEN COUNTY

Top reasons for choosing Bergen County for your training and residence:

1. Bergen County is located a short distance from the Hudson River and from New York City, making it a convenient and accessible location. We have access to two major international airports (EWR and JFK), a local transit with trains and buses, and a network of highways to connect you to locations near and far.
 2. Bergen County has one of the top school systems in the country. The excellent schools, public or private, provide high-quality education.
 3. Bergen County has some of the safest neighborhoods in New Jersey.
 4. Bergen County has a diverse population, with representation from different ethnic and cultural groups.
 5. Bergen County provides a host of attractions and entertainment, including outdoor activities, beach destinations along the Jersey Shore, and cultural options.
 6. Bergen County is home to five major malls and dozens of other shopping centers and outlets. It has numerous varieties of cuisines that meet the need of the residents in and outside of Bergen County.
- For more information about Bergen County, [click here](#).



\$2,700* per month for 1-bedroom rental
\$3,395* per month for 2+ bedroom rental
*Prices are subject to change and noted from Zillow.com as of 10/2025.

FREQUENTLY ASKED QUESTIONS

How many fellows are accepted per year?

Our program will be accepting four first-year cardiovascular disease fellows each year. This is a three-year program.

Do fellows receive vacation time?

Fellows are provided up to four weeks of vacation annually, taken during designated rotations in a manner that does not compromise required clinical experiences or continuity clinic participation.

Are all the rotations at The Valley Hospital?

The Valley Hospital will be the main inpatient campus. Outpatient clinics include Valley Health System – Ridgewood Campus, as well as several outpatient sites across Bergen County.

What type of call system will there be?

The call structure is being finalized and will comply with ACGME requirements.

What are the benefits and the salary?

For information on the benefits and the salary, please see the next section.

What are some factors that make the fellowship program unique?

While our program emphasizes academic and clinical training, there is an equal emphasis on well-being. Wellness time is integrated into the academic curriculum. The weekly didactics will collaborate with the other Valley Graduate Medical Education Programs to allow for interprofessional development. The program offers a wide variety and complexity of clinical experiences in The Valley Hospital and outpatient continuity clinic under the supervision of experienced, passionate, and diverse faculty.



What makes your new program distinct from other new programs?

While our fellowship program is newly established, our program leadership and faculty have several years of experience to create a vigorous program while providing a collegial, friendly training environment.

Unlike other newly developed programs, our program's sponsoring institution, the Icahn School of Medicine at Mount Sinai, has the largest graduate medical education programs in the country. With the resources and support from the Mount Sinai Health System and the high-quality reputation of Valley Health System, the program is well-positioned to succeed.

2026–2027 BENEFITS GUIDE FOR FELLOWS

Please note these benefits are for 2026-2027 and are subject to change.

Compensation and Paid Time Off

Salary: Fellow salaries for 2026–2027 academic year.

PGY-4 – \$99,343 which includes a housing subsidy to adjust to living in Bergen County.

PGY-5 – \$103,316 which includes a housing subsidy to adjust to living in Bergen County.

PGY-6 – \$107,449 which includes a housing subsidy to adjust to living in Bergen County.

Paid Time Off (PTO): Fellows will get four weeks of vacation per academic year, taken in one or two-week blocks. In addition, fellows will get five sick/personal days per year that are not counted toward vacation time.

Educational Leave: Educational leave is granted for professional and educational meetings at the discretion of the Program Director. The leave is not deducted from your vacation time. Financial support is provided to fellows who present their research at professional meetings.

Financial Incentives

- Five fellowship/job/relocation/interview days
- Meal allowance per academic year
- White coats with embroidered names provided and ongoing laundry services
- Free parking and shuttle service
- Valley Health System Retirement Plan
- CME stipend
- ACC membership
- UpToDate available

Professional Liability Insurance and Licensure

Professional Liability Insurance: All members of the clinical fellow staff are covered for professional liability insurance under a group policy with shared limits for work performed within the scope of their employment. The coverage is provided on a modified claims made basis, which provides coverage for covered incidents that occur during the policy period, regardless of when the claim is filed and as such no tail coverage is needed.

Licensure: Residents and clinical fellows seeking authorization to engage in the practice of medicine or podiatry do not have to be licensed in New Jersey if they meet the registration and certification requirements required by the Board of Medical Examiners. (See N.J.A.C. 13:35-1.5.)

Health and Wellness Benefits

- Protected wellness time
- Mentorship



Health, Dental, Prescription, and Vision Insurance

OVERVIEW OF MEDICAL PLANS OAAS (In-Network Only) and POS (Out-of-Network Coverage)

Available in Both OAAS and POS Plans

POS Plan Only

	TIER 1 MAXIMUM SAVINGS Valley Health System	TIER 2 STANDARD PLUS SAVINGS CSN and HTC	TIER 3 STANDARD SAVINGS Aetna In-Network	TIER 4 OUT-OF-NETWORK
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Deductible	None	\$400 Per Person \$800 Per Family	\$750 Per Person \$1,500 Per Family	\$1,500 Per Person \$3,000 Per Family
Coinsurance	You Pay 0%	You Pay 0%	You Pay 0%	You Pay 50%
Out-of-Pocket Maximum for Medical Services and Prescription Drug Charges	\$10,600 Per Person, \$21,200 Per Family			\$25,000 Per Person \$75,000 Per Family
Preventive Care	You Pay 0%	You Pay 0%	You Pay 0%	You Pay 50% Coinsurance After Deductible
Primary Care: Physician's Office Visit (For Non-preventive Care)	\$15 Copay (at VMG)	\$30 Copay	\$50 Copay	You Pay 50% Coinsurance After Deductible
Specialty Care: Physician's Office Visit (For Non-preventive Care)	\$25 Copay (at VMG)	\$50 Copay	\$65 Copay	You Pay 50% Coinsurance After Deductible
Emergency Room Visit	\$200 Copay Waived if Admitted	\$200 Copay Waived if Admitted	\$200 Copay Waived if Admitted	\$200 Copay Waived if Admitted
Urgent Care Center Visit	\$25 Copay	\$55 Copay	\$65 Copay	You Pay 50% Coinsurance After Deductible
Inpatient Hospital Facility Services	You Pay 0%	You Pay \$4,550 Copay then 0% Coinsurance After Deductible	You Pay \$9,100 Copay then 0% Coinsurance After Deductible	You Pay \$10,000 Copay then 50% Coinsurance After Deductible
Outpatient Surgery Facility Services	You Pay 0%	You Pay \$2,500 Copay then 0% Coinsurance After Deductible	You Pay \$5,000 Copay then 0% Coinsurance After Deductible	You Pay \$5,000 Copay then 50% Coinsurance After Deductible
Diagnostic Labs	You Pay 0%	0% Coinsurance After Deductible	25% Coinsurance After Deductible	50% Coinsurance After Deductible

Delta Dental PPO Plus Premier At-A-Glance

SERVICE	IN-NETWORK DENTAL COVERAGE
Preventive and Diagnostic Care	You Pay 0%
Minor Care	You Pay 25%
Crown & Prosthodontics	You Pay 50%
Calendar Year Benefit Maximum	\$4,000 Per Person
Orthodontia (Child and Adult)	You Pay 50% \$1,200 / Person Lifetime Maximum Benefit
Calendar Year Deductible	You Pay \$50 / Person

Prescription Drug Costs

Up to a 30-Day Supply

Up to a 90-Day Supply*

	VALLEY HEALTH PHARMACY	CVS RETAIL PHARMACY	VALLEY HEALTH PHARMACY	CVS MAIL ORDER
Eligible Preventive Medications and Contraceptives	You Pay \$0	You Pay \$0	You Pay \$0	You Pay \$0
Generic	You Pay a Maximum of \$10**	You Pay a Maximum of \$25**	You Pay a Maximum of \$20**	You Pay a Maximum of \$50**
Brand (If Generic Equivalent is Available)	You Pay the Brand Price Minus Generic Price Plus Generic Copay Above	You Pay the Brand Price Minus Generic Price Plus Generic Copay Above	You Pay the Brand Price Minus Generic Price Plus Generic Copay Above	You Pay the Brand Price Minus Generic Price Plus Generic Copay Above
Brand Preferred	You Pay a Maximum of \$40**	You Pay a Maximum of \$75**	You Pay a Maximum of \$100**	You Pay a Maximum of \$150**
Brand Non-Preferred	You Pay 100% of the CVS Discounted Price	You Pay 100% of the CVS Discounted Price	You Pay 100% of the CVS Discounted Price	You Pay 100% of the CVS Discounted Price
Specialty***	You Pay a Maximum of \$55**	Not Covered	You Pay a Maximum of \$150**	Not Covered

*One 30-day supply of maintenance medications can be filled at a retail pharmacy; beyond that, a 90-day supply of maintenance medications must be ordered through CVS mail order or the Valley Health Pharmacy.

**If the cost of the medication is less than the copay, you pay the cost of the medication.

***Specialty drugs will be covered through the Valley Health Pharmacy only.

Vision Discounts At-A-Glance

SERVICE	IN-NETWORK VISION COVERAGE
EYE EXAMINATION	Eye exams are covered under the OAAS and POS medical plans, not under the Vision Discount Program.
	Routine eye exams and refractions are covered under the medical plan (one every 12 months). If you are enrolled in the medical plan, simply schedule an exam through an Aetna participating provider as you would any other medical appointment.
	If the eye visit extends beyond a routine eye exam (e.g. there is a medical, non-routine condition involved), services will be covered subject to copays and/or coinsurance deductibles depending on the network status of the provider.
EYE GLASSES	
Frames	Any frame available at a provider location is 30% off of the retail price.
Lenses	
Single Vision	\$65
Line Bifocal	\$85
Line Trifocal	\$100
Standard Progressive	\$125
HD Premium Progressive	\$238
Add-Ons	
UV Treatment	\$15
Standard Tint	\$25
Scratch Resistant Coating	\$15
Upgrade to Polycarbonate	\$40
Upgrade to High Index 1.67	\$60
Upgrade to High Index 1.74	\$95
Standard Anti-Reflective Coating	\$65
Premium Anti-Reflective Coating	\$90
Transition Gray / Brown	\$80
CONTACT LENSES	
Refit to Another Type/Brand of Lens	\$100
New Contact Lens Fitting	\$250 (prices may vary for custom lenses)
1-Year Supply	\$10 off, plus rebates available up to \$200
LASER VISION CORRECTION (LASIK)	
Discount may vary among providers	

Short-Term and Long-Term Disability Insurance

Short-Term Disability

Applies to Exempt and Non-Exempt Employees

Short-term disability (STD) coverage helps to protect a portion of your income if you're not able to work due to a serious injury or illness for up to 26 weeks. STD coverage begins after you have been absent from work for seven workdays in a row (these seven days will be covered if you are out of work for more than 21 days). Valley provides employees with State Disability coverage and offers a supplemental STD option.

State Disability

Valley provides all employees (exempt and non-exempt) with State Disability coverage. This provides a weekly benefit based on the State of New Jersey's statutory requirements, which are 85% of your average weekly wage up to a maximum set per calendar year. If your work location is in New York State, the weekly benefit is 50% of average weekly wage up to a maximum of \$170 per week.

The cost of these programs is shared by Valley and employees based on each state's requirements. Because this benefit amount may not meet the needs of all employees, Valley offers you the opportunity to enroll in voluntary basic STD.

Voluntary Short-Term Disability

You may purchase voluntary STD coverage. The voluntary STD benefit will provide 85% of your salary up to a maximum of \$1,500 per week for the same benefit period as State Disability. The Supplemental STD will be reduced by any amount you receive from the Basic STD plan. The minimum payout for the voluntary STD is \$25 per week. The maximum total payout for the State Disability and voluntary STD combined is 85% to \$1,500 per week.

You pay the full cost of any voluntary basic STD coverage you elect.

Long-Term Disability

Applies to Full-time Exempt Employees

Long-term disability (LTD) coverage provides protection for your income if you're unable to work due to a serious injury or illness after 180 days.

Valley provides full-time exempt employees with LTD coverage at no cost.

Generally, the LTD benefit will provide 60% of your salary up to a maximum of \$10,000 per month for the first two years of your disability, after the 180-day waiting period. This is known as the "Initial Benefits Period." After the first two years of your disability, additional requirements may need to be met to continue receiving the full monthly benefit amount.

Voluntary Long-Term Disability

Valley makes LTD coverage available to non-exempt employees through a separate plan. If you elect LTD coverage, you pay the full cost of coverage. Generally, the LTD plan will pay an after tax benefit of 50% of your monthly salary up to a maximum of \$10,000 per month for the first two years of your disability, after the 180-day waiting period.

Term Life and Accidental Death and Dismemberment Insurance

Basic Term Life Insurance

Valley provides full-time employees with Basic Life and Accidental Death & Dismemberment (AD&D) coverage at no cost. Your coverage amount is based on your employment category (non-exempt, exempt, or executive staff).

Please note: Any life insurance coverage over \$50,000 is treated by the federal government as taxable income, based on age-related rates. This is called imputed income: visit www.irs.gov to learn more.

Voluntary Whole Life Insurance with Long-Term Care

In addition to the Basic Term Life insurance that Valley provides full-time employees at no cost, you are also eligible to enroll in a Whole Life Insurance with Long-Term Care program. Important features of this program include:

- Coverage options: You have the option of covering yourself, your spouse, and eligible dependent children.
- Builds cash value: Your policy will build cash value at a guaranteed interest rate of not less than 3%, as long as you pay your premiums.
- Includes a Living Benefit Rider.

- Fully portable: In the event that you leave Valley for any reason, you can take your coverage with you without any changes in rates or benefits.

Voluntary Supplemental Term Life and AD&D

Supplemental Life provides an additional layer of coverage for your family in case of your death, above and beyond the Basic Life protection offered to all Valley employees. You can purchase coverage up to \$500,000 in increments of \$10,000.

Supplemental Accidental Death & Dismemberment (AD&D) is included at the same level as your Supplemental Life policy, providing additional coverage if you die or are seriously injured in an accident.

You can also insure your spouse and children with Supplemental Dependent Life and AD&D coverage.

Voluntary Benefits

Voluntary Critical Illness

Critical Illness Insurance is available for purchase. This coverage can ease the financial burdens created by direct and indirect costs of a serious illness such as stroke, cancer, heart attack, kidney failure or organ transplant.

Voluntary Accident Insurance

Accident Insurance is available for purchase. This coverage can ease the financial burdens created by direct and indirect costs of injuries due to an accident.

Flexible Spending Account (FSA) or Health Savings Account (HSA) for Eligible Healthcare Expenditures

Flexible Spending Accounts can help you save money on healthcare expenses. Each year, you can elect to set aside a pre-tax contribution for medical or dependent care expenses; you can use that money throughout the year. You reduce your taxable income by paying for eligible purchases on a pre-tax basis.

WEX is our FSA administrator, helping us make our FSA benefits more powerful and convenient. WEX offers streamlined claims processing, and a mobile app that lets you submit claims easily and transfer funds from your FSA to your bank account.

You can elect one or both of the following FSAs:

The Health Care FSA can be used for eligible healthcare expenses for you and your dependents (such as prescription drugs, copays, eye exams, hearing aids, and more). It is sometimes referred to as a Medical FSA.

- The maximum amount you can contribute to a Health Care FSA is \$3,400.*
- The Health Care FSA includes a debit card you can use to pay for eligible expenses. Using the card auto-verifies many purchases.

The Dependent Care FSA can be used for eligible non-medical dependent care expenses (such as daycare, preschool tuition, after-school programs, adult daycare centers, and more). You can use your Dependent Care FSA to pay for the eligible dependent care expenses of a qualifying child under age 13 or relative.

- The maximum amount you can contribute to a Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separate tax returns).*

Changes to your contribution rates are not allowed during the year. You may not increase, decrease, or discontinue your contributions unless you experience a “Qualifying Life Event.”

If you want to participate in either or both FSAs in 2026, you must enroll within 30 days of your date of hire or Qualifying Life Event. Be sure to contribute no more than you can use during the remainder of the year.

Submit Substantiation for Reimbursed FSA Claims

If you have an FSA expense reimbursed throughout the year, you may be asked to provide additional substantiation to comply with IRS regulations. This can happen if you didn't provide claim documentation, submitted invalid documentation, or completed a transaction for an expense that was determined to be ineligible. If additional substantiation is required, WEX will provide you with a notification by email, mail, or through the participant portal or mobile app.

Use It or Lose It

Be sure to carefully estimate your anticipated expenses for the year. Any funds remaining in your account at the end of the year will be forfeited. If you need help deciding how much to set aside in the Health Care FSA, visit www.wexinc.com.

Dependent Care is for Day Care

A Dependent Care FSA is a great way to save by setting aside funds for day care and adult day care expenses on a pre-tax basis. However, it's important to note that child dependents must be under 13 to be eligible for day care savings from a Dependent Care FSA.

If your child is turning 13 in 2026, you may wish to reconsider the amount you are setting aside in a Dependent Care FSA.

** The FSA contribution amount maximums represented here are current as of the printing of this guide. Visit www.wexinc.com for new contribution limits throughout the year.*

Valley Health LifeStyles Wellness Center Membership Incentive

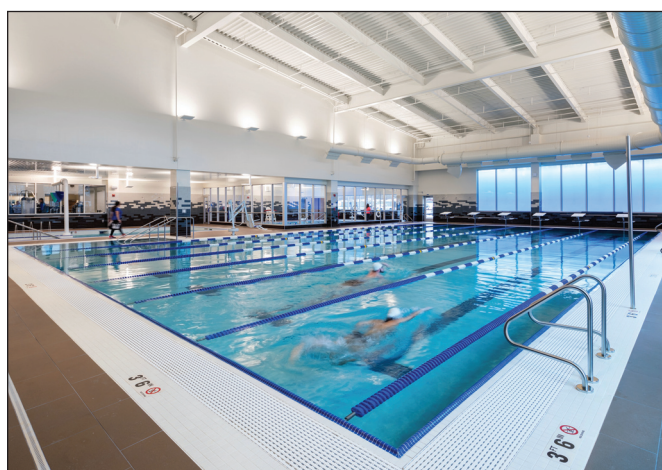
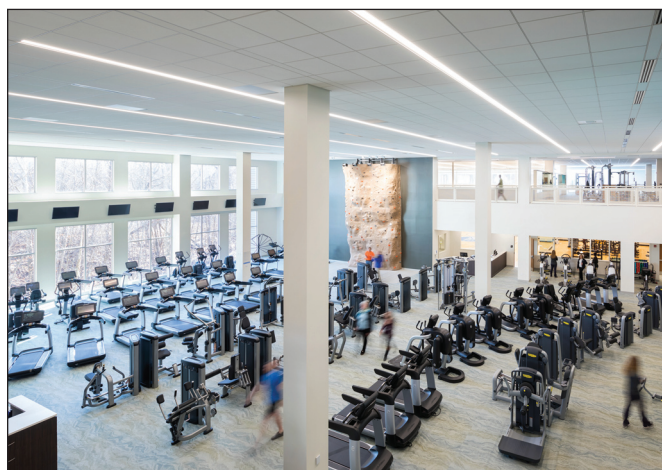
Valley's Center for Health and Wellness is a 75,000 square foot fitness and medical complex located at 1400 MacArthur Boulevard in Mahwah, New Jersey.

The Center features Valley Health LifeStyles, a comprehensive fitness center featuring a six-lane lap pool, group exercise studios, a rock-climbing wall, gymnasium, and state-of-the-art fitness equipment.

Employees of Valley Health System are eligible to participate in a new LifeStyles membership incentive program. Eligible employees of Valley Health System (or any of its affiliated entities) who meet certain criteria will receive a **\$40 account credit** towards their monthly membership dues.

As an employee, you receive 50% off the enrollment fee.

Learn more about LifeStyles at ValleyHealthLifeStyles.com.



Work-Life and Wellness Programs and Employee Discounts

Employee Discount and Purchase Programs

- T-Mobile
- Inside RX Pets
- Purchasing Power
- Discounts by Working Advantage
- *LifeStyles* Resting Metabolic Rate Testing
- Verizon Fios
- Employee Discounts by Vizient
- Raymour & Flanigan Furniture

Childcare Resources and Learning Discounts

- Cadence Academy Preschool
- Cradles to Crayons Day Care Center
- JumpinJax
- Lightbridge Academy
- The Learning Experience
- Tutor Time

SUPPORT SERVICES

We offer an Employee Assistance Program for employees and spouses/partners through AllOne Health

AllOne Health offers free and confidential support, short-term counseling, and resources and referrals. AllOne Health services are available 24/7/365 by calling 1-800-451-1834 or visit allonehealth.com portal (Access Code: AGGEH).

EAP Services Include Free, Short-term Counseling for:

- Depression/anxiety
- Relationship issues
- Stress – both personal and job-related
- Grief
- Substance abuse
- Addictions

Life Management Services Include Unlimited Resources and Referrals for:

- Mental health support
- Childcare and adoption
- Eldercare
- Personal money management
- Educational planning
- Relocation
- And more

Voluntary Legal Plan

MetLife

What you get with MetLife legal support services:

- An attorney with expertise in your personal legal matter
- Access to a national network of attorneys with exceptional experience
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues
- Plus Parents coverage: includes 8 additional adults- parents, in-laws, grandparents under full plan offering. Applicable to Elder-Care, Estate Planning, Money/Real Estate Matters, and Family & Personal.

As a member, you have access to a national network of over 18,500 attorneys who are matched to your specific legal needs. Being a member also saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and consumer (buying, selling, foreclosure and tenant disputes)
- Financial (debt collection, collections, contracts)
- Auto and traffic (traffic matters and license suspensions)
- Family (divorce, adoption, name change)
- Estate planning and wills (will, living will, healthcare power of attorney)

MetLife legal support services are \$8.19 per pay-period, via payroll deduction, based on a 26 pay-period deduction schedule.

Voluntary Identify Theft Protection

Norton LifeLock

No one intends to be unsafe online. Help protect your identity and devices with Norton LifeLock Benefit Plans. Let us help you empower you and your family to live your digital lives safely.

Plan Features

- **Device Security:** Anti-virus software and multi-layered, advanced security helps protect devices against existing and emerging threats, including malware and ransomware.
- **Online Privacy:** Norton Secure VPN protects devices and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out. And SafeCam alerts you and blocks attempts to access your webcam.
- **Identity:** We monitor for fraudulent use of personal information and send alerts when a potential threat is detected.
- **Home & Family:** Take action to monitor your child's online activity with easy-to-use tools to set screen time limits, block unsuitable sites, and monitor search terms and activity history.
- And more features are available!

The Benefit Premier plan is available for \$4.61/per employee, per pay period or \$8.76/per family, per pay period.

Important note: *If you have a current subscription with Norton LifeLock, you will need to cancel the personal policy if you wish to elect through the employer benefit plan.*

Commuter Benefits

Your commuter plan from WEX lets you to set aside pre-tax dollars for qualified transportation and parking expenses. The IRS sets the maximum amount you can set aside each month as a part of your commuter benefit.* The monthly pre-tax contribution limit is:

- Transit: \$340
- Parking: \$340

Any money contributed to your transit or parking benefit rolls over every month until it is used or you are no longer eligible.

What Does it Cover?

Commuter funds can be used on a variety of transportation and parking expenses that allow you to travel to and from work. Eligible modes of transportation include but are not limited to:

- Train
- Bus
- Subway
- Ferry
- Vanpool (must seat at least 6 adults)
- Parking near your place of employment

You can use your benefits debit card to pay providers directly at the time of service from your transit and/or parking account or pay out of pocket and submit a reimbursement request through the Benefits by WEX mobile app or your online account. To register or log in, visit

www.wexinc.com.

*The FSA contribution amount maximums represented here are current as of the printing of this guide. Visit www.wexinc.com for new contribution limits throughout the year.

Features

- Your funds become available as you contribute to the plan, generally within 2-3 days after your payroll contribution.
- You can adjust the amount you contribute to the plan each month at any time.
- Funds will roll over month-to-month, but will no longer be available if you terminate your employment.