

## SUMMARY OF EMPLOYEE BENEFITS

### PAID TIME OFF (PTO)

- Full-time and eligible part-time employees begin to accrue PTO on first day of employment
- May begin using accrued PTO after completing 90 days of employment
- PTO may be used in any combination for vacation time, sick time, or personal time off
- PTO may be used in increments of one hour
- Full-time and eligible part-time employees may accrue PTO hours equivalent to 16 days during first year of employment

#### Length of Service

Hire date through 5 years

6 through 10 years

Over 10 years

#### PTO Accrual

.061 PTO hours per hour paid (16 days)

.08 PTO hours per hour paid (21 days)

.10 PTO hours per hour paid (26 days)

### HOLIDAYS

- The Practice typically observes six paid holidays throughout the year
- In addition to paid holidays, eligible employees are provided one floating paid holiday per year as determined by ROA / ROSC

### RETIREMENT PLAN

- Must be 21 years of age and have worked at least 1,000 hours during previous year to participate

#### 401(k)

- May enroll on the first day of the quarter following one year of continuous employment
- The Practice matches 100% on the first 3% of wages deferred into the plan
- The Practice matches 50% on the next 2% of wages deferred into the plan

#### Profit Sharing

- Profit sharing contributions are made at the discretion of the Practice and are allocated to the accounts of eligible employees at the end of the fiscal year (December 31st)

## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Allows employee to set aside a designated amount of their paycheck into an account on a pre-tax basis

### **Medical Expense FSA**

- Reimburses employee for healthcare expenses that are not covered by any insurance plan, as well as dental and vision expenses
- Employees not covered under the HSA plan are eligible to participate in a traditional Flex account

### **Limited Expense FSA**

- Reimburses employee for dental and vision expenses
- Employees covered under the HSA plan are eligible to participate in the Limited FSA

### **Dependent Care FSA**

- Reimburses employee for employment related daycare expenses for eligible children and adult

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## **INSURANCE**

### **Group Health**

- Full-time employees working a minimum of 32 hours per week are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- Premiums are split between the employee and the Practice
- A current list of providers may be found on the BCBS website: [www.bcbs.com](http://www.bcbs.com)

### **BlueEdge HSA (PPO Plan)**

- In & Out-of-Network Deductible: single - \$1,500; family - \$3,000
- Out-of-Pocket Maximum: single - \$3,000; family - \$6,000
- Wellness: Covered 100% in-network for Well Adult Care and Well Child Care
- Prescriptions: Covered 80% after deductible

### **HSA Account**

- Full-time employees eligible to participate in the Group Health plan are also eligible to open a HSA account through Blackhawk Bank
- Employer bi-weekly funding of HSA account; Single \$30.00 per pay period, Family \$58.85 per pay period
- Additional HSA deposits can be made through a pre-tax payroll deduction up to the individual or family maximum contribution limit for that year

### **Opt-Out Bonus**

- Employees who do not elect Health Insurance will receive an additional \$30 per pay period on their pay check

### **Dental**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment

### **Vision**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment

### **Life**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- The Practice pays 100% of the premium
- Coverage: 1 x annual salary up to \$50,000

### **Voluntary Term Life**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- \$150,000 Guarantee Issue for employees and \$50,000 for spouse

### **Long-Term Disability**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- The Practice pays 100% of the premium
- Pays 60% of salary to age 65

### **Short-Term Disability**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- The Practice pays 100% of the premium
- Pays 60% of salary for up to 9 weeks after a 30 day waiting period with a max benefit of \$1,150 per week

### **Long Term Care**

- Full-time employees are eligible to participate on the first of the month following 90 days of continuous employment
- Part-time employees going to full-time status that have worked 1,000 hours in a 12 month period are eligible to participate on the first of the month following 30 days of continuous full-time employment
- Long Term Care is assistance received when someone needs help with two or more Activities of Daily Living

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### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

- Employees may utilize confidential, personal counseling and referral services to community resources to help them and/or their family members resolve problems that are affecting their personal lives or job performance
- Basic EAP services are provided to employees and their family members at no cost to the employee

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### **CELL PHONE DISCOUNTS**

- All employees are eligible to receive corporate discounts through Verizon or Sprint/Nextel
- Verizon offers a 22% discount off Monthly Access Fees on qualifying voice plans of \$34.99 or higher
- Sprint/Nextel offers a 23% discount and free activation