

**2019**

*Total Rewards &  
Value Physician  
Benefit Program*

# CONTINUING MEDICAL EDUCATION

CME is offered to doctors to support their professional development and learning needs to equip them to provide world class care to the patients of Altru Health System. CME time is allowed at 17 days per year for full-time doctors (prorated for part-time). All non-associate doctors may receive an annual reimbursement for allowable Altru business expenses to a maximum of \$2,000, associate status to \$3,500 (prorated for part-time). Expenses can be reimbursed above the allowance and, as such, will be treated as pre-tax deductions from the doctor's W-2 income.

# FEES & DUES

Fees are paid for North Dakota and Minnesota medical licenses, the DEA licenses, as well as dues for State and District Medical Associations.

# BUSINESS TRAVEL ACCIDENT INSURANCE

Business Travel Accident Insurance is paid in the amount of \$150,000. This provides coverage for accidental death while traveling to and from Altru related activities while in the commission of AHS duties. Air travel covered under certain conditions.

# RETIREMENT PLANNING

## 401(K) PLAN

Altru offers a competitive, valuable 401(k) retirement savings plan. As a general rule, you are eligible for the plan if you are age 21 and in a full- or part-time position. For all other employees, you must be age 21 and work at least 1,000 hours during a year of service to become eligible for the plan. The 401(k) plan allows you to make pre-tax or Roth (after-tax) contributions. There is a match of 50% on the first 6% of your compensation that you contribute to the plan on a per pay basis. In addition to the match, Altru will contribute 3% of your compensation, on a per pay basis. You are vested\* in the 401(k) once eligible and contributions are made.

\*Vested means all employee and employer contributions belong to you immediately.

## 457(B) PLAN

Full and part-time Physicians will also have the option to participate in the 457(b) deferred compensation plan. As part of this identified group of highly compensated employees, you are eligible to contribute up to the maximum salary deferral set by the IRS annually to this plan.

# VITAL WORKLIFE

## PHYSICIAN WELLNESS RESOURCES

Physicians face challenges unique to the medical profession. The job can be extremely stressful, and it is often hard to balance work and family. Family members can also be affected. Physician Wellness Resources, designed specifically for physicians and their families, can help. Cross functional teams provide completely confidential services for you and any member of your family, including spouse, significant other and children (regardless of age or location). Services provided through the Physician Wellness Resources include:

- Physician peer coaching and mentoring
- Time-saving virtual WorkLife Assistant
- Time of need counseling for you and your family
- Stress & burnout
- Depression & anxiety
- Anger management
- Conflict & relationships
- Well being lifestyle changes
- Available anytime day or night
- Telephonic professional & family counseling
- Physician orientation
- Leadership development
- Executive coaching
- Legal & financial resources
- Referral to reputable resources for issues such as chemical dependency

## ELIGIBILITY

If you are an employee who is regularly scheduled to work at least 48 hours per pay period, you are eligible for benefits. Flex employees who average 30 or more hours per week, over the defined measurement period of 12 months, are eligible for medical coverage. Benefit coverage generally begins first of the month following the date an employee becomes eligible.

Other than Open Enrollment, a qualifying event, such as marriage, birth, divorce, part-time to full-time, etc., is the only other opportunity to change your benefits. You have 31 days from the event to make your change in PlanSource or you will have to wait until Open Enrollment.

## MEDICAL BENEFITS

Our self-funded medical coverage helps you maintain your well-being through preventive care and access to an extensive network of providers, as well as affordable prescription medication. Medical coverage is provided by Altru and You with Medica. To see a current list of network providers online, visit [www.medica.com](http://www.medica.com).

### TRADITIONAL PLAN

### HDHP PLAN

#### SEMIMONTHLY CONTRIBUTIONS

|                       | FULL-TIME | PART-TIME | FULL-TIME | PART-TIME |
|-----------------------|-----------|-----------|-----------|-----------|
| EMPLOYEE ONLY         | \$53.98   | \$100.55  | \$57.36   | \$105.85  |
| EMPLOYEE + SPOUSE     | \$193.03* | \$283.53* | \$206.28* | \$296.78* |
| EMPLOYEE + CHILD(REN) | \$138.41  | \$221.45  | \$146.36  | \$229.40  |
| FAMILY                | \$246.06* | \$387.57* | \$262.11* | \$403.92* |

#### CALENDAR YEAR DEDUCTIBLE

|                         | ALTRU NETWORK | OUT-OF-NETWORK | ALTRU NETWORK | OUT-OF-NETWORK |
|-------------------------|---------------|----------------|---------------|----------------|
| INDIVIDUAL              | \$800         | \$3,000        | \$1,500       | \$3,000        |
| FAMILY                  | \$1,600       | \$6,000        | \$3,000       | \$6,000        |
| COINSURANCE (PLAN PAYS) | 25%**         | 40%**          | 25%**         | 40%**          |
| DEDUCTIBLE SET-UP       | Embedded      |                | Non-Embedded  |                |

#### CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)

|            |         |          |         |          |
|------------|---------|----------|---------|----------|
| INDIVIDUAL | \$3,000 | \$6,000  | \$3,000 | \$6,000  |
| FAMILY     | \$6,000 | \$12,000 | \$6,000 | \$12,000 |

#### COPAYS/COINSURANCE

|                  |                                   |       |       |       |
|------------------|-----------------------------------|-------|-------|-------|
| PREVENTIVE CARE  | 100%                              | 40%** | 100%  | 40%** |
| OFFICE VISIT     | \$30 copay                        | 40%** | 25%** | 40%** |
| SPECIALIST VISIT | \$60 copay                        | 40%** | 25%** | 40%** |
| URGENT CARE      | \$100 copay, then 25% coinsurance |       | 25%** |       |
| EMERGENCY ROOM   | \$250 copay, then 25% coinsurance |       | 25%** |       |

#### RETAIL RX (34-DAY SUPPLY)

|               | ALTRU NETWORK | MEDICA NETWORK         | OUT-OF-NETWORK | ALTRU NETWORK | MEDICA NETWORK | OUT-OF-NETWORK |
|---------------|---------------|------------------------|----------------|---------------|----------------|----------------|
| GENERIC       | \$15 copay    | Greater of \$15 or 30% | 40%            | 20%**         | 30%**          | 40%**          |
| PREFERRED     | \$45 copay    | Greater of \$45 or 30% | 40%            | 20%**         | 30%**          | 40%**          |
| NON-PREFERRED | \$75 copay    | Greater of \$75 or 30% | 50%            | 20%**         | 30%**          | 40%**          |
| SPECIALTY     | \$200 copay   | N/A                    | N/A            | 20%**         | N/A            | N/A            |

\*Working spousal surcharge of \$50 per pay period may apply

\*\*After Deductible

# DENTAL BENEFITS

Our self-funded dental coverage will provide you and your family affordable options for oral health. Coverage is available from Delta Dental of Minnesota.

|                                  | FULL-TIME   | PART-TIME   |
|----------------------------------|-------------|-------------|
| <b>SEMIMONTHLY CONTRIBUTIONS</b> |             |             |
| EMPLOYEE ONLY                    | \$10.05     | \$12.07     |
| FAMILY                           | \$26.03     | \$28.29     |
| <b>CALENDAR YEAR DEDUCTIBLE</b>  |             |             |
|                                  | PREMIER/PPO | NON-NETWORK |
| INDIVIDUAL                       | \$50        | \$50        |
| FAMILY                           | \$100       | \$100       |
| <b>CALENDAR YEAR MAXIMUM</b>     |             |             |
| PER PERSON                       | \$1,000     | \$1,000     |
| <b>COVERED SERVICES</b>          |             |             |
| PREVENTIVE/BASIC/MAJOR           | 0%/20%/50%* |             |
| ORTHODONTICS                     | 50%         | 50%         |
| ORTHODONTIC LIFETIME MAXIMUM     | \$1,500     |             |

\*After Deductible

# VISION BENEFITS

Employees have access to a materials only vision plan offered through EyeMed. This voluntary plan allows employees and their dependents additional benefits for eyeglasses and contacts. The exam would still be covered under the medical plan.

|   | FULL-TIME                        | PART-TIME        |
|---|----------------------------------|------------------|
| <b>SEMIMONTHLY CONTRIBUTIONS</b>                                |                                  |                  |
| EMPLOYEE ONLY   | \$3.30                           | \$3.30           |
| EMPLOYEE + SPOUSE   | \$6.27                           | \$6.27           |
| EMPLOYEE + CHILD(REN)   | \$6.60                           | \$6.60           |
| FAMILY  | \$9.70                           | \$9.70           |
|   | IN-NETWORK                       | OUT-OF-NETWORK*  |
| STANDARD PLASTIC LENSES<br>(Single/Bifocal/Trifocal/Lenticular) | \$10 copay                       | Allowance Amount |
| FRAMES  | \$150 allowance, 20% off balance | Up to \$105      |
| <b>CONTACT LENSES</b>   |                                  |                  |
| MEDICALLY NECESSARY   | \$0 copay; paid in full          | Up to \$150      |
| CONVENTIONAL/DISPOSABLE   | \$150 allowance                  |                  |
| FREQUENCY<br>(Lenses or Contacts/Frames)                        | 12/12/12 months                  |                  |

\*Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider.

# INCOME PROTECTION (SAFETY NET BENEFITS)

## SHORT TERM DISABILITY

Altru Health System provides this benefit at no cost to the employee. Short Term Disability (STD) insurance protects a portion of your income if you become partially or totally disabled due to short-term illness, injury or maternity leave. Once you are out of work for 7 days as the result of an illness, injury or maternity leave, you could be eligible for the STD benefit. This insurance replaces 60% of your income up to a weekly maximum. The benefit will continue for up to 180 days if you continue to be unable to perform the material and substantial duties of your own occupation.

## LONG TERM DISABILITY

Long Term Disability (LTD) insurance protects a portion of your income if you become partially or totally disabled for an extended period of time. This insurance replaces 60% of your income, up to a maximum of \$15,000 per month, depending on your current annual earnings. You must be sick or disabled for a least 180 days before you can receive a benefit payment. Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner. Certain exclusions, along with any pre-existing condition limitations, may apply. Please refer to your Summary Plan Description for details or contact Human Resources for specific benefits.

## ACCIDENT, CRITICAL ILLNESS AND HOSPITAL INDEMNITY BENEFITS

Altru is excited to announce the addition of Accident, Critical Illness and Hospital Indemnity benefits. These benefits are designed to help offset the out-of-pocket cost of services by paying the member a lump sum based on the services they have received. Make sure to review your options when you enroll.

# FSA

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax payroll deductions to pay for out-of-pocket expenses such as deductibles, copays and coinsurance, as well as dependent care expenses.

## HEALTH CARE FLEXIBLE SPENDING ACCOUNT

You can contribute up to \$2,700 for qualified medical expenses with pre-tax dollars, which will reduce the amount of your taxable income and increase your take-home pay. The medical FSA does allow a rollover of unused funds, up to \$500, into the following Plan Year. If you are enrolled in the Health Savings Account (HSA), you are not eligible to contribute to the Health Care Flexible Spending Account.

## LIMITED USE FLEXIBLE SPENDING ACCOUNT

Designed to complement a Health Savings Account, a Limited Use Flexible Spending Account (LUFSA) allows for reimbursement of eligible dental and vision expenses. You may contribute up to \$2,700 in the LUFSA. The LUFSA does allow a rollover of unused funds, up to \$500, into the following Plan Year.

## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

This account allows you to set aside pre-tax dollars for elder or child dependent care and covers expenses such as day care and before-and-after school care. With the Dependent Care FSA, you are allowed to set aside up to \$5,000 per household to pay for child or elder care expenses on a pre-tax basis.

# LIFE AND AD&D BENEFITS

## BASIC EMPLOYEE LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Basic Life and AD&D benefits are provided to you as an Altru-paid benefit. Altru Health System provides employees with Basic Life and AD&D insurance through Lincoln Financial Group, which guarantees that loved ones, such as a spouse/domestic partner or other designated survivor(s), continue to receive part of an employee's benefits after a death.

Your Life Insurance Benefit is 1 x your yearly earnings to a maximum amount of \$500,000. There is a minimum of \$200,000 for full-time doctors and a minimum of \$100,000 for part-time doctors. A \$50,000 cap option is available, but is irrevocable if you elect it and you cannot enroll in Optional Life for yourself or your family, including any future dependents.

### OPTIONAL LIFE INSURANCE

You may purchase Optional Life insurance through post-tax payroll deductions for yourself up to a maximum of 5x your annual earnings not to exceed \$1 million (basic and optional life combined). EOI may be required. Optional Life insurance is available in \$5,000 increments for your spouse/domestic partner, up to \$25,000. EOI may be required. You may also purchase Optional Life insurance in a flat dollar amount of \$5,000 or \$10,000 for your child(ren) up to a maximum of \$10,000.

### OPTIONAL LIFE INSURANCE

#### RATES/\$1,000 (SEMI-MONTHLY)

| AGE (AS OF JANUARY 1, 2019) | EMPLOYEE | AGE (AS OF JANUARY 1, 2019) | SPOUSE/ DOMESTIC PARTNER |
|-----------------------------|----------|-----------------------------|--------------------------|
| Younger than 30             | \$0.015  | Younger than 30             | \$0.016                  |
| 30-34                       | \$0.017  | 30-34                       | \$0.018                  |
| 35-39                       | \$0.028  | 35-39                       | \$0.030                  |
| 40-44                       | \$0.049  | 40-44                       | \$0.054                  |
| 45-49                       | \$0.076  | 45-49                       | \$0.083                  |
| 50-54                       | \$0.132  | 50-54                       | \$0.143                  |
| 55-59                       | \$0.195  | 55-59                       | \$0.212                  |
| 60-64                       | \$0.260  | 60-64                       | \$0.283                  |
| 65+*                        | \$0.479  | 65+*                        | \$0.521                  |

\* Benefits Subject To Age Reduction Schedule

### OPTIONAL CHILD LIFE INSURANCE

#### PREMIUM RATES - (SEMI-MONTHLY)

|                                  |         |
|----------------------------------|---------|
| \$5,000 for each eligible child  | \$0.385 |
| \$10,000 for each eligible child | \$0.770 |

## HSA

Take charge of your health care spending with a Health Savings Account (HSA). Those employees who elect the HDHP or High Deductible Health Plan are eligible to elect an HSA. The HDHP is an innovative health plan aimed at reducing health care costs by engaging participants and allowing flexibility and control over how health care dollars are spent. In electing an HDHP and HSA, participants gain the ability to contribute and invest tax-free dollars and use contributions to pay for eligible expenses, including any costs that may go towards the plan's deductible. Members will have no copays for complete cost transparency, and all qualified employee-paid medical expenses will count towards the deductible and out-of-pocket maximum. Your HSA can also be used to pay for the qualified expenses of your spouse and/or dependents(s), even if they are not covered by your plan.

No matter what, the money in the account is yours, and will carry over year to year. IRS Publication 502 provides a complete list of eligible expenses: Visit [www.irs.gov](http://www.irs.gov) for details.

For 2019, contributions (which include employer contributions) are limited to the following:

**Individual:** \$3,500    **Family:** \$7,000    **Catch-Up Contributions (Ages 55+):** \$1,000

Altru Health System will provide an HSA employer contribution that will be deposited on a per-pay-period basis. Newly eligible employee elections will be prorated.

**Individual:** \$500    **Family:** \$1,000 (Includes all plans covering dependents)

# VACATION TIME

Altru Doctors are allowed vacation based on years of service and utilize time off from the period of December 1 through November 30.

## PHYSICIAN VACATION TIME

| YEARS OF SERVICE | EQUIVALENT ANNUAL ALLOWED   |
|------------------|---|
| First Year       | One day is allowed for each month employed                        |
| 1                | 15 days plus ½ a day for each month employed in the previous year |
| 2                | 21 days   |
| 3                | 25 days   |
| 4                | 26 days   |
| 5                | 27 days   |
| 6                | 28 days   |
| 7                | 29 days   |
| 8-10             | 30 days   |
| 11-15            | 31 days   |
| 16-20            | 32 days   |
| 21-25            | 33 days   |
| 26-30            | 34 days   |
| 30+              | 35 days   |

# PAID PARENTAL LEAVE

We offer three parental leave benefits that protect your income at 100% while you are able to care for and bond with a newborn or newly adopted child.

- **Paid Maternity Benefit:** Eligible employees will receive eight weeks of paid maternity leave to help the birth mother recover and bond with their newborn.
- **Paid Adoption Benefit:** Eligible employees who are the primary caregiver will receive four weeks of paid adoption leave to bond with their newly adopted child. Eligible employees who are the secondary caregiver will receive two weeks of paid adoption leave.
- **Paid Paternity Benefit:** Eligible employees who are the father or secondary caregiver will receive two weeks of paid paternity leave to bond with their newborns.

# IMPORTANT CONTACTS

| COVERAGE                   | CONTACT   | COVERAGE                            | CONTACT  |
|----------------------------|---|-------------------------------------|--|
| MEDICAL                    | Altru & You with Medica<br>Medica Health System<br>855-400-9652<br>www.mymedica.com | RETIREMENT                          | 401(k), Alerus Financial<br>800-433-1685<br>www.alerusrb.com           |
| DENTAL                     | Delta Dental of Minnesota<br>800-553-9536<br>www.deltadentalmn.org                  | EMPLOYEE ASSISTANCE PROGRAM         | Vital WorkLife<br>800-383-1908<br>www.vitalworklife.com                |
| VISION                     | EyeMed Vision Care<br>866-939-3633<br>www.eyemedvisioncare.com                      | SUPPLEMENTAL BENEFITS               | Cigna<br>800-754-3207  |
| HEALTH SAVINGS ACCOUNT     | Alerus Financial<br>877-661-4727<br>www.alerusrb.com                                | MANAGED CARE                        | 701-780-1601<br>(Last Name A - K)<br>701-780-1610<br>(Last Name L - Z) |
| FLEXIBLE SPENDING ACCOUNTS | Discovery Benefits<br>866-451-3399<br>www.discoverybenefits.com                     | ALTRU HEALTH SYSTEM HUMAN RESOURCES | 701-780-5107<br>HRhelpdesk@altru.org                                   |
| LIFE AND AD&D & DISABILITY | Lincoln Financial Group<br>855-818-2883<br>www.lfg.com<br>Policy #: 10081885        | LOCKTON MOBILE APP                  | Username: Altrubenefits<br>Password: altru                             |