



Benefits at a Glance- FT Physicians

I. Upon Employment:

- Health Insurance
 - Blue Cross/Blue Shield High Deductible Health Plan
 - No premiums!
- Dental Insurance
 - Delta Dental
 - No premiums!
- Medical Reimbursement Account
 - \$18,000 to utilize for medical /dental expenses
- Vision Insurance
 - MetLife- Exam, frames and lenses covered every 24 months
- Vacation- 13 weeks
- Sick Time- 8 days
- Continuing Education Funds
 - \$4,000 per year to be used for CME in years 1 and 2
- Professional Dues
 - \$1,500 per year plus ACR and MSMS membership
- Professional Liability Insurance
 - Michigan Professional Insurance Exchange
 - Claims Based Insurance
 - \$2,000,000 per occurrence, \$4,000,000 lifetime maximum
- Short Term Disability – Cigna
 - Covers 75% of income after 7 day wait

II. Upon 90 days of continuous service:

- Group Life Insurance –Cigna
 - \$50,000
 - Additional coverage available to purchase

- 401(k) Plan
 - Physician is eligible to contribute the first day of the month following 90 days of continuous service

III. After 1 year of service:

- 401 (k) Company Contribution
 - On the first day of the month following one full year of continuous service you are eligible for the company contribution to the 401 (k) plan (You must also be employed on the last day of the quarter)
 - Fully funded since 2008
 - Vesting schedule, 2 years- 1/3 vesting, 3 years- 2/3 vesting, 4 years- fully vested

- Long Term Disability- Cigna
 - Covers up to \$7000 a month
 - Premiums paid by physician

*Benefits are subject to change and approved by the Board of Directors annually