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Benefits at a Glance- Advanced Practice Providers

Medical/Dental/Vision - *Benefits begin on day 1 of employment*

Health Insurance – Blue Cross/Blue Shield

- 1 plan option: High Deductible Health Plan PPO
- Deductible-\$3000 for single, \$6000 for family
- Out of Pocket Max-\$4000 for single, \$8,000 for family
- No premiums!

Dental Insurance – Delta Dental

- Maximum Payment- \$1000 per person per calendar year on diagnostic, basic and major services in addition to 100% preventive coverage
- No premiums!

Health Reimbursement Arrangement- Flex Administrators

- \$9,500 to utilize for medical /dental expenses while meeting the deductible or for things not covered by the plan

Vision Insurance - MetLife

- Exam, frames and lenses covered every 24 months

Income Protection

Professional Liability Insurance – Upon Start Date

- Michigan Professional Insurance Exchange
- Claims Based Insurance
- \$2,000,000 per occurrence, \$4,000,000 lifetime maximum

Long Term Disability- Prudential

- Eligible on the 1st of the month after 6 months of employment
- Pays 60% wages up to \$7,000 a month after a 90 day elimination period

Short Term Disability – Prudential

- Eligible on the 1st of the month after 1 year of employment
- Pays 67% wages up to \$1000 per week after 7 day elimination period

Group Life Insurance – Prudential- First of the month after 90 days of service:

- Eligible for coverage the 1st of the month after 90 days of service
- Coverage of \$50,000
- Options to purchase voluntary supplemental life insurance for yourself, spouse and children

Vacation- 5 weeks (1-3 years), 6 weeks (4-10 years), 8 weeks (11 + years)

Sick Time- 6 days

Additional Benefits

Continuing Education

- \$2,500/year
- One week time allowed in addition to Vacation time

401(k) Plan

- Employee is eligible to contribute the 1st day of the month following 90 days of continuous service via traditional pre-tax or roth post-tax contributions
- On the 1st day of the month following 1 full year of continuous service you are eligible for the company contribution to the 401 (k) plan – 17% contribution. Contributions are made quarterly.
- Vesting schedule, 2 years- 34% vested, 3 years- 67% vested, 4 years- 100% vested

Uniform Allowance

- ARS will reimburse for scrubs, lab coats and jackets up to \$300 annually. This allotment includes embroidery at \$11 per item. We utilize Uniform Advantage and will coordinate the process for you.

Part-time APPs:

- Benefits are subject to change and approved by the Board of Directors annually
- Part-time employees working at least 24 hours per week are eligible to purchase health/dental insurance on a pro-rated basis.
- Part-time employees working at least 30 hours per week are eligible for LTD/STD/Life Insurance
- Part-time employees working less than 20 hours per week are eligible for pro-rated CME time and dues

Every effort has been made for the information shown to be accurate. If there are any discrepancies, the plan document will rule.