



## ***Benefits at a Glance- Advanced Practice Providers***

### **Medical/Dental/Vision - *Benefits begin on day 1 of employment*** **Health Insurance – UMR with United Health Care Choice Plus & TrueScripts prescription coverage**

- 1 plan option: High Deductible Health Plan
- 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 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> day of the month following 90 days of continuous service via traditional pre-tax or roth post-tax contributions
- On the 1<sup>st</sup> 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.*