



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

- 1 plan option: High Deductible Health Plan
- Deductible-\$3,000 for single, \$6,000 for family
- Out of Pocket Max-\$4,000 for single, \$8,000 for family
- No premiums!

Dental Insurance – Delta Dental

- Maximum Payment- \$1,000 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
- No premiums!

Income Protection

Professional Liability Insurance – Upon Start Date

- Provided through Curi
- 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 \$1,000 per week after 7 day elimination period

Paid Parental Leave

- Eligible after 1 year of employment
- Available to birth, adoptive and foster parents
- Benefit equals 4 continuous weeks of base salary and may be used in addition to any applicable short-term disability

Group Life Insurance –Prudential – First of the month following 90 days of employment

- \$50,000
- Additional coverage available to purchase for self, spouse, and dependent children

Group Voluntary Benefits –Prudential – First of the month following 90 days of employment

- Critical Illness – may elect up to \$40,000 of coverage. Rates are age-based
- Accident Insurance – may elect coverage for employee, spouse and child(ren)
- Hospital Indemnity – may elect coverage for employee, spouse and child(ren)

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, including embroidery charges. IR APPs may use the scrub allowance for lead items.
- ARS pays for the laundering of lab coats

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.