



## ***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**

- \$6,000 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 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 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 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, full-time APPs are eligible for the company contribution to the 401 (k) plan – 12% contribution, while part-time APPs are eligible for a 7.5% 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
- Employees working in a part-time capacity are eligible for a 7.5% 401k contribution on the first day of the month following one year of service.

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