



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 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, 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.