



Employee Summary of Benefits 2018

Benefit Eligibility

Benefit eligibility for full time, part time and casual employees varies according to the different benefit plans.

Unless otherwise noted in this document or in the actual plan documents/contracts:

Employees who qualify become eligible for other benefits on the first of the month following 60 days of continuous employment with Primary Health Medical Group.

Casual employees who change their status to part time or full time are eligible the first of the month following the change as long as they have met the initial waiting period of 60 days of employment.

Employees who leave Primary Health Medical Group and are subsequently re-employed, become eligible for benefits on the first of the month following the re-hire date, as long as they have met the initial waiting period of 60 days of employment and as long as the absence was less than 6 months.

Employees who leave Primary Health Medical Group and are subsequently re-employed after an absence of longer than 6 months must wait until the first of the month following 60 days after the rehire date. They must also attend new employee orientation during their first two weeks after the rehire date.

Annual Enrollment Period

If you waive participation in the medical, dental, vision or FSA benefits during your initial enrollment period, for either yourself or your eligible dependents, you will generally only be allowed to apply for coverage during the annual open enrollment period.

The annual open enrollment period allows employees to add or change their benefits coverage. Applications may be submitted during this period. Changes, additions and other elections made during this period will take effect on January 1st. Once you have made a change, you cannot change that election until the next annual open enrollment period (except in the case of a major life status change; see Special Enrollment).

Voluntary Term Life insurance is available up to the guarantee allowed amount without any health statement one time during your initial enrollment period. If you do not take advantage of this benefit when first offered and later wish to participate or decide to increase the amount elected you will be required to submit a health statement.

Special Enrollment

A “qualifying event,” such as certain life status changes – marriage, birth or adoption of a child or involuntary loss of medical and/or dental coverage, etc. – may allow you enrollment into plans as long as application is made within thirty (30) days of the qualifying event. For specific details regarding Special Enrollment, please refer to the Summary Plan Descriptions.

Termination of Coverage

If you leave your employment with Primary Health Medical Group for any reason, or your work hours are reduced below the minimum requirement, coverage for you and your enrolled dependents will end. Coverage ends on the last day of the last month in which your status changes. You may however be eligible to continue coverage on most plans for a limited time; through COBRA continuation.

Dependent children’s coverage will end on the last day of their birth month in which they turn age 26.

If you divorce, coverage for your spouse will end on the last day of the month in which the divorce decree is final. You must notify the HR department. The former spouse and/or children may be eligible for continuation coverage.

Benefit Contributions

Primary Health Medical Group shares in the cost of group medical and dental benefits. In addition, Primary Health Medical Group offers a \$500 benefit for use on medical services in our clinics, and a Flexible Spending Account (FSA) providing our employees a way to pay for some medical expenses before taxes.

Primary Health Medical Group provides all full time employees basic term life and accidental death & dismemberment insurance equal to one times the annual salary. Long term disability and long term care insurance are also provided at no cost to the employee.

Optional benefits include voluntary vision, life, accidental death & dismemberment insurance and additional long term care coverage for the employee and their dependents. Short term disability insurance is also offered for the employee. Optional benefits are paid 100% by the employee.

The Primary Health Medical Group 401(k) plan provides employees the opportunity to save for retirement on a tax-advantaged basis. This plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan. As an eligible participant in the plan, you may elect to contribute a portion of your compensation to the plan and have your contributions matched up to 4%.

Personal Time Off (PTO)

The company provides full-time employees a paid period of time away from the work place to allow for rest and relaxation, recovery due to illness, or for any other personal reasons.

Annual paid PTO begins to accrue upon hire and is available for use on the employee's benefit eligibility date. PTO may not be used until it is earned and time must be taken off work to receive pay. You may keep up to twice your annual maximum accrual in your PTO bank. Once you hit this amount, the time will cease to accrue until you have used some of it.

Employees should schedule PTO with their supervisor well in advance (whenever possible) to allow for adequate staff coverage.

PTO Accrual Schedule:

<u>Years of Service</u>	<u>Rate per hour worked</u>	<u>Total earned per year*</u>
one through four	.05769	15 days
five through nine	.07692	20 days
ten or more	.09615	25 days

**The number of days per year is based on 2080 hours worked per year. PTO accrues on regular time, holiday pay, jury duty pay, bereavement pay, and PTO hours used. PTO does not accrue on overtime pay, on call pay, bilingual differentials or other supplemental pay.*

Please see policy #HR 120 for further details regarding PTO.

Holiday Pay

Beginning on the date of hire, full-time employees are paid 8 hours of holiday pay on each of the recognized holidays below.

In addition, all non-exempt employees who are required to work on a holiday will receive time and one half for all hours worked on these holidays*.

Primary Health Medical Group recognizes the following holidays:

New Year's Day	Labor Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

*Where working on the actual holiday is optional, non-exempt employees may only be paid straight time for the hours worked in addition to the holiday pay.

See policy #HR 115 for further details regarding holiday pay.

Funeral (bereavement) Leave

Full and part-time employees are eligible for up to 24 work hours of paid leave to make funeral arrangements or attend a funeral. Leave is granted for the death of a family member and is only paid according to need.

See policy #HR 197 for definitions of “family” and further details regarding funeral leave.

Jury Duty Leave

Full and part-time employees will be paid regular wages for time spent on jury duty. Paid time is limited to one week of regularly scheduled hours up to 40.

See policy #HR 199 for further details regarding jury duty.

Family and Medical Leave Act (FMLA)

All eligible employees may receive time off without pay in accordance with the Family and Medical Leave Act.

Up to 12 weeks of total time may be taken off within a 12 month period. Leave will run concurrent with Personal Time Off (PTO) pay or any disability pay. (i.e. An employee must take accrued PTO pay during the first part of the leave and this time will count towards the total 12 weeks off.)

Eligible employees must have been working for Primary Health Medical Group for 12 months in total, and must have worked at least 1,250 hours during the 12 month period prior to the request for leave.

See policy #HR 198 for further details regarding medical leaves of absence.

Direct Deposit

All employees must have their pay automatically deposited into an account of their choice. Deposits can be sent to more than one institution/account, but 100% of the employee’s pay must be direct deposit. Direct deposits become effective no later than two weeks following the receipt of the form by Payroll. A direct deposit form may be found on the Employee Self Service (ESS).

Payment for Required Licensure

Primary Health Medical Group will reimburse expenses for renewal of licenses or certifications that are required for continued employment. This would include nursing and x-ray technology licenses. It is the employee's responsibility to obtain and pay for the initial license or certification.

Uniform Allowance- Anniversary year benefit

Full time and part time **back office clinic staff** receive four scrub shirts and a coupon for \$50 upon hire. Casual employees receive two scrub shirts and a coupon for \$25 upon hire. Additional scrub shirts can be purchased for cost through the Human Resources Department.

Full time and part time **front office clinic staff** receive four shirts upon hire. Casual employees receive two shirts upon hire. Additional front office shirts may be purchased for cost through the Human Resources Department.

Additional uniform benefits are given annually during the employee's anniversary month. Uniform options and order forms are found on the Employee Self Service (ESS).

\$500 In-Clinic Credit

Primary Health Medical Group providers have agreed to offer a FREE and tax free benefit to our employees (*exception: Alliance Provider Owners will be taxed on the amount used.*)

Here's how it works:

1. Each full time and part time employee will get a \$500 total credit for the employee and their legal dependents to use in PHMG clinics.
2. The benefit is given regardless of whether the employee or dependents have group health insurance.
3. The benefit may be used for ALL in-clinic services except: Maternity care, Botox and over the counter dermatology or other products.
4. Can be used on in-house prescription dispensing if medication is prescribed by a PHMG provider.
5. Each employee is given a gift card worth their eligible amount (see grid below) upon benefit eligibility. The employee and/or family members must present the card at the time of service to pay for services.
6. The patient must tell the CSR at the time of check-in whether the credit is to be used for the services that day or whether services should be billed to the patient's insurance. The bill cannot be re-billed or "written off" after the fact.
7. Services can be "split". For example, if you have an office visit with a lab you can choose to bill the office visit to the insurance and only pay the regular insurance copay. Then you may apply the \$500 credit to the charges for the lab or other ancillary services. Copays must be paid at the time of service and may not be paid through the \$500 benefit. The charges will have to be split when being posted.

8. Use it or lose it. This benefit is based on a calendar year and unused portions cannot be rolled over into the next year.
9. New hires become eligible for the benefit on the first of the month following their 60th day of employment. The \$500 will be pro-rated for new hires and terminations during the year at the rate of \$41.66 per month.
10. The benefit is not transferable to other employees or persons.
11. This benefit is tax-free. You may not submit charges for reimbursement through the medical flexible spending account.
12. Remember you will still be responsible for your deductible under your medical insurance. Any amounts paid through this benefit will not be billed to insurance thus will not go towards your deductible.

\$500 In-Clinic Credit Pro-rated schedule:

<u>Month Eligible</u>	<u>Pro-rated Amount</u>
January	\$500.00
February	\$458.33
March	\$416.67
April	\$375.00
May	\$333.33
June	\$291.67
July	\$250.00
August	\$208.33
September	\$166.67
October	\$125.00
November	\$83.33
December	\$41.67

Medical Benefits

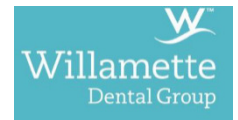
All full* and part-time employees are eligible to participate in the medical plan through Regence Blue Shield. Primary Health Medical Group pays a significant portion of the premiums for eligible employees.

- \$2,500 individual, \$5,000 family deductibles.
- \$5,000 individual, \$10,000 family annual out of pocket maximum.
- \$10 office visit copay for services in Primary Health Medical Group clinics.
- \$40 Primary Care office visit copay at other in network Primary Care providers.
- \$50 Specialist office visit copay at other in network Specialists.
- 10% co-insurance for services at Primary Health Medical Group, Treasure Valley Hospital and Intermountain Medical Imaging.
- 30% co-insurance at other in network providers.

Dental Benefits

Primary Health Medical Group offers two separate dental plans. Summaries are listed below for comparison.

Willamette Dental



In general, the Willamette Dental plan is a DMO (Dental Maintenance Organization). You must only see dentists and providers employed by Willamette in their facilities. The plan does not have a benefit maximum, however, copays are charged for each service according to the table below.

- \$20 office visit copay
- No deductible
- \$50, \$75 & \$100 copay for root canals
- \$100 copay for crowns, bridgework, dentures
- \$1750 copay for adult or child orthodontics
- No annual benefit maximum

Delta Dental



Delta Dental is a PPO plan that works similarly to the health plans with annual deductibles, co-insurance amounts, and annual maximums.

- 100% payment for preventive care
- 100% payment for basic services
- 60% payment for major services
- \$0 deductible for preventive services
- \$25 per person deductible for basic and major services
- \$1250 maximum benefit per year

Vision Benefits



Vision benefits through VSP are also paid through a PPO plan, but with copays and benefit limits or discounts per service. VSP offers a large provider network and low cost.

- \$10 copay for in-network exams
- \$25 copay for frames and lenses
- \$130 allowance for frames and contacts, then paid at 80% over allowance
- \$20-30% discount on cosmetic extras, additional glasses or contacts
- Up to 25% discount on laser correction surgery

Flexible Spending Plan Benefits



Pre-Tax Premium Account

Full and part-time employees* who pay medical, dental, and vision premiums through Primary Health Medical Group have these amounts deducted from their pay before taxes are calculated.

Pre-Tax Health Care Account

Full and part-time employees* may choose to have amounts deducted from their pay before taxes are calculated for the purpose of paying some health care expenses.

The maximum contribution is \$2,500 per calendar year. Up to \$500 of unused monies can be rolled over into the next year. Unused monies over \$500 will be forfeited.

Amounts are held in an account with Discovery Benefits and can be accessed by using a debit card or by submitting claims to Discovery Benefits for reimbursement by direct deposit or by check.

Participation is on an annual, calendar year basis. Employees may enroll in the plan on their benefit eligibility date or on January 1 of each year.

*Employees who are Alliance Provider, LLC members are not eligible to participate in the Flexible Spending Plan.



Group Life/Accidental Death & Dismemberment/Long Term Disability Insurance

Mutual of Omaha will pay a life insurance benefit equal to one times the full time employee's annual base salary. The benefit also provides for accidental death and dismemberment coverage equal to this same limit.

An employee who becomes disabled under the provisions of the policy will be eligible for Long Term Disability 90 days after becoming disabled. The disability benefit is 60% of the before-tax weekly earnings.

Primary Health Medical Group pays the full cost of these benefits.

Voluntary Life & Disability Insurance Plans - Open enrollment occurs every January 1st*

On a voluntary basis, full-time employees may purchase additional life and/or short-term disability through Mutual of Omaha. All premiums are to be paid by the employee and will be automatically deducted through payroll.

Long Term Care Insurance - Open enrollment only upon hire*



Primary Health Medical Group, through Unum will provide all full time employees with a base Long Term Care Plan. The benefit pays for 2 years at \$1,000 per month for nursing home, assisted living facility, or home health care agency services.

This coverage provides for anyone who, as a result of a disability or advancing age, cannot take care of his or her daily activities. Eligibility for this benefit occurs on the first of the month following 60 days of continuous employment.

Full time employees may purchase additional coverage amounts for themselves or policies for spouses, parents, grandparents, or siblings at the same low group rates and on a voluntary basis.

*Some benefits may not have a true open enrollment. While applications are accepted annually at the first of each year, employees who attempt to enroll after the initial eligibility period (1st of the month following 60 days of employment) may be required to complete evidence of insurability forms.

401(k) Retirement Plan

All employees are eligible to contribute to the company's 401(k) Plan on the first of the month following 60 days of employment.

- Deductions are automatic through payroll.
- The employee must be 21 years of age to participate.
- Eligible employees will be automatically enrolled at 3% upon eligibility. Employees can opt out of automatic enrollment or change the election at the beginning of any month.
- Employees who are automatically enrolled in the plan will also be enrolled in the plan's automatic contribution increase program. Contributions for employees in this program will be updated annually based on the plan's contribution increase schedule:

Year	Contribution Rate
1	3 %
2	3 %
3	4 %
4	5 %
5	6 %

- Changes in investment elections may occur on line at any time.
- Loans and hardship distributions may be available for those who qualify, under the provisions of the plan.
- The company is currently matching 100% of the first 2% of salary and 50% of the next 4% of salary. Participants must contribute 6% to receive the full match of 4%.
- Participants will become 100% vested in - will earn ownership of - the matching contribution after 2 years of service.