



# Employee Benefit Summary

## 2024

### Benefit Eligibility

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

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.

### Benefit Contributions

Primary Health Medical Group shares in the cost of group medical and dental benefits. In addition, Primary Health Medical Group offers a Flexible Spending Account (FSA) and Health Savings Account (HSA) 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 insurance are also provided at no cost to the employee.

Optional benefits include voluntary vision, life, and accidental death & dismemberment insurance 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 3.5%.

### Medical Benefits

All full and part-time employees are eligible to participate in the medical plan. Primary Health Medical Group pays 93%-100% of the premium for eligible full time employees. Employees pay 100% of elective dependent coverage.

PHMG offers employees the option to choose between a traditional PPO plan and a high deductible health plan (HDHP) that is coupled with a health savings account (HSA).

### Health Savings Account (HSA)

Employees who choose to enroll in the high deductible health plan (HDHP) can also enroll in the Health Savings Account (HSA).

## 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**

A Flexible Spending Account (FSA) is a tax-advantaged financial account that allows employees to set aside a portion of earnings to pay for qualified health expenses for themselves and/or eligible dependents.

## Dental Benefits

Primary Health Medical Group offers two separate dental plans.

### **Willamette Dental**

Willamette Dental is a DMO (Dental Maintenance Organization) where there are no deductibles. Participants must be seen by providers employed by Willamette in their facilities.

### **Delta Dental**

Delta Dental utilizes a participating provider network however, has non-participating provider coverage. Enrollees should see a participating provider to avoid balance billing.

## Vision Benefits

Vision benefits through VSP utilize a participating provider network. Enrollees should see a participating provider for best coverage.

## Group Life and Accidental Death & Dismemberment

Primary Health Medical Group, through Prudential, provides company-paid basic life and accidental death and dismemberment (AD&D) insurance for full time employees equal to one times the employee's annual salary. This benefit is provided at no cost to the employee. Full time employees may purchase additional voluntary AD&D insurance for themselves, legally married spouse, and dependent children.

## Short Term and Long Term Disability

Primary Health Medical Group offers, through Prudential, short term and long term disability benefits to full time employees. Long term disability is a company-paid benefit and is provided at no cost to full time employees. Short Term disability is a voluntary benefit which full time employees must choose to enroll in and pay the premium cost.

## 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.
- Contribution options are Traditional Pre-tax 401(k), Roth 401(k) (post-tax) and After-tax Super Roth. Employees may choose to contribute in either or both options.
- The current contribution limit is \$22,500 for the 2024 calendar year. If you are 50 years or older at any time during the calendar year, you may contribute an additional \$7,500.
- Employees can opt out of automatic enrollment and automatic contribution increases at any time by contacting the HR department.
- The company is currently matching 100% of the first 1% of salary and 50% of the next 5% of salary. Participants must contribute 6% to receive the full match of 3.5%. Match contributions are contributed as a Traditional Pre-tax 401(k) contribution.
- Participants will become 100% vested in (will earn ownership of) the matching contribution after 2 years of service.

## Other Employer Paid Benefits

### Personal/Paid 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.

### 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.*

### 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 for a family member.

### 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.

## Family and Medical Leave Act (FMLA)

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

## 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.

## 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.