



# BayCare Medical Group

## *Our Mission*

BayCare Health System will improve the health of all we serve through community-owned health care services that set the standard for high-quality, compassionate care.

## *Our Vision*

BayCare Health System will be a nationally pre-eminent health care system offering innovative, accessible, and quality services in collaboration with physicians, team members and the communities we serve

## Summary of Total Rewards for Physicians Effective January 1, 2016

*This document summarizes benefits under the BayCare Health System Physician Total Rewards Program, but it is not a contract. Full details about the program are provided in legal plan documents and insurance contracts that govern the Plans. If there are differences between this summary and those documents, the legal documents will control. Participation in the Physician Total Rewards Program does not guarantee employment, nor does it give you the right to claim any benefits not covered by the specific plan documents.*



## **Health and Welfare Benefits – eligible first of month following 60 days of employment**

### *Medical*

BayCare offers two medical options: Choice Share and Choice HSA. Both plans provide medical coverage through the BayCare Exclusive Provider Network only.

Choice Share is a traditional medical plan with an annual deductible and co-payments for physician office visit consults and prescription medications. Preventive services and BayCare outpatient lab services are covered at 100 percent and don't apply to the deductible. For all other services, BayCare pays 80 percent and you pay 20 percent after the deductible is satisfied.

Choice HSA combines a comprehensive High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). The HDHP will pay 100 percent of preventive care services and certain preventive generic medications. You pay for all other services and prescriptions in full until you have satisfied the deductible. The plan will then pay 80 percent, and you will pay 20 percent. An HSA is an account comprised of your pre-tax contributions and an annual BayCare contribution that you use to pay for qualified health expenses. Unused funds roll over from year to year and the account is portable.

Both Choice Share and Choice HSA have Out-of-Area coverage through the CIGNA Open Access Plus Network if you live outside Hillsborough, Pasco, Pinellas or Polk Country, or if you have children away at college or living outside of the BayCare service area.

### *Dental*

You may elect dental coverage from one of three options: CIGNA Choice Basic, CIGNA Choice Plus or the Managed Care Plan. CIGNA Choice Basic provides preventive and basic service coverage, but has very little coverage for major services and no coverage for orthodontia. CIGNA Choice Plus is a full service plan that covers preventive, basic, major and orthodontia services. Both plans provide a network of dentists and require deductibles for some services. The Managed Care Dental Plan provides preventive and basic coverage. More extensive services are offered with co-pays rather than deductibles. This plan has a limited number of participating providers.

### *Vision*

You have two vision options: Humana and Superior. Both plans are for corrective vision needs only and cover eye exams, frames, lenses and contacts.

### *General Purpose/Limited HSA Compatible Flexible Spending Accounts*

Flexible spending accounts allow you to pay for certain health care expenses and dependent care expenses with pre-tax dollars. You may open one or both accounts and contribute a maximum of \$2,500 to a health care account and \$5,000 to a dependent care account. You will receive a debit card to present at the time you incur a qualified expense. You may also submit a claim form if you prefer. If you participate in Choice HSA, you may use your compatible HSA Flexible Spending Account for dental and vision only until you meet your medical plan deductible. After meeting your deductible it may also be used to pay for medical expense.

## **Income Replacement – eligible first of month following sixty days of employment**

### *Eligible Compensation*

Compensation for income replacement benefits is defined as income equivalent to that reported in Box 1 of your W-2, based on a 12-month look-back period.

### *Life Insurance*

Your basic life insurance benefit is equal to two times your base salary and is paid for by BMG. Our supplemental life insurance program allows you to purchase up to four times base salary. Your total basic and supplemental life insurance coverage may not exceed \$2 million. You may also elect spouse and/or child life insurance coverage if applicable.

### *Accidental Death and Dismemberment*

AD&D insurance provides coverage if your death results from accidental causes. It also provides a benefit for certain physical losses that do not result in death. You may purchase AD&D coverage in one to five times your base salary; however, your total AD&D cannot exceed \$1 million. You may also elect AD&D coverage for dependents. If you elect dependent coverage, your spouse will be covered for 50 percent of your coverage up to \$250,000, and your child benefit will be \$10,000 (each, if more than one).

### *Short Term Disability*

You are eligible for short term disability the first of the month following 60 days of employment. Coverage is first day for injury, eighth day for illness with a maximum benefit duration of 180 days. You will receive 100% of covered pay for the first 90 days, and then 75% for the second 90 days. There is no benefit maximum per pay period.

### *Long Term Disability*

You are eligible for long term disability on the first of the month following 60 days of employment. If eligible, long term disability will begin after a 180 day elimination period. Coverage includes specialty own occupation and infectious & contagious disease. The benefit is 60% up to \$15,000 per month guaranteed issue; you may apply for additional \$5,000 per month subject to medical underwriting. If you have a personal policy, there is no integration with the benefit provided by BMG.

## **Wealth Planning – eligible immediately**

### *Eligible Compensation*

Eligible compensation for wealth planning is based on IRC rules and maximums and, plan documents and are shown below.

### *BayCare Health System Retirement Plan*

The Retirement Plan includes both a traditional 401(k) savings account, and a Roth 401(k) savings account. You may elect to contribute to the traditional account, the Roth account, or both. It is important to note that the IRS limits the amount you may contribute to the plan and these limits may change annually. In 2015, your traditional and Roth contributions -- combined -- may not exceed \$18,000 if you are under the age of 50; and, if you are age 50 or older at any time during 2015, you may contribute a maximum of \$24,000, traditional and Roth combined.

For every dollar you contribute up to six percent of your pay (traditional and Roth combined) BayCare contributes a match of 50 percent. The match is allocated annually and you must be employed on the last day of the plan year to receive it. The match vests incrementally over five years of service.

In addition, the company contributes two percent to your plan annually regardless of your contribution. You are eligible to receive this allocation after you have completed one year of service during which you have worked at least 1,000 hours. You must be employed on the last day of the plan year to receive this contribution. BayCare contributions will vest incrementally over five years of service.

Your traditional and Roth contributions, the company match and the company core contribution may be invested in any combination of the 26 funds within the plan. You may elect a different investment mix for each account or one investment mix for all money going into the plan.

### **BayCare Health System 457(b) Deferred Compensation Plan**

You may participate in the BayCare 457(b) Deferred Compensation Plan and contribute any amount up to the IRS maximum of \$18,000 in 2015. This is a nonqualified plan. This plan offers the same investment options as the BayCare Health System Retirement Plan. If you terminate employment with BayCare, you will have 90 days after your termination date to elect a distribution option which will be paid to you approximately 120 days after your termination date. Your options include transfer to another 457(b), lump sum distribution, or annual installments over 5, 10 or 15 years.

### **Professional Benefits -- CME**

You will have a CME allowance that can be used for membership fees, conference registrations, travel expense, books and subscriptions. Your CME allowance is determined as follows. You may also elect an additional pre-tax amount for a total of \$10,000. Time off for CME is considered Paid Time Off (PTO).

Primary Care	\$ 5,000	Specialists	\$ 5,000
Primary Care, Dual Boards	\$ 7,500	Specialists, Dual Boards	\$ 7,500
Primary Care, Three Boards	\$ 10,000	Specialists, Three Boards	\$ 10,000

### **Professional Benefits -- Other**

Licensure, fees for certifications required for core job duties, and medical staff dues are paid by BMG. Professional Liability coverage in the amounts of \$250,000/750,000 will be paid by BMG. BMG policy will determine reimbursement for mobile technology.

### **Paid Time Off (PTO)**

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You will have access to 26 days of paid time off on January 1 of each year. PTO is used for holidays, sick time, vacation, personal time, CME. There is no carryover and no cash out. Any unused time is forfeited at the end of the year. Physician time off is monitored; Associate Physician time off is reported.

*CME Allowance expenses must meet the Group's business and accounting requirements and are subject to the approval of the Medical Director. CME allowance/time off benefits will be subject to proration if date of hire is after 1/1, if less than full time or due to a status change and will be suspended for any terminating physician.*

*Revised February 2016*