

Primary Health Medical Group Employee Benefit Summary 2010

Benefit Eligibility

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

Unless otherwise noted, employees who qualify become eligible for all benefits on the first of the month following 60 days of continuous employment at 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.

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 time begins to accrue upon hire and is available for use on the employee's benefit eligibility date. PTO time may not be used until it is earned and time must be taken off work to receive pay. Employees should schedule PTO with their supervisor well in advance (whenever possible) to allow for adequate staffing coverage. 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.

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 years is based on 2080 hours worked per year.
PTO accrues only on regular and holiday hours.*

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

Holidays

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*. Primary Health Medical Group recognizes the following holidays:

New Year's	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 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 an immediate family member and is only paid according to need.

See policy #HR 197 for further details regarding funeral leave.

Jury Duty:

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.

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

Family and Medical Leave:

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 may choose to 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 Pulse.

Primary Health Medical Group Flex Plan – Open enrollment occurs every January 1.

Pre-Tax Premium Account

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

Pre-Tax Dependent Care and Health Care Accounts

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

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

For the health care account, the maximum contribution is \$3000 per calendar year. Any monies not used prior to the end of the calendar year will be forfeited.

For the dependent care account, the maximum contribution is \$5000 per calendar year. Reimbursement will only be made to the amount that is in the account at the time the reimbursement is requested.

For more information, please visit www.DiscoveryBenefits.com or call Human Resources at 955-6523.

*S-Corporation owners may not participate in the Pre-Tax Health Care Account.

Employee Assistance Program (EAP)

Primary Health Medical Group offers free, confidential psychological counseling through APS Healthcare. The EAP allows employees up to 3 sessions of counseling per problem or set of related problems. This benefit is available to all employees and their family members.

APS toll free number: 1-800-999-1077 (Mon – Fri, business hours, to make appointment)
1-800-833-3031 (24 hours/7 days a week crisis services)

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.

Back office clinic employees (Nurses, Medical Assistants, Radiology Technologists) are eligible for reimbursement to purchase approved uniforms. Full time and part time employees may turn in receipts for up to \$60 per anniversary year. Casual employees may turn in receipts for up to \$30 per anniversary year. Eligible employees will receive their certificate for the year during their employment anniversary month. The benefit cannot be carried into the next year if not used. To receive reimbursement, receipts and the uniform certificate must accompany an approved Expense Reimbursement Form to Accounts Payable.

Approved uniforms for back-office clinic staff include medical scrubs, tennis shoes or other medical work shoe, lab coats, and Primary Health Medical Group logo shirts.

Primary Health Medical Group logo shirts are purchased for front office clinic employees (CSR's, File Clerks, Billing Coordinators) upon hire. Additional shirts may be purchased through the Human Resources Department.

Medical Insurance - Open enrollment occurs every January 1.

All full and part-time employees are eligible to participate in the medical plan through Pacific Source on the first of the month following 60 days of employment. Primary Health Medical Group pays a significant portion of the premiums for eligible employees. The employee must pay premiums for elective dependent coverage.

Some of the benefits covered by Primary Health Plan include:

- In-network primary care office visits for a \$30 co-pay
- In-network specialty care office visits for a \$40 co-pay
- 70% coverage (after deductible) for Lab and X-Ray services
- \$3000 per person deductible; \$6000 family aggregate
- \$1500 per person out-of-pocket maximum; \$3000 family aggregate (in-network)
- \$10 generic drug copay
- Mail order prescription benefit
- Out-of-network options
- Discounts from Value Added Partners

Please be sure to understand your benefits and limitations under this plan. Many services require authorized referrals. More information can be found in the benefit grid and brochures in this packet. For current members, you may also refer to your member handbook or call Pacific Source Customer Service at 208-333-1596.

\$500 In-Clinic Credit

Primary Health Medical Group providers have agreed to offer a special FREE and tax free benefit to our employees! 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 insurance through Primary Health Plan.
3. Can be used for ALL in-clinic services except:
 - Maternity care
4. Each employee is given a gift card worth their eligible amount (see grid below) upon hire. The employee and/or family members will present the card at the time of service to pay for services. The card **must** be presented at the time of the visit – no exceptions.
5. 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.
6. Services can be "split" - for example, if you have an office visit and lab you can choose to bill the office visit to the insurance and apply the lab or other ancillary services to the \$500 credit. The charges will have to be "split" when being posted. If you do this you will pay your \$20 insurance co-pay for the office visit.
7. This benefit is a calendar year benefit that cannot be rolled over into the next year if unused, so – use it or lose it. It will be pro-rated for new hires and terminations during the year at the rate of \$41.66 per month.
8. New hires become eligible for the benefit on the first of the month following their 60th day of employment. Amounts for the new year will be added to employee cards each Jan. 1st.
9. The benefit is not transferable to other employees or persons.
10. This benefit is tax-free. You can NOT submit charges for reimbursement through the medical flexible spending account.
11. Remember you will still be responsible for your deductible under your medical insurance. Any amounts paid through this benefit will NOT go towards your deductible.

Dental Insurance

All full and part-time employees are eligible to participate in one of the dental insurance plans on the first of the month following 60 days of employment. Primary Health Medical Group pays a significant portion of the premiums for eligible employees. The employee must pay premiums for elective dependent coverage.

Dental Benefits through Willamette Dental DMO - Open enrollment occurs every January 1.

- \$10 office visit copay
- No deductible
- \$50, \$75 & \$100 copay for root canals
- \$75 copay for crowns, bridgework, dentures
- \$1750 copay for adult or child orthodontics
- No annual benefit maximum

Dental Benefits through Guardian Dental – Open enrollment occurs every January 1.

Guardian offers a greater benefit if you use their DentalGuard Preferred providers:

- 100% payment for preventive care
- 100% payment for basic services (80% of allowable if out of network)
- 60% payment for major services (50% of allowable if out of network)
- \$50 per person deductible applies for out of network services only
- \$1000 maximum benefit for the first year. If a preferred provider is used, and claims are less than \$500, then you may roll over up to \$350 towards the annual maximum in the following year (\$250 roll-over limit if out of network.)
- 50% payment for orthodontics for children, with 1 year wait and \$1000 lifetime maximum
- 50% payment for services related to implants

Vision Insurance

All full and part-time employees are eligible to elect Vision insurance through Guardian on the first of the month following 60 days of employment. Monthly premiums are the employee's responsibility. Dependent coverage may also be purchased.

- \$10 copay for in-network exams
- \$25 copay for glasses or contacts
- \$120 allowance for frames, then paid at 80% over allowance
- \$20-30% discount on cosmetic extras, additional glasses or contacts
- Up to 25% discount on laser correction surgery

Group Life/Long Term Disability/ Accidental Death and Dismemberment

All full-time employees are eligible at the first of the month following 60 days of employment. Unum will pay a life insurance benefit equal to one times the 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 will be eligible for Long Term Disability 90 days after becoming disabled, under the provisions of the policy. The disability benefit is 60% of your monthly salary.

Primary Health Medical Group pays the cost of this benefit.

For questions regarding your policy, please call Aaron Seehawer at (208) 344-9704.

Voluntary Life and Disability Plans - Open enrollment occurs every January 1*.

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

You may contact Aaron Seehawer at (208) 344-9704 for more details regarding this benefit.

Voluntary Accident Insurance - Open enrollment occurs every January 1*.

On a voluntary basis, full-time employees may purchase accident insurance through Unum. All premiums are to be paid by the employee and will be automatically deducted from your paycheck.

Accident insurance may pay additional dollars in the event of injuries regardless of your health insurance status.

You may contact Aaron Seehawer at (208) 344-9704 for more details regarding this benefit.

Long Term Care Insurance – Open enrollment occurs every January 1*.

Primary Health Medical Group, through Unum will provide all full time employees with a base Long Term Care Plan with a benefit of \$1000 per month for Nursing Home, Assisted Living Facility, or Home Health Care Agency. 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.

Additionally, 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.

For questions regarding rates and length of coverage, please call Aaron Seehawer at (208) 344-9704.

*Some benefits may not have a true open enrollment. While applications are accepted annually, 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 after one full year of employment, with 1000 hours worked in the prior 12 months. Open enrollment will be held twice annually on January 1 and July 1.

Deductions are automatic through Payroll.

- Must be 21 years of age to participate.
- Changes in deferrals may be made monthly through the Payroll Department only. Changes made prior to the 20th of each month will be effective on the first payday of the following month.
- 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 will match 100% of the first 3% of salary and 50% of the next 2% of salary.

For questions regarding loans or other withdrawals, please call the Payroll Department at 955-6523.

For questions regarding investment planning or investment funds, please call Aaron Seehawer at (208) 344-9704.