

PERMANENTE MEDICINE®
Mid-Atlantic Permanente Medical Group

2026

PHYSICIANS GUIDE TO BENEFITS





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This benefit guide provides an overview of the MAPMG benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern.

MAPMG reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits.

LEARN ABOUT OUR BENEFITS!

Eligibility for Benefits

You are eligible for benefits as a shareholder or shareholder track physician.

Have a family? You can also cover your legal spouse/domestic partner and child(ren) to age 26.

MEDICAL COVERAGE

MAPMG provides comprehensive health care through Kaiser Foundation Health Plan (KFHP). Coverage includes medical, vision, and prescription drug benefits, with low out-of-pocket costs for care.

MAPMG covers 100% of the premium for this coverage.

Medical Plan Overview			
ANNUAL DEDUCTIBLE			
Individual			\$0
Family			\$0
OUT-OF-POCKET (OOP) MAXIMUM			
Individual			\$3,500
Family			\$9,400
DOCTOR VISITS			
Preventive Care			100% covered
Primary Care Physician (PCP)			\$10 copay
Specialist			\$20 copay
URGENT AND EMERGENCY CARE			
Urgent Care			\$20 copay
Emergency Room			\$50 copay
Inpatient Hospital Care			100% covered
MENTAL HEALTH AND CHEMICAL DEPENDENCY			
Individual Outpatient Therapy			\$10 copay
LAB & IMAGING			
X-ray, Lab and Specialty Imaging			\$0 copay
PRESCRIPTION DRUG			
60 -DAY SUPPLY	KP PLAN PHARMACY	KP PLAN PHARMACY MAIL ORDER 90 SUPPLY	PARTICIPATING NETWORK PHARMACY
Tier 1 Generic Drugs	\$10	\$10	\$20
Tier 2 Brand Preferred Drugs	\$10	\$10	\$20
Tier 3 Non-Preferred Drugs	\$10	\$10	\$20

Up to 60 day supply retail & participating pharmacies

Up to 90 day supply for maintenance medications

SUPPLEMENTAL MEDICAL COVERAGE

The Supplemental Medical Plan provides additional coverage by reimbursing 80% or 50% of certain medically necessary expenses, after deductible satisfaction (\$100 Individual / \$200 Family), that are either excluded from or exceed the limits of your Kaiser Foundation Health Plan (KFHP) Medical coverage—such as custodial care and convalescent care—and requires a KFHP denial letter for all services except acupuncture and chiropractic care; it is not a replacement for KFHP coverage and does not allow treatment outside KFHP for services already covered.



ADDITIONAL MEDICAL BENEFITS AND RESOURCES

MAPMG offers health care programs so physicians and their families make the most out of their benefits.

Parent Health Insurance

Parent Health Insurance is a medical benefit where physicians can enroll their parents and/or in-laws in either an under age 65 plan or an over age 65 Medicare Advantage Plan. Premiums for Parent Health Insurance are deducted from your paycheck.

Post-Retirement Medical & Life Insurance

Physicians retiring at age 65 or older with at least 10 or more years of vesting service or retiring between ages 60–64 with at least 20 years of vesting service, are eligible for post-retirement health care and life insurance benefits.

Behavioral Health

Employee Assistance Program

Our no-cost, confidential Employee Assistance Program (EAP) through Optum provides up to 5 in-person counseling sessions per occurrence per year for you and your dependents. This program is available 24/7/365.

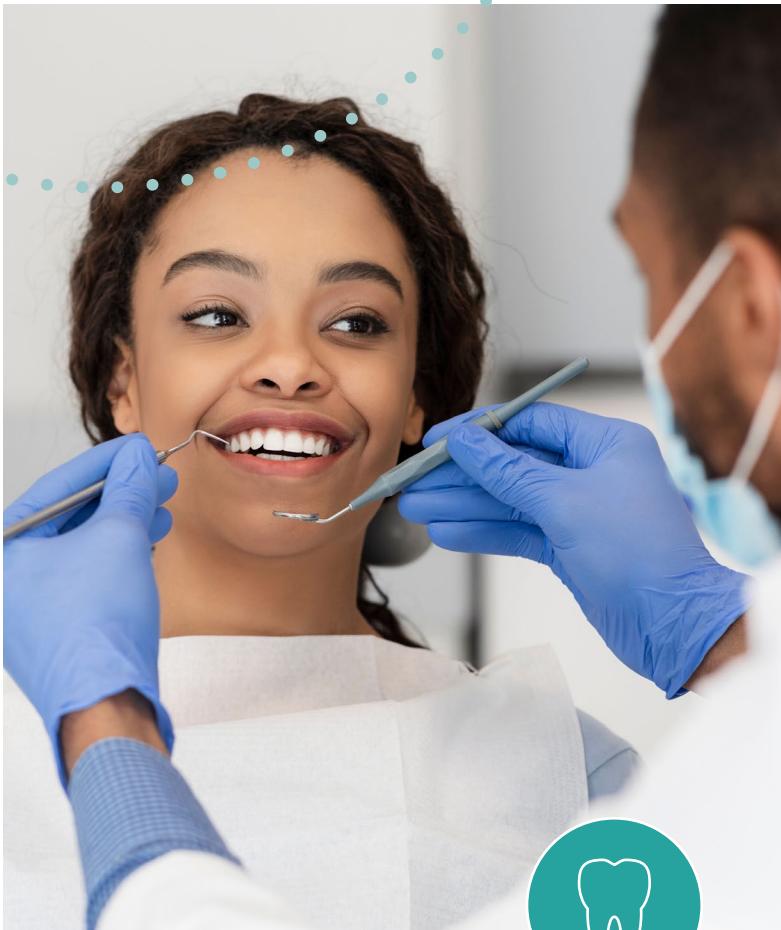
Just need some guidance? You can also access financial and legal support, assistance with day-to-day challenges, family relationships and so much more. This benefit is confidential and at no cost to you.

Behavioral Health Benefits

For more extensive counseling, physicians can use their KFHP HMO medical plan benefits, an Optum provider, or a licensed out-of-network provider.

Please note: The Behavioral Health Benefits are provided to MAPMG physicians and their eligible dependents enrolled in MAPMG's HMO plan.





DENTAL COVERAGE

Good dental hygiene has a substantial impact on your overall health.

MAPMG provides dental coverage through the Delta Dental plan. This benefit gives you access to a broad network of dentists and covers preventive, basic, major, and orthodontic services for children up to age 19.

You'll save the most by visiting in-network providers.

MAPMG covers 100% of the premium for this coverage.

Dental Coverage

Dental Plan Overview

BENEFITS IN-NETWORK

Annual Deductible – Individual	\$50 per person
Annual Deductible – Family	\$150 family max
Maximum Benefit Amount	\$1,500 per person
Preventive Care	100% covered
Basic Services	You pay 20% after deductible
Major Care	You pay 50% after deductible
Prosthodontics	You pay 50% after deductible
Orthodontic Care	50% covered (child to age 19) up to a \$2,000 lifetime max benefit

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Health and dependent care expenses can add up and paying with tax-free funds can help.



Flexible Spending Accounts (FSAs)

MAPMG offers three types of tax-advantaged FSAs to help you save on eligible expenses: Health Care, Dependent Care, and Transit/Parking. These accounts allow you to set aside pre-tax dollars to pay for qualified costs, reducing your taxable income.

Health Care FSA

Set aside pre-tax funds to pay for eligible medical, prescription, dental, and vision expenses. You can rollover a portion of your funds to the next plan year.

Dependent Care FSA

Set aside pre-tax funds to pay for eligible dependent care expenses while you work or attend school.

Transit and Parking FSA

Set aside pre-tax funds to pay for eligible transit and parking expenses related to your work commute.



DISABILITY COVERAGE

Wherever you are in your life, we're here to support you. We protect what matters – from financial protection to planning for your future.



Short-Term Disability (STD) Plan

If you're not able to work, how will the bills get paid?

We make sure you're protected with company-paid Short-Term Disability coverage. Shareholder Track physicians receive Short-Term Disability benefits paid as salary continuation at 50% of base salary for up to 166 days. Short-Term Disability benefits increase to 67% of base pay for Shareholders. Benefits commence on the 15th calendar day of disability.

Voluntary Long-Term Disability (LTD) Plan

Long-Term Disability coverage can provide lasting income protection if you remain unable to work.

You have the option to purchase coverage. There are two plan options allowing physicians a choice in the level of income protection. Both plan options provide coverage of 60% monthly income up to a \$20,000 monthly maximum.

- **Plan A:** Specialty specific until age 65 with annual cost of living adjustment
- **Plan B:** Specialty specific for 3 years only and no annual cost of living adjustment

LIFE INSURANCE COVERAGE

MAPMG also provides \$250,000 in Basic Life and AD&D insurance at no cost. This provides peace of mind ensuring your family is protected. You have the option to purchase supplemental Life and AD&D insurance for yourself and your dependents. Rates are based on age and volume.



BUSINESS TRAVEL ACCIDENT COVERAGE

MAPMG provides Business Travel Accident insurance for all physicians at no cost. This coverage provides accidental death and dismemberment benefits when traveling for business.

In case of accidental death, the benefit amount is \$250,000.



TIME AWAY FROM WORK

MAPMG time off isn't in the form of one lump sum like many companies use for time away from work. We believe you should have time off for vacation, when you are sick, and to celebrate the holidays.

Vacation Leave

Vacation leave accrues bi-weekly and is prorated to your work schedule.

Vacation Leave Accrual for 1.0 FTE	
YEARS	TOTAL DAYS PER YEAR
1-3	20
4-10	25
11+	30



Sick Days

Sick time is awarded 40 hours upon hire and accrue an additional 40 hours in the first year and accrue 80 hours in subsequent years.

Hours/accruals are prorated based on full-time eligibility (FTE). Sick time may be used for yourself, an ill spouse/domestic partner, an ill child or for doctors and dentists appointments - providing you the flexibility to use sick time as needed.

Holidays

MAPMG provides 8 paid holidays and 1 paid floating holiday as well.

Several leave types are available to help promote work/life balance and manage personal and professional commitments.

Please see our listing below:

- Family and Medical Leave - up to 12 weeks*
- Maternity Leave - up to 8 weeks*
- Parental Leave - up to 4 weeks for births and adoptions*
- Bereavement - up to 5 days of paid leave
- Jury Duty
- Military Leave

*Physician uses accrued leave

NEW FOR 2026

Paid Leaves for Physicians

Paid Parental Leave

Effective January 1, 2026, eligible employees can take up to 4 weeks of paid leave in a 12-month period for the birth, adoption, foster care placement, or parenthood by surrogacy. Leave requires FMLA eligibility and will run concurrently with FMLA and applicable state paid family/medical leave. Leave must be used within 12 months of the event, either all at once or in smaller increments. Advance notice and documentation are required.

Paid Caregiver Leave

Effective January 1, 2026, eligible employees can take up to 2 weeks of paid leave in a 12-month period to care for a spouse, domestic partner, child, parent, parent-in-law, grandparent, or sibling with a serious health condition. Leave requires FMLA eligibility and will run concurrently with FMLA and applicable state paid family/medical leave. Leave can be taken in one continuous period or can be broken into smaller increments. Advance notice and documentation are required.



RETIREMENT PLANS

MAPMG provides physicians with rich retirement plan benefits to help you plan for and achieve your financial goals.

MAPMG 401(k) Plan

Plan now for the life you'll want in retirement; we'll help you get there with an employer contribution. Choose either traditional (pre-tax) and/or Roth contributions as well as after-tax contributions. MAPMG will automatically begin to contribute 5% of your base and incentive pay to your 401(k) account after you've completed 1,000 hours of service.

Excess Contribution Plan

MAPMG's contributions to the 401(k) Plan are limited by the IRS. However, the Excess Contribution Plan provides you with a lump sum taxable benefit made at the end of the year equal to 5% of your base and incentive pay that exceeded the IRS limit for that year.

MAPMG Pension Plan

MAPMG provides a very generous pension plan to physicians. There are two types of service that affect the Pension Plan:

Vesting Service: time counted to determine if you are eligible for the Pension Plan benefit. To be eligible to receive Pension Plan benefits, you must have at least 5 years of Vesting Service. You earn a year of Vesting Service for each calendar year that you work 1,000 hours. Vesting Service is prorated when a full year is not worked.

Credited Service: time counted to determine the amount of retirement income. You earn a year of Credited Service for each year that you work 2,000 hours. Credited Service is prorated for partially worked calendar years as well as for part time physicians.

In addition to Credited Service, a physician's Highest Average Compensation (HAC) is used in the benefit calculation. HAC is the average monthly base compensation for the highest 36 consecutive months of the last 120 months as an eligible physician, up to the annual IRS limit.

Full and Early Retirement

This program allows Shareholders between the ages of 60-64 with 20+ years of vesting service to retire early and receive a subsidized benefit until the normal retirement age of 65.

Supplemental Retirement Plan

The Supplemental Retirement Plan is a non-qualified plan that provides a lump sum taxable benefit to vested physicians upon separation from service for accrued pension plan benefits in excess of IRS HAC compensation limits.



The formula to determine the Pension Plan benefit is:

2% of HAC x (years of Credited Service up to 20 years)
plus
1% of HAC x (years of Credited Service over 20 years)

PROFESSIONAL EXPENSES



Professional Liability Coverage

Complete professional liability coverage is provided by MAPMG to all physicians at no cost. The occurrence-based policy provides financial protection for all professional activities performed on behalf of MAPMG. In addition, volunteer community activities may also be covered.

State Licenses, DEA, CDS and Hospital Privileges

MAPMG will reimburse physicians 100% for all the cost of obtaining Maryland, D.C. and Virginia state licenses, as well as DEA, CDS and hospital privileges at our participating hospitals.

Board Certification

MAPMG provides 100% reimbursement for the cost of obtaining and maintaining board certification, including registration and exam fees. Reimbursement for your board certification exam paid for prior to your start date will be made provided evidence of passing the exam is received after the date of your fully executed MAPMG Employment Agreement and commenced employment with MAPMG.

Continuing Medical Education (CME)

The annual (calendar year) reimbursement benefit is \$3,000. Eligible expenses include dues to professional societies, books, software, and conferences. Associated travel costs are also reimbursable. Expenses associated with obtaining board certification including study materials are reimbursed from your annual CME allowance.

Local Medical Societies

You may choose to join the Maryland, D.C. or Virginia local medical society upon hire, and MAPMG will automatically pay for your annual membership.

SUPPLEMENTAL BENEFITS

Back-Up Care

MAPMG's Bright Horizons Care Advantage subsidizes the cost for up to 15 days of emergency child or adult/elder back up care per year when regular arrangements fall through.

Back-Up Care is intended to provide care for your children and/or adult/elder family members solely while you are scheduled to work and is not intended for care outside of working hours. If you need care outside of your working hours, Bright Horizons includes free access to a comprehensive database of caregivers such as childcare providers, pet sitters, dog walkers and elder care resources, plus discounts and preferred enrollment at a national network of childcare centers for full-time enrollment care.

Long-Term Care (LTC) Insurance

Physicians and immediate family members are eligible to purchase Long-Term Care (LTC) insurance to help reimburse expenses associated with care needed when confined to a nursing home, assisted living facility or even at home. Long-Term Care insurance is provided by Unum.

Group Legal Insurance

You have access to a wide choice of local law firms to provide you with basic will preparation and consultation at 100%.

Other services are eligible for discounted services, plus parents are automatically covered for discounted services when you enroll in this prepaid legal insurance plan.



Adoption and Surrogacy Assistance

Effective January 1, 2026, eligible employees may receive up to \$5,000 in taxable reimbursement per child for qualified adoption or surrogacy-related expenses, with a lifetime maximum of \$10,000. If you and your spouse both work for MAPMG, you will be required to share the \$5,000 per event benefit, with a lifetime maximum of \$10,000. Reimbursement is available only after finalization of an adoption or completion of a valid surrogacy contract.

A tax gross-up is included to offset applicable income taxes. Required documentation must be submitted within 60 days of finalization. Additional program details and submission instructions are available through the MAPMG Benefits Department.

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