

PERMANENTE MEDICINE®
Mid-Atlantic Permanente Medical Group



Physicians

Guide to Benefits

Learn about our Benefits!

Eligibility for Benefits

You are eligible for benefits as a full-time physician.

Have a family? You can also cover your legal spouse or domestic partner and children to age 26.

Medical Coverage

MAPMG offers a medical plan through Kaiser Foundation Health Plan (KFHP). You'll get in-network preventive care at 100%, prescription drug coverage, vision coverage and more! **MAPMG covers 100% of the cost of coverage.**

Medical Plan Overview	
Annual Deductible	Individual: \$0 Family: \$0
Out-of-pocket maximum	Individual: \$3,500 Family: \$9,400
Doctor visits	Preventive: 100% covered Primary care visit: \$10 copay Specialist visit: \$20 copay
Hospitalization	Emergency room: \$50 copay Inpatient hospital care: 100% covered

Supplemental Medical Coverage

Supplemental Medical provides additional coverage by reimbursing a percentage (80% or 50%) of certain medically necessary expenses that are not covered by the KFHP or that exceed the plan limits. Reimbursable services covered by Supplemental Medical include, but are not limited to fertility services, custodial care, and convalescent care.

Coverage Level Annual Deductible

- Individual: \$100
- Family: \$200

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Additional Medical Benefits and Resources

MAPMG offers healthcare 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 service or retiring between ages 60-64 with at least 20 years of 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) 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: This benefit is provided to all MAPMG physicians and their eligible dependents enrolled in MAPMG's HMO plan.



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

Dental Coverage

Do you need care for your smile with regular check-ups? MAPMG provides dental coverage with Delta Dental. **MAPMG covers 100% of the cost of coverage.**

Dental Plan Overview	
Annual Deductible	\$50 per person \$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

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

Pre-tax Accounts

MAPMG offers physicians the option to enroll in one or more pre-tax accounts based on their needs.

- **Health Care FSA** - Set aside pre-tax funds to pay for eligible medical, prescription, dental, and vision expenses. You can roll over 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.

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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

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

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.

Basic Life and AD&D Insurance

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 Insurance

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

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 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.

MAPMG provides 8 paid holidays + 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*

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Vacation Leave Accrual

Years	Total days per year
1-3	20
4-10	25
11+	30



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

MAPMG 401(k)

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.

The formula to determine the Pension Plan benefit is: 2% of HAC x (years of Credited Service up to 20 years) + 1% of HAC x (years of Credited Service over 20 years).

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.

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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, which is prorated during your first year of employment. Eligible expenses include dues to professional societies, books, software, and conferences. Associated travel costs are also reimbursable. Expenses associated with obtaining board certification 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 your annual membership.

Additional Benefits

Additional Benefits

Bright Horizons Care Advantage MAPMG subsidizes the cost for up to 15 days of emergency child or adult/elder back up care per year when regular arrangements fall through. Other benefits include free access to a comprehensive database of caregivers such as 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.

Group Legal Insurance

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.

Long Term Care Insurance

Physicians and immediate family members are eligible to purchase Long Term Care 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.

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