

## THE BEST-KEPT SECRET IN THE TRIAD!

### EAGLE PHYSICIANS AND ASSOCIATES, PA Full and Part-Time Advanced Practice Provider (APP) Benefits Package for 7-1-26 through 6-30-27 Subject to change from time to time

New-hire Advanced Practice Providers working 24+ hours per week are eligible for benefits on the 1<sup>st</sup> of the month after two months of employment.

#### MEDICAL & PRESCRIPTION –

- **Traditional Co-Pay Plan:** Primary care visits at Eagle Physicians have \$20 co-pay and specialist visits at Eagle have a \$30 co-pay. THN primary care & specialist visits have a \$60 co-pay. Care outside of Eagle or THN, but within the Meritain Health (Aetna Choice POS II network) has a \$2,000 individual deductible and \$4,000 family deductible. After the deductible is met, eligible medical expenses are paid at 80% by the plan. Prescriptions are paid 70% by the plan and 30% by the participant. Specialty medications have a \$1,000 copay.
- **High Deductible Health Plan:** Participant pays all expenses for medical and prescription up to the \$3,400 individual deductible and \$6,800 family deductible. After the deductible is satisfied, the plan pays 90% for visits at Eagle Physicians and 80% of eligible medical expenses incurred with a non-Eagle in network provider. Rx expenses are covered at 80% after deductible is met.
  - **Health Savings Account (HSA):** For employees enrolled in the High Deductible Health Plan Eagle will open an HSA and contribute \$400 to it annually to help employees with medical and prescription expenses. Employees can contribute more of their own pre-taxed dollars to their HSA account up to the IRS account limit, which is below and can increase by \$1K for individuals aged 55+:
    - Employee Only Health Coverage: \$4,400
    - Employee + Dependent(s) Health Coverage: \$8,750

**DENTAL** – Eagle’s dental coverage is offered by Delta Dental. For dental care, participants utilizing a Delta Dental PPO network provider can receive preventative dental services for no out of pocket cost. For basic services such as fillings and extractions participants pay 20% after their deductible is met. For major services such as crowns or bridges participants pay 50% after their deductible. The individual dental deductible is \$50, and the family deductible is \$150. The maximum dental benefit for any plan year is \$2,500.

**VISION** – Community Eye Care, a network of over 600 eye care professionals provides routine vision care with yearly exams for a \$15 co-pay and up to \$205 spending allowance on eyewear.

**DISABILITY** - Short-Term Disability supplies employees with 60% of weekly income after a two week elimination period for max benefit of \$1,000 per week and can last for up to 11 weeks. Long-Term Disability picks up when STD ends and also provides 60% of weekly income for a max benefit of up to \$1,500 per week. Rates are individualized and based on employee income.

**LIFE INSURANCE** – A 2 times annual salary to a max of \$500K in basic life insurance is 100% employer paid by Eagle for all eligible APP’s. Additional, Voluntary Life Insurance can be purchased in increments of \$10K, up to 5 times annual salary to a max of \$250K. Rates are based on age and amount purchased. Dependent life insurance may be elected to cover a spouse in increments of \$5K up to a max of \$50K and child/children coverage can be purchased in units of \$2K up to \$10K per child. Rates for spouse are based on the age of the employee (not spouse) and amount purchased. Child coverage rates are affordable and fixed and cover all children.

**401(k) / PROFIT SHARING** - Employees are eligible to defer their own money into Eagle’s 401(k) plan after two months employed. This can be either traditional pre-taxed 401(k) deferrals or Roth post-tax deferrals. Then after the first year of employment and at the next quarterly enrollment, employees who work at least 1,000 hours are enrolled in Eagle’s profit sharing program. 3% is Safe Harbor and 3% is Discretionary Profit Sharing for a combined total potential of 6% Eagle funded money that goes into each participant’s retirement account.

**FLEX PROGRAM** - There are two programs available that allow people to pay for medical and childcare expenses with pre-tax dollars. Each of these programs have specific dollar limits imposed by the IRS: Health Care Reimbursement - \$3,400 annual maximum and Dependent Care Assistance - \$5,000 head of household or married filing jointly and \$2,500 married filing separately annual maximum. Eagle also offers a “limited purpose FSA” for individuals prohibited from the traditional FSA due to enrollment in the Health Savings Account (HSA). Funds in a limited purpose FSA can be used for dental and vision care, not covered by the HSA.

**ACCIDENT INSURANCE** - Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.

**CRITICAL ILLNESS (Specified Disease Insurance)** - If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want. You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit can pay 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

**HOSPITAL INDEMNITY INSURANCE** - Group Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth. The money is payable directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

**EMPLOYEE ASSISTANCE PROGRAM** - Eagle offers up to 10 counseling sessions through an independent psychological practice for each employee and dependent family member living in their household. Spouse and children up to age 18 are qualifying dependents. All visits are completely confidential.

**PROFESSIONAL LIABILITY INSURANCE** – Eagle's malpractice insurance carrier classifies physician extenders as support personnel, and as such they are covered under the corporate policy. Since a named-insured policy does not exist for physician extenders, a reporting endorsement “tail” is not due upon employment separation.

**PAID LEAVE TIME (PLT)** – Eagle provides full-time extenders paid leave time on the following accrual schedule (prorated based on hire date). Part-time extenders working ½ time or greater receive an FTE adjusted pro-rated portion of the values below.

- Year One & Two – Up to 3 weeks (15 paid days) each year
- Years Three, Four, Five and Six – Up to 4 weeks (20 paid days) each year
- Years Seven Plus – Up to 5 weeks (25 days) each year

In addition, employees may carry over PLT from one year to the next, and amounts may be “sold back” each November for cash. Paid Leave Time is counted in hour increments.

**PAID MATERNITY/PATERNITY LEAVE** – Eagle provides up to 4 weeks of paid maternity/paternity leave after 1 year employed and 1,250 hours worked for the birth or adoption of a child. Time is pro-rated based on FTE status.

**HOLIDAYS** - Eagle provides accrual of up to 9 paid holidays to each employee after 30 calendar days of employment for the following holidays: New Year's Day, Martin Luther King Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, the Day-After Thanksgiving, and Christmas. Time is pro-rated based on FTE status and is not additive to base salary.

**JURY DUTY** - Eagle pays for up to five days of jury duty. Cases lasting longer than 5 days will be evaluated on a case-by-case basis.

**BEREAVEMENT PAY** - Eagle provides up to 3 days of bereavement pay for the loss of an immediate family member.

**CHRISTMAS CLUB SAVINGS AND CREDIT UNION MEMBERSHIP** - Through membership in the HealthShare

Care Credit Union, employees can set aside a certain amount of money through payroll deductions to save for Christmas. They are also entitled to participate in all benefits of the Credit Union.

**NOTE - Flu vaccine required as condition of employment, if questions, please call Eagle HR.**

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#### **PROFESSIONAL DEVELOPMENT REIMBURSEMENT –**

- **Benefit levels are stated in this document as full-time and will be prorated for part-time employees based on FTE status. APP's are eligible at 50% FTE and higher.**
- **Time off for professional development is earned, calculated and tracked on a calendar year basis and prorated based on hire date, term date and FTE status.**
- **The maximum number of hours for professional development for a full-time APP working a full year is 40 hours. An APP who works part-time, or who works less than a full year, earns a pro-rated amount of time off.**
- **The maximum funds available for a full-time APP working a full year is \$2,500. An APP who works part-time, or who works less than a full year, earns a pro-rated amount of funds.**
- **Both time-off and funds are “use-it-or-lose-it” and do not carryover into future calendar years.**
- **Professional Development time off must be requested in advance and must be approved by practice administrator.**
- **Time off taken in excess of the amount earned, if such time is approved, shall be considered PLT time – if PLT available in the account – unpaid if no PLT is available.**
- **APP will pay all Professional Development expenses directly and submit invoice, receipts and reimbursement requests to Eagle's Accounting Department within 30 days of incurred expenses for review and reimbursement.**
- **Eligible Professional Development expenses include, but are not limited to:**
  - **Board certification and recertification**
  - **Educational conferences, workshops & associated travel, food and lodging**
  - **Self-study courses, virtual training and materials**
  - **Books, journals, paper and digital study guides and aids**
  - **Association fees and dues + Professional Society memberships**
  - **Computer Software and Hardware**
- **Additional items paid for by Eagle, separate and apart from professional development funds:**
  - **NC Medical License for PA's and Nursing Board Registration for NP's and CRNA's**
  - **DEA Registration & Renewal**
  - **UpToDate Subscription through Mag Mutual**
  - **Malpractice Insurance**