

Develop Your Career

Dartmouth-Hitchcock is a great place to grow your career. These programs are designed with your future success in mind.

Continuing Medical Education

Continuing Medical Education is available to physicians to provide time and financial support for professional enrichments such as meetings, conferences, journals and books. Full-time physicians receive up to \$6,000 bi-annually. Any unused money at the end of each period is forfeited. Full-time physicians receive 10 CME days per year. You may carry over up to five CME days from one year to the next.

Professional Development Funding

Financial Support is available for job-related certification exams and continuing education programs. Covered expenses include your first two primary memberships and any outreach travel.

Performance Reviews

Physicians meet annually with their department chair and section chief to review their prior year's performance and their contributions to the achievement of Dartmouth-Hitchcock's mission, vision and goals. Together, physicians and managers also set personalized goals for the coming year.

Balance Work and Personal Life

We recognize that your life outside of work is important to you. Dartmouth-Hitchcock provides many forms of paid leave to help you find a balance between your work and personal life.

Paid Time Off

At Dartmouth-Hitchcock, the number of vacation days for physicians will be determined based on either the age or service of the physician as of January 1. You may carry over up to 10 vacation days from one year to the next. Vacation time is prorated if you work less than 40 hours per week.

Other Paid Leave

If you need time away from work for certain military duty, you will receive the difference between your current salary and your pay for military service. When serving jury duty, you receive your regular pay plus your jury stipend. Up to five days of paid time off will be provided for bereavement leave upon a death in your immediate family.

Years of Service	Paid Time Off Accrual for Full-Time Physicians		
	Number of Vacation Days*	Age Factor	Number of CME Days
0-4+	20	N/A	10
5-9+	23	N/A	10
10-14+	25	50	10
15-19+	27	N/A	10
20+	30	60	10

*Physicians also receive seven paid holidays a year.

This summary is intended to be an easy-to-read reference to help you understand the benefit plans offered. Plan provisions are described in more detail in other communications and are governed by the actual plan documents. Nothing in this or any other benefits document or oral presentation should be construed as an employment contract or a guarantee of benefits. Dartmouth-Hitchcock reserves the right to terminate or change benefit plans at any time and has sole discretion to interpret the terms of eligibility for any of the benefits provided. To learn more about the benefits described in this brochure, please contact your Dartmouth-Hitchcock recruiter at 603.653.0400.

This brochure highlights some of the features of these significant benefits. Please ask your recruiter for more information.



One Medical Center Drive, Lebanon, NH 03756 (603) 653-0400
www.dartmouth-hitchcock.org

Your Guide to

LiveWell Benefits

2012

Physicians

About Dartmouth-Hitchcock

The Dartmouth-Hitchcock health care system includes Dartmouth-Hitchcock Medical Center (DHMC) and numerous multi-specialty group practices.

DHMC is New Hampshire's only academic medical center. Internationally renowned, nationally ranked and regionally respected, we integrate high-quality patient care, advanced medical education and research, to provide a full spectrum of health care to patients throughout northern New England.

The heart of DHMC is a 225-acre campus in Lebanon, New Hampshire. DHMC is made up of Mary Hitchcock Memorial Hospital, Dartmouth-Hitchcock Clinic, Dartmouth Medical School and the Veterans Affairs Regional Medical and Office Center in White River Junction, Vermont. The collaborative relationship among these organizations provides you a unique work environment, where colleagues will mentor you and professional development opportunities will prepare you for new challenges and rewards.

For physicians and staff alike, Dartmouth-Hitchcock is a place to learn and grow – a place to make a career and a life.

More Than a Paycheck

As a nationally recognized leader in health care, Dartmouth-Hitchcock has a vision – to achieve the healthiest population possible, leading the transformation of health care in our region and setting the standard for our nation. That means a focus on wellness, not just for the communities we serve, but also within our own doors, for our employees and their dependents. Simply put, we want to keep you and your family as healthy as possible. Dartmouth-Hitchcock is committed to providing benefit programs designed to help you live healthy lives and protect your financial resources.

Who's Eligible?

All full-time and half-time employees and their eligible dependents may participate in Dartmouth-Hitchcock's LiveWell benefits program. Coverage for new employees is effective on their 30th day of employment.

CORE BENEFITS:

These benefits are provided to you at no cost:

- Basic Dental (for employee only)
- Basic Life/AD&D equal to one times annual base pay, up to \$200,000
- 100% Short Term Disability for up to 26 weeks
- 50% Long Term Disability up to \$15,000 per month
- Medical malpractice coverage up to \$1 million per claim and \$3 million aggregate

BENEFIT CHOICES:

Medical Plans – your choice of 2 medical plan options

- \$500 Deductible PPO
- \$1,200 High Deductible Health Plan (coupled with a health savings account)

Dental Plans – your choice of 2 dental plan options

- Basic Dental (free to employee)
- Enhanced Dental

Supplemental Life/AD&D –

(in addition to Core Life benefit) Purchase coverage for yourself, spouse and/or dependent child(ren) at group rates. High levels of guaranteed coverage if elected when first eligible.

Long Term Disability Insurance

- 60% Long Term Disability up to \$15,000 per month
- 66 2/3% Long Term Disability up to \$15,000 per month

Reimbursement Accounts

These valuable accounts allow you to save money on a tax-free basis for reimbursement

- Health Care Reimbursement Account
- Dependent Care Reimbursement Account – Contribute up to \$5,000 in the year you are hired; participation in subsequent years is dependent on continued eligibility.
- Health Savings Account – Dartmouth-Hitchcock will contribute in 2012.

Our Mission:

We advance health through research, education, clinical practice and community partnerships, providing each person the best care, in the right place, at the right time, every time.

Our Vision:

Achieve the healthiest population possible, leading the transformation of health care in our region and setting the standard for our nation.



2012 Medical Plan Options and Highlights

Dartmouth-Hitchcock's medical plans are designed to offer full-time and half-time employees choice and flexibility. You may choose from among two Preferred Provider Organization (PPO) plans administered by Anthem Blue Cross Blue Shield (Anthem). When you receive care from providers in Anthem's national PPO network, your out-of-pocket costs are less than when you receive care from providers not in Anthem's PPO network. You may select in-network or out-of-network services each time you receive care.

Plan Feature	\$500 Deductible PPO	\$1,200 High Deductible Health Plan (PPO)
In-Network Deductible	\$500 person up to \$1,000/family	\$1,200 employee only \$2,400 all other coverage levels
In-Network Coinsurance	You pay: 20% of \$1,500/\$3,000 (\$300/\$600) Plan pays: 80%	You pay: 20% of \$4,000/\$8,000 (\$800/\$1,600) Plan pays: 80%
In-Network Out-of-Pocket Maximum*	Medical: \$800/person \$1,600/family Rx: \$400/person \$800/family	Medical and Rx: \$2,000 employee only \$4,000 all other coverage levels

In-Network Benefit Coverage Highlights

Preventive Care Services	Plan pays 100% of eligible expenses: deductible does not apply	
Prescription Drug: 30-day supply	\$5/\$15/\$30 at DHMC Outpatient Pharmacy and Cheshire Medical Center pharmacy \$10/\$20/\$40 at all other pharmacies	Subject to deductible and coinsurance
Prescription Drug: 90-day maintenance supply	\$10/\$30/\$60 at DHMC Outpatient Pharmacy and Cheshire Medical Center pharmacy and mail order through WellPoint NextRx	Subject to deductible and coinsurance

Claim payments are limited to Anthem's Maximum Allowable Benefit (MAB) for all covered services. Maximum annual benefit limitations apply to selected covered services, in- and out-of-network. All out-of-network services are subject to the applicable deductible and coinsurance.

2012 Dental Plan Options and Highlights

Dartmouth-Hitchcock's dental benefits are administered by Northeast Delta Dental. Full-time and half-time employees have two plan options to choose from.

	Basic Dental Plan	Enhanced Dental Plan
Annual Deductible	\$50 employee only \$150 family	\$25 employee only \$75 family
Benefits	Plan pays:	Plan pays:
Preventive/Diagnostic	100%, no deductible	100%, no deductible
Basic Restorative	50%, after deductible	80%, no deductible
Major Restorative	50%, after deductible	50%, no deductible
Annual Maximum Benefit	\$1,000 per covered participant	\$1,500 per covered participant
Orthodontia (adults and children)*	50%, no deductible, to a lifetime maximum of \$2,000 per covered participant	

*The cost of orthodontia does not count toward your Annual Maximum Benefit.

Build Financial Security

At Dartmouth-Hitchcock, we know how important financial security is to each of our employees. These elements of our total rewards package will help you meet future needs while keeping pace with day-to-day obligations.

Competitive Salaries

We offer salaries that are competitive with our labor markets and equitable within the Dartmouth-Hitchcock salary structure. A formal evaluation system is used to assign a pay grade and salary range to each position. The salary range sets the minimum and maximum pay rates based on current market conditions and the position's assigned responsibilities and required qualifications. We review our salary ranges annually to be sure they remain competitive. Salary range adjustments and individual merit increases are set each year within the

Dartmouth-Hitchcock Retirement Plans

Dartmouth-Hitchcock cares about the health of your retirement plan. Therefore, we have taken the work out of establishing your retirement account. As soon as you are eligible to participate you are automatically enrolled with a 1% before-tax contribution, that you can adjust at any time. Automatic enrollment makes contributing and investing for your future easy and convenient and helps you on the path to financial fitness.

Defined Contribution Plan

Existing and newly hired employees are eligible to save for retirement by making voluntary pre-tax contributions to the D-H Employee Investment 403(b) Plan. Your contributions are vested immediately. Please note: If you are at least age 21 and are scheduled to work 20 or more hours per week, you are eligible to participate in the D-H Retirement 401(a) Plan. D-H contributions are vested after three years of vesting service.

401(a) Plan

Employees are eligible to receive base contributions equal to a percentage of pay, 1% to 7%, based on the following:

Points Formula = (2 x Age) + Years of Vesting Service

Points	D-H Base Contributions	
	On all Pay ¹	On all Pay Over Social Security Wage Base (if applicable) ²
Less than 60	1%	1%
60-89	3%	3%
90-119	5%	5%
More than 120	7%	5%

¹ Up to the IRS limit of \$250,000 for 2012

² The Social Security Wage Base is the maximum amount of your pay that is subject to Social Security/OASDI taxes. The Social Security Wage Base for 2011 is \$110,100 and is indexed annually with inflation.

parameters of the operating budget approved by the Board of Trustees.

Independent Financial Advisors

To help you make the best use of the retirement program, Dartmouth-Hitchcock has contracted with a team of independent financial advisors called the Defined Contribution Advisory Group (DCAG). DCAG representatives work only for you and have no compensation ties to any financial organization. DCAG professionals will answer your specific questions and give you guidance about how the retirement program works, how to contribute to the program and how to invest the money accumulating in your account. These services are provided to you at your worksite at no cost.

403(b) Plan

- You may save up to 100% of your income per year on a pre-tax basis into the 403(b) Plan, subject to IRS maximums
- If you are age 50 or older, you may also contribute "catch-up" contributions, subject to IRS maximums

403(b) Roth Plan

The Roth 403(b) feature allows you to save money after-tax while you are employed and withdraw your contributions and interest, tax-free, when you retire. In order for the interest on your Roth 403(b) savings to remain tax-free, you must leave the money in account for at least five years.

Matching contributions

If you choose to contribute your own money to the program, Dartmouth-Hitchcock will match a contribution percent based on organizational financial performance

- The matching contribution percent will be determined by the Boards of Trustees each December
- Contributions will be made to employees' accounts in a lump sum in March of 2013

Important: You must save in the plan during 2012 to receive a match