



Benefit Summary

for

Physicians

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Southern New Hampshire  
Community Group Practices

2011

Throughout this summary you will see the following benefit classifications referenced:

**Regular Full-time or (FT) physicians:** Physicians hired to work thirty-six to forty (36-40) or more hours per week.

**Regular Half-time or (PT) physicians:** Physicians hired to work from twenty (20) to thirty-five (35) hours per week.

**Regular Part-time or (NB) physicians:** Physicians hired to work less than twenty (20) hours per week.

**Temporary or (TE) physicians:** Physicians who are employed to work for a specified period of time.

This description of physician benefits reflects a summary of the essential provisions of the plans currently in effect. The full terms and conditions of the benefits are described in the actual Summary Plan Descriptions, plan documents or the insurance contracts. In the event of any inconsistency between the documents, the actual plan documents control. Dartmouth Hitchcock periodically reviews its physician benefit plans in light of legislative requirements, competitive practices and financial considerations and reserves the right to make modifications, additions, or deletions to the plans as necessary at its discretion.

If you should have any specific questions regarding your benefits, please contact the Human Resources Department.

## HEALTH INSURANCE

Three options are offered; a \$500 deductible HMO option, a \$250 deductible PPO plan and a \$1,200 High Deductible PPO plan. For employees scheduled to work 20 hours or more per week premiums for the plan are shared between the employee and Dartmouth Hitchcock.

The **\$500 Deductible HMO Plan** is an HMO, which would require you to coordinate your care through a primary care physician. Office visits and prescription medications require a co pay each time you go to the doctor or fill a prescription. There is no limit on the number of office co pays you can be charged in one year, there is a cap on prescription co-pays. Other outpatient services, such as lab tests, x-rays, ultrasounds, CT scans, and MRI's, as well as all inpatient services are subject to a \$500 individual/\$1,000 family deductible and a 20% coinsurance. The medical out-of-pocket maximum is \$800 per individual and \$1,600 per family.

The **\$250 Deductible Plan** would require that you pay the deductible, then share in the cost of covered services until the out-of-pocket maximum is met. The out-of-pocket maximum would limit your total financial exposure, even though there are initial costs (e.g. deductible and coinsurance) that you would pay. The \$250 deductible PPO plan will have the same pharmacy copayments as the \$500 deductible HMO plan.

The **\$1,200 High Deductible Plan** would require that you pay the deductible, then share in the cost of covered services until the applicable out-of-pocket maximum is met. This plan is the only one that can be paired with the Health Savings Account which offers pre-tax savings for qualified medical expenses, is interest bearing, can be rolled from year to year and is portable if you leave the organization. The premium costs for this plan are significantly lower than the other two plans.

## PLAN COST SUMMARY (Monthly)

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| <b>EE Status</b>                                      | <b>\$250<br/>Deductible<br/>PPO</b> | <b>\$500<br/>Deductible<br/>HMO</b> | <b>\$1200<br/>Deductible<br/>PPO</b> |
|-------------------------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|
| <b>HALF-TIME (20-35 Hrs)</b>                          |                                     |                                     |                                      |
| Employee                                              | \$211                               | \$222                               | \$163                                |
| Employee & child(ren)                                 | \$318                               | \$333                               | \$248                                |
| Employee & spouse/civil<br>union partner              | \$445                               | \$467                               | \$344                                |
| Family                                                | \$568                               | \$598                               | \$451                                |
| <b>FULL TIME (36-40 Hrs)</b>                          |                                     |                                     |                                      |
| <b>Base Salary up to \$39,999</b>                     |                                     |                                     |                                      |
| Employee                                              | \$141                               | \$111                               | \$40                                 |
| Employee & child(ren)                                 | \$212                               | \$166                               | \$61                                 |
| Employee & spouse/civil<br>union partner              | \$297                               | \$232                               | \$85                                 |
| Family                                                | \$379                               | \$298                               | \$112                                |
| <b>Base salary of \$40,000 and<br/>up to \$79,999</b> |                                     |                                     |                                      |
| Employee                                              | \$188                               | \$148                               | \$54                                 |
| Employee & child(ren)                                 | \$283                               | \$221                               | \$82                                 |
| Employee & spouse/civil<br>union partner              | \$397                               | \$310                               | \$114                                |
| Family                                                | \$506                               | \$397                               | \$149                                |
| <b>Base salary at or above<br/>\$80,000</b>           |                                     |                                     |                                      |
| Employee                                              | \$236                               | \$184                               | \$67                                 |
| Employee & child(ren)                                 | \$354                               | \$277                               | \$102                                |
| Employee & spouse/civil<br>union partner              | \$496                               | \$387                               | \$142                                |
| Family                                                | \$632                               | \$496                               | \$186                                |

Costs listed are per monthly pay cycle. Costs are taken pre-tax (see Section 125 information). Base salary does not include other compensation such as shift differential or overtime. *If your spouse/partner has access to health insurance through his/her employer and chooses to enroll in the D-H Medical Plan, your medical contributions will be twice the standard premium.*

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire

## DENTAL INSURANCE

Coverage is offered through the Northeast Delta Dental Plan. A variety of services are covered including prevention, restoration, prosthodontics and orthodontics. The basic plan generally provides 100% coverage for preventative care, 50% coverage for restorative care and 50% for prosthodontics, when seeing participating providers, up to an annual maximum of \$1,000 per family member with a deductible of \$25 per person, \$75/family. The enhanced plan generally provides 100% coverage for preventative care, 80% coverage for restorative care and 50% for prosthodontics, when seeing participating providers, up to an annual maximum of \$1,500 per family member. Orthodontic care has a 50% co-payment and a maximum life time benefit of \$2,000 per person under both plans.

| <b>COST:</b>                             | <b>Basic 20+ hrs/wk</b> | <b>Enhanced 20+</b> |
|------------------------------------------|-------------------------|---------------------|
| Employee                                 | \$0                     | \$11                |
| Employee & Child(ren)                    | \$21                    | \$42                |
| Employee & Spouse/Civil Union<br>Partner | \$21                    | \$42                |
| Family                                   | \$40                    | \$79                |

Costs listed are per monthly pay cycle. Costs are taken pre-tax (see Section 125 information).

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire.

## SECTION 125

Section 125 permits physicians to make their required contribution to the health plan with pre-tax dollars as opposed to after-tax payroll deductions. This lessens the impact of these contributions on an physician's "take home" pay since it reduces Federal Income Tax, State Income Tax (where applicable) and FICA taxes (Social Security).

## HEALTH CARE REIMBURSEMENT ACCOUNTS

The Health Care Reimbursement Account (HCRA) allows physicians to set aside money on a pre-tax basis to pay for health care expenses, thereby reducing the actual cost of these expenses. Expenses such as any medical and dental plan deductibles or co-payments, vision care, eyeglasses and contact lenses, in addition to many others are included under this program.

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## DEPENDENT CARE REIMBURSEMENT ACCOUNTS

The Dependent Care Reimbursement Account (DCRA) allows physicians to set aside money on a pre-tax basis to pay for eligible dependent care or childcare expenses, thereby reducing the actual cost of these expenses.

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## HEALTH SAVINGS ACCOUNTS

Similar to the Health Care Reimbursement Accounts (HCRA), the Health Savings Account (HSA) allows physicians to set aside money on a pre-tax basis to pay for health care expenses, thereby reducing the actual cost of these expenses. Unlike, HCRA, the monies in the HSA Account carry over each calendar year and accrue interest. This option is ONLY available to those physicians enrolled in the \$1,200 High Deductible Health Plan. Employees will receive a prorated contribution to the HSA.

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## LIFE INSURANCE

Term life insurance is provided at no cost to eligible physicians for \$200,000. Accidental Death and Dismemberment insurance is also provided in the amount of \$200,000. Supplemental insurance is also available in increments of \$100,000 up to a maximum of \$1,500,000. The first \$500,000 of insurance is available without proof of insurability.

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire

## DEPENDENT LIFE/AD & D INSURANCE

Life insurance may be purchased for spouses and/or dependent children. Spousal coverage is available in \$5,000 increments up to \$100,000. The first \$50,000 of coverage for a spouse is available without proof of insurability. Dependent life insurance for children is available in the amount of \$5,000 or \$10,000. You pay just one premium to cover all your children.

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire.

## TRAVEL INSURANCE

This insurance provides additional life insurance and personal injury protection for physicians for injuries that may occur in the course of travel while on company business. \$100,000 of additional life insurance would be awarded in the event of death. This protection is offered to physicians at no cost.

**Eligible physicians:** FT, PT, NB, TE

**Effective date:** Date of hire

## PROFESSIONAL LIABILITY COVERAGE

All physicians are covered under a primary policy providing coverage of one million dollars per claim and three million dollars in the aggregate. Above this primary layer, excess coverage is purchased to cover catastrophic claims. The policy is a modified claims made policy which includes tail coverage.

**Eligible physicians:** FT, PT, NB, TE

**Effective date:** Date of hire

## SHORT-TERM DISABILITY

This plan provides income replacement of lost wages as a result of non-occupational accident or illness. In the event that a physician is declared disabled by their physician, he/she will receive 100% of his/her salary for a maximum of 26 weeks or until recovery, whichever comes first.

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire

## LONG-TERM DISABILITY

This plan provides income replacement, should a physician remain disabled after six months. A benefit of 50% of the employee's pre-disability earnings is provided at no cost. Additional coverage may be purchased to increase the benefit to 60% or 66 2/3%. Pre-existing conditions are not eligible for benefits until the completion of 12 months of employment.

**Eligible physicians:** FT, PT

**Effective date:** 30 days from date of hire

## SICK LEAVE

As professionals, physicians are on an honor system for paid sick time.

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## VACATION

Eligible part-time physicians receive pro-rated time based on this schedule.

|                  |                    |
|------------------|--------------------|
| Year 1           | = 4 weeks vacation |
| Year 6 or age 50 | = 5 weeks vacation |

Up to two weeks time may be carried into the next calendar year.

**Eligible physicians:** FT, PT

**Effective date:** Accruals begin upon date of hire, however new physicians are not eligible for paid time off until after four months employment.

## HOLIDAYS

Dartmouth-Hitchcock recognizes (7) paid holidays per year. Eligible part-time physicians receive pro-rated time off based on this same schedule.

|                                 |                  |
|---------------------------------|------------------|
| New Year's Day                  | Labor Day        |
| Memorial Day                    | Thanksgiving Day |
| Independence Day                | Christmas Day    |
| President's Day (float holiday) |                  |

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## CONTINUING MEDICAL EDUCATION

### **Conferences:**

Physicians may be provided with up to two weeks and \$6,000 every 2 years for attendance at conferences and seminars for professional development. Requests are reviewed and approved by each physician's Department Chair. Unused days or amounts are not transferable to subsequent years. Eligible part-time physicians receive a pro-rated allocation. Newly hired physicians will receive a pro-rated allocation of time and dollars to reflect the first partial year.

### **Society Memberships:**

All reasonable membership dues are paid in full. (typically 3 – 4 memberships)

### **Outside Consulting/Speaking Engagements:**

Each case should be reviewed with the Department Chair. Generally income produced on Dartmouth-Hitchcock time and /or resources belongs to Dartmouth-Hitchcock.

**Eligible physicians:** FT, PT

**Effective date:** Four months from date of hire

## PROFESSIONAL LICENSES

If the Clinic is the physician's primary employer and a license is required in the physician's position, the Clinic will pay for the expense associated with renewing the license.

## RETIREMENT PLAN

The retirement plan is a defined contribution plan consisting of two components; a 403(b) and a 401(a) plan:

### **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.

### **401(a) Plan**

Physicians are eligible to receive base contributions equal to a percentage of pay, 1% to 7% based on a formula.

There is an annual discretionary employer matching contribution, based on the D-H performance measures. If approved by the Boards of Trustees in December, the discretionary matching contribution will be paid in March of the following year.

Free one-on-one counseling through the services of the *Defined Contribution Advisory Group (DCAG)* are provided on site to assist physicians with making the best use of the D-H retirement program.

**Eligible physicians:** FT, PT

**Effective date:** Date of hire

## EMPLOYEE ASSISTANCE PROGRAM

The employee assistance program (EAP) provides free, confidential, consultative services to physicians and their families in addressing personal problems including stress, family conflict, emotional distress, and alcohol or drug misuse.

**Eligible physicians:** FT, PT  
**Effective date:** Date of hire

## DEPENDENT CARE REFERRAL SERVICES

Referral services for child care and eldercare issues are provided to all physicians at no charge. The childcare service serves as a resource and referral service to locate all types of child care arrangements for children from 6 weeks to 12 years, including family day care homes, day care centers, nursery schools, school-age child care, summer camps and in-home care. Assistance in locating elder care resources nationwide is also offered. Resources may range from information on benefits and insurance, health care, nursing home placement, and legal concerns, along with others.

**Eligible physicians:** FT, PT, NB  
**Effective date:** Date of hire

## ADOPTION ASSISTANCE

Assistance with expenses related to adoption is given to physicians in the form of a \$5,000 check. This is a flat rate that is offered to all benefit eligible physicians and is offered once the adoption proceeding has been completed and proof of adoption has been provided.

**Eligible physicians:** FT, PT  
**Effective date:** Date of hire

## EMPLOYEE DISCOUNT PROGRAM

Several vendors throughout the New Hampshire region offer discounts on products and services. Contact the Human Resources Department for more information.

**Eligible physicians:** FT, PT, NB  
**Effective date:** Date of hire

## C.O.B.R.A.

COBRA (Consolidated Omnibus Reconciliation Act) is a law requiring certain employers who offer group health plans to offer employees and their family's continuation of coverage at their own expense for limited periods of time at group rates when coverage might otherwise have been discontinued. For Dartmouth-Hitchcock employees this means that any dependent or employee covered under Dartmouth-Hitchcock's health or dental plans, that loses coverage through certain qualifying events must be offered the opportunity to continue coverage at Dartmouth-Hitchcock group rates. A qualifying event could be any of the following: leaving employment at Dartmouth-Hitchcock, death of a spouse, reduction in hours, over age dependent, or divorce or legal separation. For more information regarding COBRA contact the Human Resources Department.