

**THE BEST-KEPT SECRET IN THE TRIAD!**

**EAGLE PHYSICIANS AND ASSOCIATES, PA**

**Full-Time Support Staff Employee Benefits Package for 7-1-23 through 6-30-24**

**Subject to change from time to time.**

**MEDICAL & PRESCRIPTION – Two month waiting period.**

- **Traditional Co-Pay Plan:** Eagle Physicians visits have a \$20 co-pay, THN primary care \$35 co-pay and THN specialist \$50 co-pay and care outside of these, but within the MedCost Network has a \$1,250 individual deductible and \$3,750 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. Bi-weekly employee payroll deduction costs are:
  - Employee Only: \$40
  - Employee + Spouse: \$275 (\$325 with surcharge if working spouse has access to employer insurance)
  - Employee + Children: \$200
  - Full Family: \$350 (\$400 with surcharge if working spouse has access to employer insurance)
- **High Deductible Health Plan:** Participant pays all expenses for medical and prescription up to the \$3,000 individual deductible and \$6,000 family deductible. After the deductible is satisfied, the plan pays 80% of remaining eligible medical and Rx expenses. Bi-weekly employee payroll deduction premium costs are lower at:
  - Employee Only: \$25
  - Employee + Spouse: \$200 (\$250 with surcharge if working spouse has access to employer insurance)
  - Employee + Children: \$125
  - Full Family: \$250 (\$300 with surcharge if working spouse has access to employer insurance)
    - **Health Savings Account (HSA):** 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:
      - Employee Only Health Coverage: \$3,850
      - Employee + Dependent(s) Health Coverage: \$7,750

**DENTAL - Two month waiting period.** For dental care, participants may utilize any dentist of their choice with three levels of coverage; preventive, restorative and major. Preventive care provides two cleanings per year and associated x-rays for a \$15 copay (each); Eagle pays the remaining balance. Restorative care has a \$150 deductible and then Eagle pays 70% of the remaining eligible expense. Major care has a \$300 deductible and then Eagle pays 50% of the remaining eligible expense. The maximum dental benefit for any plan year is \$1,000.

**VISION – Two month waiting period.** Community Eye Care, a network of over 600 eye care professionals provides routine vision care with yearly exams for a \$20 co-pay and up to \$150 spending allowance on eyewear. Employees can be covered for \$4.50 per pay period, or can have employee plus one dependent for \$8.50 bi-weekly or employee plus family coverage for \$12.50 per pay period.

**DISABILITY - Two month waiting period.** Short-Term Disability supplies employees with 60% of weekly income for up to 13 weeks (max benefit \$1,000 per week) and costs \$7.00 per pay period. Long-Term Disability is available for \$11.00 per pay period and also provides 60% of weekly income up to age 65 (max benefit \$1,500 per week).

**LIFE INSURANCE – Two month waiting period.** A \$50,000 life insurance policy is available to all employees at a cost of \$4.00 per pay period. Additional life insurance in the amount of \$50,000 more can be purchased for \$5.00 bi-weekly. Dependent life insurance may be purchased for \$7.00 per pay period and covers all of an employee's eligible dependents.

**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.

**IDENTITY THEFT PROTECTION & PREPAID LEGAL SERVICES – Two month waiting period.** Regional Identity Centers provides a voluntary combined identity theft protection and prepaid legal services benefit which covers the entire family for \$12 per bi-weekly pay period.

**FLEX PROGRAM - Two month waiting period. There are two programs available that allow people to pay for medical and child care expenses with pre-tax dollars. Each of these programs have specific dollar limits imposed by the IRS: Health Care Reimbursement - \$3,050 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.**

**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. All visits are completely confidential.**

**LONG TERM CARE INSURANCE – Two month waiting period. This benefit is offered through UnumProvident and provides employees and eligible family members with low-cost LTC insurance at Eagle’s group rates. Employees are eligible for up to \$6K in benefit for up to 6 years as a guarantee issue, with no medical questions asked. Because LTC insurance has many benefit variables, cost is tailored to an individual’s benefit selection and age.**

**PAID LEAVE TIME (PLT) – Eagle provides full-time employees paid leave time on the following accrual schedule (prorated based on hire date). Accrual begins on first day employed.**

- 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.**

**HOLIDAYS - Eagle provides accrual of up to 9 paid holidays to each employee after 30 calendar day 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.**

**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.**

**PROFESSIONAL DEVELOPMENT – Eagle reimburses all support staff up to \$300 every 3 years for professional development activities (certifications, study courses, etc.) that related to their Eagle job.**

**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 - COVID-19 and Flu vaccine required as condition of employment, if questions, please call Eagle HR.**

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