



Summary of Benefits for Physicians

Benefit	Contribution By	Description Of Benefit
Medical Plan	Bryan Heart	Choice between a PPO plan and a High Deductible Health plan with a Health Savings Account (HSA).
Dental Plan	Bryan Heart	In-network preventive procedures covered twice per year. 80% coverage for basic and major procedures along with a \$2,000 orthodontia allowance.
Vision Insurance	Bryan Heart	In-network routine vision exams covered every 12 months. Basic lenses covered every 12 months. Frames covered every 24 months.
Dependent Care Spending Account	Physician	Physicians with eligible dependents may set aside money in a pre-tax account to cover costs for the care of dependents.
Health Care Flexible Spending Account (FSA)	Physician	Physicians may set aside money in a pre-tax account for eligible medical, dental, and vision expenses. Available to Physicians who enroll in the PPO medical plan or who waive health coverage.
Limited Purpose Flexible Spending Account (LPFSA)	Physician	Physicians may designate money in a pre-tax Limited Purpose Flexible Spending Account for dental and vision expenses. Available to Physicians who enroll in the High Deductible Health plan.
Health Savings Account (HSA)	Physician	Physicians may set aside money in a pre-tax Health Savings Account for medical, dental, and vision expenses. Available to Physicians who enroll in the High Deductible Health plan.
Short Term Disability	Bryan Heart	Short term income replacement plan is provided by Bryan Heart to Full-time and Regular Part-time physicians.
Long Term Disability	Physician	Long Term Disability plan. Eligible Physicians receive a benefit equal to 40% of the Physician's base salary up to a maximum of \$25,000 per month.
Individual Disability Income (IDI)	Physician	Individual Disability Income allows physicians to receive individual disability income on a guaranteed-issue basis. This benefit includes several policy riders, enhancing the coverage of the disability insurance.
Wellness Program	Bryan Heart	Opportunities for Physicians to participate, at no cost, in wellness challenges and seminars, health screening events and lifestyle management programs.
Paid Time Bank	Bryan Heart	Paid Time Bank is the paid time-off program provided by Bryan. Per employment agreement, hours may be used for holidays, vacations, sick days, and other personal needs.
Basic Life Insurance	Bryan Heart	Basic Life Insurance plan provided by Bryan at no cost to the Physician. Eligible Physicians receive benefit equal to 1 times their annual base salary up to a maximum of \$750,000.
Supplemental Life Insurance	Physician	Additional life insurance for the Physician can be purchased in \$10,000 increments, not to exceed \$500,000. Spousal and Dependent coverage also available.
AD&D Insurance	Physician	Physicians may purchase accidental death and dismemberment insurance for themselves and family members.
Voluntary Benefits	Physician	Offered plans include Accident, Critical Illness, Hospital Indemnity or Whole Life w/ Long Term Care.
Educational Reimbursement	Bryan Health	Full-time Physicians may receive up to \$3,000 per calendar year for future education expenses. Regular Part-time Physicians may receive up to \$1,500.
401(k) and Employer Match Contribution	Bryan Heart & Physician	Physicians may contribute up to 80% of their compensation to the 401(k) plan, not to exceed the IRS limits. Contributions may be pre-tax or post-tax (Roth). After one month, Bryan Heart matches the Physician contribution at 50% up to 5% of compensation (maximum employer match is 2.5% with a 5% or more employee contribution).
Year-End Employer Retirement Contribution	Bryan Heart	The annual contribution is made on a percentage of gross wages earned by the Physician upon becoming eligible. This is in addition to the 401(k) match.
457(b) Deferred Compensation Plan	Physician	Tax advantaged deferred-compensation retirement plan. Physicians may contribute up to the annual IRS limit. This is a separate optional retirement savings tool, in addition to the 401(k) plan.
Employee Assistance Program (EAP)	Bryan Heart	Continuum EAP is a confidential counseling service provided to Physicians and their immediate family members at no cost to the Physician.
Child Development Center	Physician	Bryan has an on-site day care available for children 6 weeks through 12 years of age.
Parking	Bryan Health	There are several reserved parking areas available for Bryan Physicians, all at no cost.
Convenience and Discount Services	Physician	Bryan has secured a variety of convenience services and discounts from local and national vendors.