

**Advance Practice Provider (APP)
Shift Compensation Model
Parkview Health - 2017 Benefits Summary**

Retirement Plans											
Retirement Contribution Plan	<p>This plan provides a retirement savings contribution after meeting the eligibility requirements. Parkview contributes 100% of the cost.</p> <ul style="list-style-type: none"> ▪ Eligible the first of the next month after completing one year of service and working at least 1,000 during that year. ▪ Thereafter, must work at least 1,000 hours and be employed on December 31 of each plan year to receive Parkview's annual contribution. (Annual contribution is provided up to the 2017 IRS annual maximum of \$270,000.) ▪ There is a cliff vesting requirement of 3 years. In other words, must work 1000 hours in each of three years to be vested in the plan. ▪ Annual contribution is based upon years of benefit service as indicated in the chart below: <table border="1"> <thead> <tr> <th>Years of Benefit Service</th> <th>Retirement Contribution Percent</th> </tr> </thead> <tbody> <tr> <td>Under 5</td> <td>2.0%</td> </tr> <tr> <td>5 - 9</td> <td>4.0%</td> </tr> <tr> <td>10 – 14</td> <td>6.0%</td> </tr> <tr> <td>15 +</td> <td>8.0%</td> </tr> </tbody> </table>	Years of Benefit Service	Retirement Contribution Percent	Under 5	2.0%	5 - 9	4.0%	10 – 14	6.0%	15 +	8.0%
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403(b)/401(k) Plan	<p>This plan provides an opportunity for the APP to contribute their compensation towards retirement savings. Contributions may begin on date of hire and there is no waiting period.</p> <ul style="list-style-type: none"> ▪ May contribute on a pre- or after-tax basis up to the IRS annual maximum. The 2017 annual maximum is \$18,000 and \$24,000 if age 50 or over. ▪ 100% vested in this plan at all times. ▪ Non-profit entities of Parkview Health will participate in the 403(b) plan. For-profit entities will participate in the 401(k) plan. 										
Match Plan	<p>This plan provides a matching contribution from Parkview Health after eligibility requirements are met.</p> <ul style="list-style-type: none"> ▪ Parkview contributes up a 3% match on 403(b)/401(k) contributions after a 2-year waiting period (working 1000 hours each year) ▪ Contributions are provided up to the 2017 IRS annual maximum of \$8,100. ▪ 100% vested upon plan entry. 										
Welfare Plans											
Health Insurance	<p>This plan provides medical, dental and vision coverage. The cost of coverage is shared by both the APP and Parkview. Coverage is effective the first day of the month following date of hire. If date of hire is the first day of the month, coverage is effective that day.</p> <ul style="list-style-type: none"> ▪ Parkview's medical and dental plans are administered by Signature Care. Signature Care's PPO network is used. ▪ Parkview's vision plan is administered by Metropolitan Life Insurance Company. MetLife's provider network is used. ▪ Full-time premiums are available for APPs with a FTE status of 0.7 and greater. 										

Salary Continuation

This plan provides pay while away from work due to own illness or injury. This plan provides for 66^{2/3}% of salary to be continued for up to 26 weeks. This plan will not be used to cover absences due to a family member's illness or injury. Benefits are self-funded and administered by Parkview Health. FMLA or Special Leave approval will determine duration of benefits.

- Benefits begin after the elimination period has been completed. The elimination period is:
 - 5 calendar days for illness; or
 - 0 days for injury.
- Pay during elimination period for the Shift Compensation Model:
 - If the 5-day elimination period is applicable, APP will be paid during the 5-day elimination period. Salary continuation benefits will begin on the 6th day of absence from work.
 - Any scheduled shift during the 5-day elimination period will need to be made up upon return to work.
 - If the 0-day elimination period is applicable, salary continuation benefits will begin on the 1st day of absence from work.
 - Annual contractual shift requirements will be reduced for the period of time APP is out on salary continuation.

Long Term Disability

This plan provides for long term disability coverage in the event of total disability. Parkview pays 100% of the cost of coverage. Benefit is available to full-time APPs and the effective date follows a one-year waiting period in a FTE of 0.8 or greater.

- Monthly disability benefit of 60% of base salary up to a maximum of \$10,000. Monthly earnings will be based upon baseline shifts prorated for FTE and then multiplied by applicable shift rate. (Bonuses and other extra pay are not included.)
- Definition of disability is "own occupation for first 24 months and "any occupation" thereafter.
- If approved, benefits begin on the 181st day of disability. All other eligibility requirements are based upon specific rules of the plan. First 26 weeks of disability are covered under the Salary Continuation Plan.
- Coverage is administered by Metropolitan Life Insurance Company (MetLife).

Life Insurance

The plan provides for life insurance for your beneficiary in the event of your death. Parkview pays 100% of the cost of coverage and the effective date of coverage is date of hire.

- Benefit Amount
 - Full-time APP Benefit - Life insurance benefit of two times annual salary/shift compensation up to a maximum of \$300,000. Bonuses and other extra pay are not included.
 - Part-time APP Benefit - \$15,000
- Benefit amount is subject to taxation as known as imputed income. Imputed income is subject to OASDI, Medicare, additional Medicare if applicable, federal, state, and local states. Also, Federal tax is calculated at the supplemental rate of 25%.
- The IRS allows a tax exclusion for Imputed Income on life insurance amounts above \$50,000 provided that a non-profit organization is named as a beneficiary for life insurance amounts over \$50,000. To take advantage of the tax exclusion, a completed Life Insurance Tax Exemption Certificate is needed as well as a beneficiary change form indicating the beneficiary for life insurance up to \$50,000 as well as the name of the non-profit organization that is the beneficiary for the life insurance amount above \$50,000.
- Accidental Death & Dismemberment coverage is the same amount as the Basic Life coverage. There is no imputed income on this benefit.
- Coverage is administered by Metropolitan Life Insurance Company (MetLife).

Voluntary Life Insurance Plans

The Supplemental Life insurance plans offer the opportunity to purchase additional life insurance coverage for the APP as well as their spouse and dependent children. The cost of coverage is paid by APP. All supplemental life plans are administered by Metropolitan Life Insurance Company (MetLife).

Optional Life

The Optional Life plan offers the opportunity to purchase additional life insurance coverage. APP pays 100% of the cost of coverage with the cost based upon amount of coverage and the age-specific premium cost. Coverage is effective the first day of month following election or approved statement of health.

- May elect coverage in the amount of 1x, 2x, 3x, 4x, or 5x annual salary up to the maximum amount of \$500,000.
- If election is made within 31 days of date of hire, may elect up to 2x's annual salary without providing a Statement of Health. For amounts above 2x annual salary a statement of health must be submitted. Also, all elections after the first 31 days of hire must submit a statement of health.

Dependent Life for Spouse and Children

These plans offer the opportunity to purchase life insurance coverage for spouses and dependent children. Coverage is effective the first day of month following election or approved statement of health.

- Dependent Life Insurance for Spouse
 - Opportunity to purchase life insurance coverage for spouse in the amounts of \$10,000, \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000.
 - If election is made within 31 days of date of hire, may elect up to \$25,000 without a statement of health. For amounts above \$25,000, a statement of health must be submitted. Also, all elections after the first 31 days of hire must submit a statement of health.
- Dependent Life Insurance for Children
 - Opportunity to purchase life insurance coverage for child(ren) in the amounts of \$ 5,000 or \$10,000.
 - If election is made within 31 days of date of hire, no statement of health is required. All elections after the first 31 days of hire must submit a statement of health.

Group Accident Coverage

This plan provides the opportunity to purchase additional accidental death and dismemberment coverage for APP and family.

- May elect coverage in \$10,000 increments beginning at \$10,000 and continuing up to a maximum election amount of \$300,000
- No statement of health is required at any time of election
- Cost is based on amount of coverage elected

Allowed Time Off (ATO)

The Allowed Time Off policy for each designated line of business provides time off for CME, vacations, personal time, family emergencies, and holidays.

- There is no accrual or carry-over of allowed time off from year to year – if not used, the benefit is lost.
- All time off requires pre-approval with adequate notice; and during time off, patient care and coverage duties remains the responsibility of APP.

<p>Parkflex</p>	<p>This plan provides the opportunity to contribute on a pre-tax basis to a Healthcare and/or Dependent/Elder Care flexible spending account.</p> <ul style="list-style-type: none"> ▪ Maximum amount each calendar year is: <ul style="list-style-type: none"> • Healthcare Spending Account: - \$2,600 • Dependent Care Spending Account - \$5,000
<p>Employee Assistance Program</p>	<p>This plan provides the opportunity for confidential counseling, assessment, and referral for personal and/or family problems.</p> <ul style="list-style-type: none"> ▪ Immediate family members may use benefits ▪ Eight free sessions per year.
<p>Family Medical Leave (FMLA)</p>	<p>This Federal law provides for the eligibility of FMLA for an APP's own illness or injury as well as for an eligible family member. Must apply if the APP will be out of the office for more than three days.</p> <ul style="list-style-type: none"> ▪ FMLA provides job protection ▪ Compensation is provided through Salary Continuation benefits for the APP's illness or injury and Allowed Time Off for a family member's illness or injury. ▪ Approved FMLA (or, Special Leave) time determines duration of Salary Continuation benefits.
<p>Bereavement Pay</p>	<p>This policy recognizes an APP's loss of a loved one and reinforces Parkview's sympathy toward our APP during what can be a difficult time in their life.</p> <ul style="list-style-type: none"> ▪ Funeral Leave of absence is granted in the event of a death in the immediate family (current spouse (legally married opposite-gender or same-gender spouse) parents (birth, adopted, step), grandparents (birth, adopted, step), children (birth, adopted, foster, step), grandchildren (birth, adopted, step), siblings, step-siblings, mother-in-law, father-in-law, brother-in-law or sister-in-law, son-in-law or daughter-in-law (includes only in-laws of current marriage). Immediate family also covers the above relationships that are court-appointed / legal guardians. In the event of fetal demise, funeral leave of absence will be granted to the parents of the child. ▪ For full-time APPs, if scheduled to work during the 3 days needed to be away from work, this time away will count as a contractual shift(s). There is no benefit available if not scheduled to work during the 3 days needed away from work. ▪ For part-time APPs, if scheduled to work during the 1 day needed to be away from work, this time away will count as a contractual shift(s). There is no benefit available if not scheduled to work during the 1 day needed away from work.
<p>Continuing Medical Education (CME)</p>	<p>This policy provides compensation for the APP's Continuing Medical Education requirements.</p> <ul style="list-style-type: none"> ▪ For APPs on the Shift Compensation Model, there will be no pay for CME days off. ▪ APPs will receive 5 days for an expense paid CME.
<p>Certification and Licensure</p>	<p>Parkview Health will pay 100% of the cost for the following:</p> <ul style="list-style-type: none"> ▪ Board Certification and Re-certification membership, including one exam per certification.

<i>Dues and Memberships</i>	Parkview Health will pay 100% of the cost for the following: <ul style="list-style-type: none"> ▪ State professional association, one specialty association dues (basic), and hospital staff dues are paid by PPG and not charged against the Allowance ▪ Medical Licensure including DEA, CSR, & CLIA are paid by PPG and not charged against the Allowance ▪ Other dues and memberships not specified here may be derived from the APP's Professional Expense Allowance Pool.
<i>Malpractice Insurance</i>	Parkview Health pays 100% malpractice insurance premium.
<i>General Information</i>	
<i>Definition of Employment Status</i>	<ul style="list-style-type: none"> ▪ Full-time – 0.8 FTE and greater ▪ Part-time – 0.6 to 0.7 FTE

Please note: All benefits listed on this summary are subject to change. Please refer to the specific policy and plan documents for a more complete description of the Plan. All benefits are administered and subject to the language of the plan documents in effect at the time the benefits are used.