

2023 Benefits Overview

KSC INSURANCE PLANS Costs are shared by KSC and medical staff	<p style="text-align: center;">You will be eligible for benefits the first day of the month following your hire or rehire date.</p> <p>Medical</p> <ul style="list-style-type: none"> There are three medical plans are offered. You can choose between the KelseyCare Network Plan (HMO), KelseyCare Network 1500 Deductible Plan and the KelseyCare CIGNA POS Plan. If your spouse is employed, he or she must be enrolled in their employer's medical plan. <p>Dental</p> <ul style="list-style-type: none"> Choice of traditional Dental PPO with \$2,000 annual maximum reimbursement per enrollee or a Dental Health Maintenance Organization (DHMO) plan. Both plans cover Orthodontics for children and adults. <p>Life Insurance</p> <ul style="list-style-type: none"> Full-time employees are provided, at no cost, a term life insurance benefit of two times their annual salary. Part-time employees may elect, at their own cost, a term life insurance benefit of two times base, annual salary. The maximum amount of coverage is \$1.75M for full-time and part-time employees. Full and part-time employees may elect, at their own cost, supplemental employee and dependent life insurance. <p>Disability Insurance</p> <ul style="list-style-type: none"> Provides income protection for sickness, injury, or pregnancy when you are unable to work for an extended period. KSC offers short-term disability (STD) and long-term (LTD) disability plans at subsidized rates. If you elect LTD, KSC will provide, at no cost to you, the Core STD benefit. You can elect at your own expense, Buy Up STD, which provides you a greater weekly benefit. <p>Other Insurance</p> <ul style="list-style-type: none"> Other benefits include vision coverage, critical illness, off-the-job group accidental coverage, hospital indemnity and Flexible health and dependent care spending accounts.
RETIREMENT	<p>Kelsey-Seybold 401(k) Plan</p> <p>The Kelsey-Seybold 401(k) Plan allows 1% to 85% of your salary as pre-tax contributions, up to the IRS maximum. Upon hire, you will be automatically enrolled with a 4% pre-tax contribution. You can increase or decrease this rate at any time. You can also make Roth after-tax contributions.</p> <p>Kelsey-Seybold provides a 50% matching contribution for the first 6% of your contribution, for a maximum matching amount of 3% of your eligible Compensation as defined by the Plan.</p> <p>Serviced by Empower, you have multiple investment options to allocate both your contributions and Kelsey-Seybold's contributions. Our best-in-class website includes access to fund performance, prospectuses, and financial planning tools. A self-directed brokerage option is also available. Effective 10/1/2023, your 401(k) will transition from Empower to Fidelity.</p> <p>Vesting requirements of more than 3 years of service apply for the employer match.</p>

THIS INFORMATION PROVIDES A GENERAL SUMMARY ONLY AND DOES NOT PROVIDE DETAILED INFORMATION. REFER TO BENEFIT PLAN DOCUMENTS AND POLICIES FOR FULL DETAILS.

PAID TIME OFF Benefits contributed by KSC at no cost to the physician	Plan	Full-Time Benefit Summary (40 Hours per week)	Part-Time Benefit Summary (20-39 Hours per week)	
	Vacation <i>(non-members)</i>	<ul style="list-style-type: none"> 15 days per year (4.62 hours accrued per pay period) 5 additional days after 5 full years of service Can carry over 80 hours into your next service anniversary 	<ul style="list-style-type: none"> Accrual is a pro-rated portion of the full-time accrual, based on percentage of full-time equivalent status Additional hours after 5 full years of service Can carry over 80 hours 	
	Sick	<ul style="list-style-type: none"> 8 days per year (2.46 hours accrued per pay period) Can have sick time balance of up to 320 hours maximum 	<ul style="list-style-type: none"> 4 days per year (1.23 hours accrued per pay period) Can have sick time balance of up to 320 hours maximum 	
	Personal Days	<ul style="list-style-type: none"> 28 personal hours for 2023 <i>(first year prorated based on hire date)</i> Can use 8 hours within 90 days Remaining hours available after 90 days of employment 	<ul style="list-style-type: none"> 1 ½ personal days/year <i>(first year prorated to hire date)</i> Can use 8 hours within 90 days Remaining hours available after 90 days of employment 	
	Clinic Holidays	<ul style="list-style-type: none"> Eligible upon hire date 6 Clinic Holidays observed 	<ul style="list-style-type: none"> Eligible upon hire date Receive 50% of Clinic Holidays observed 	
CONTINUING MEDICAL EDUCATION LEAVE & FUNDS	CME Days & Funds	<ul style="list-style-type: none"> Eligible upon hire date CME Funds & Days differ based on provider status and tenure <i>(see chart below)</i> Can carry forward one year of leave & funds Eligible to borrow one year of leave & funds from the future 	<ul style="list-style-type: none"> Eligible upon hire date CME Funds & Days differ based on provider status and tenure <i>(see chart below)</i> Can carry forward one-year of leave & funds Eligible to borrow one year of leave & funds from the future 	
	Annual Benefit Amounts			
	Type of Medical Staff	Employment Status	CME Funds	CME Days
	Member Physician	Full Time (40 hours)	\$4,500	10
		Part-Time (less than 40, > 20 hours)	\$3,500	5*
	Non-Member Physician	Full-Time (40 hours), > 5 years of service	\$3,000	5
		Full-Time (40 hours), < 5 years of service	\$2,500	5
Part-Time (less than 40, > 20 hours)		\$1,500	5*	
Non-Member Radiologist	Full Time (80 hours), > 5 years of service	\$3,000	10	
	Full Time (80 hours), < 5 years of service	\$2,500	10	
	Part-time (less than 40, >20 hours)	\$1,500	5*	
Non-Physician Professional Staff	Full-Time (40 hours), > 5 years of service	\$3,000	5	
	Full-Time (40 hours), < 5 years of service	\$2,500	5	
	Part-Time (40 hours)	\$1,500	5*	
*Prorated based on part-time status				
Practice Insurance	Malpractice Tail Coverage	<ul style="list-style-type: none"> Eligible upon hire date Eligible upon leaving KSC 	<ul style="list-style-type: none"> Eligible upon hire date Eligible upon leaving KSC 	