

Ambulatory Physician Benefits Summary 2021

COOLEY DICKINSON HEALTH CARE PROVIDERS

Your benefits represent a significant portion of your total compensation and are important resources for you and your family. At Cooley Dickinson Health Care, we recognize this and are pleased to offer you a comprehensive benefits package which you can tailor to meet your needs. Employees regularly scheduled to work 20 hours or more per week are eligible for the following benefits, for themselves and their legal dependents, effective with their first day of employment:

PLEASE NOTE:

This document contains only a brief explanation of benefits. For detailed information regarding CDHC benefits, please refer to the 2021 benefits materials.

Medical, Dental and Vision Insurance Plans

■ AllWays Standard Coverage

offers comprehensive coverage within the Partners Preferred Network. This network includes Partners HealthCare primary care providers (PCPs), specialists and facilities, along with providers at Massachusetts Eye and Ear, the Dana-Farber Cancer Institute, and Emerson Hospital. Valley Medical Group and Northampton Area Pediatrics are also included, even though they are not part of the Partners network. Partners Select offers a lower per-paycheck premium than our Partners Plus medical plan and low co-pays

when you receive care within the Partners Preferred Network. Partners Select also provides coverage for care outside of the Partners Preferred Network from AllWays providers, but at a higher out-of-pocket cost. Pediatric primary care office visits to AllWays providers are covered at the Preferred level (\$15 co-pay) for children 18 and under, regardless of whether the PCP is in the Partners Preferred Network. This discount does not apply to non-Partners pediatric specialists. Partners Select does not cover providers outside of the AllWays Plan Network.

■ Partners Plus from AllWays

offers comprehensive coverage within the Partners Preferred and AllWays Networks. Coverage is also available for non-AllWays providers, at a substantially higher cost. Your per-paycheck costs are higher with Partners Plus than with Partners Select, but your co-pays and other out-of-pocket expenses for non-Partners AllWays providers are lower. Unlike Partners Select, there is no pediatric PCP discount for non-Partners AllWays providers.

■ Employees who live outside of Hampshire County

have special "Out of Area" versions of the Partners Select and Partners Plus plans. Ask for details.

■ Prescription Drugs

are covered by CVS/caremark, regardless of which of our medical plans you enroll in. An annual out-of-pocket maximum based on salary and medical coverage level (individual/family) as of January 1, 2021 limits co-pays.

■ Delta Dental Standard Coverage:

Routine cleanings, x-rays and evaluations are covered at 100%. Major and minor restorative services are covered at 50% and 80%, respectively. There is a maximum of \$1,250 coverage

per-person per year. Orthodontia coverage is available. If you qualify, you may roll over unused dental coverage to increase your maximum benefit limit the next calendar year.

- **Davis Vision Standard Coverage:** None of the medical plans cover Comprehensive Eye Exams. Under the Davis Vision Plan, one eye exam is covered per calendar year at 100% with a \$10 In-Network co-pay. Also covered: one pair of glasses or contact lenses each year (after you pay \$25 to \$45 for standard, soft, daily-wear, disposable, or plan replacement contact lenses).

ADDITIONAL BENEFITS

The Hyatt Legal Plan provides unlimited phone and in-person legal advice at affordable group rates through local participating attorneys. Help is available through the plan in the areas of will and estate planning, family law, personal injury, document preparation and review, consumer protection and small claims assistance, tenant negotiations, and traffic ticket defense. The plan excludes business and employment-related matters.

Employee Time- Off (ETO)

Beginning on the Physician's hire date and each January 1st of the calendar year during the Initial Term, all Full Time Guaranteed Physicians are granted 240 hours of Employee Time Off (ETO) prorated based on hire date and FTE. Any ETO time unused at the end of the calendar year will be forfeited and a new balance will be granted each January 1st. Unused ETO may not be accrued or paid out. ETO increases based on years of service – please refer to the CDH Policy on ETO.

Additional Ambulatory Physician Provider Benefits 2021 continued

Massachusetts Paid Family & Medical Leave Act

(MAPFML) On January 1, 2021, the new Massachusetts Paid Family and Medical Leave (MAPFML) law will take effect. As a result, all eligible workers with a work location in Massachusetts will be entitled to certain paid medical and family leave benefits::

Paid medical leave may be taken to:

- Manage a personal serious health condition.

Paid family leave may be taken to:

- Bond with a child during first 12 months after birth, adoption or foster placement.
- Manage family affairs when a family member is on active duty in the armed forces.

Retirement Program

403(b) Plan-After one year of eligible service CDHC will provide a core contribution (1% to 3%) based on your age plus years of service at the end of each quarter. When you contribute to the 403(b) Plan, CDHC will also provide a match of 50% of the first 6% of earnings that you defer to the retirement savings plan each quarter. You are immediately 100% vested in your own contributions. You are vested in your employer contributions and Match after completing 3 years of service.

Eligible for 457(b) plan (eligibility dependent on meeting annual income requirements).

Short-Term Disability CDHC will provide short-term disability insurance coverage for sixty (60%) percent of the Physician's approved projected weekly salary, up to a maximum of \$3000/week for up to 26 weeks of disability.

Long-Term Disability CDHC will provide long-term disability insurance coverage for sixty (60%) percent of the Physician's approved projected monthly salary, up to a maximum of \$34,000/month (subject to insurability).

Life and AD&D Insurance

Employees automatically receive Basic Life insurance coverage, offered at no cost to you, equal to 1x your

annual salary. You can also choose Optional Group Life and Accidental Death & Dismemberment (AD&D) coverage for yourself and your dependents. Any additional coverage is paid by the employee.

Flexible Spending Account

Put aside up to \$2,750 tax-free for uninsured health care expenses (co-payments, deductibles, etc.).

Partners Employee Assistance Program (EAP)

The Partners EAP is a free and confidential work and life resource that provides short-term counseling, consultation, and referral to resources and seminars. The Partners EAP has helped thousands of employees get the help they need to be happy and productive at work and at home.

Tuition Assistance

After you complete one year of service with CDHC, you are eligible for reimbursement of tuition for preapproved undergraduate or graduate job-related courses. Employees can also earn a college degree through the accredited, non-profit College for America (CfA) program at Southern New Hampshire University.

Malpractice Insurance

Professional liability insurance coverage (CRICO) in the minimum amount of one million dollars (\$1,000,000) per occurrence and three million dollars (\$3,000,000) in the aggregate, at no cost to you.

Continuing Medical Education

Physicians employed as a 1.0 FTE shall be entitled to 40 hours of paid CME leave (prorated based on FTE). Also, Physician shall be entitled to reimbursement for up to Three Thousand (\$3,000) dollars in expenses for medical organizational dues and memberships and expenses directly related to CME events and programs for each Fiscal Year during the term of their agreement (prorated in the first year).

Bonuses and Incentives

- **Incentive Bonus:** Eligible for an incentive based on citizenship, quality measures, patient satisfaction and productivity as outlined before the start of each fiscal year.
- **Sign-on Bonus:** Up to \$25,000
- **Retention Bonus:** Up to \$7,500 at end of contract years 1 and 2 and \$10,000 at end of contract year 3.
- **Relocation Bonus:** up to \$15,000 if moving from west of the Mississippi, and up to \$10,000 if moving from east of the Mississippi.

Benefit Extras

CDHC also offers our employees numerous extra rewards:

- Our Service Awards Program recognizes employees for every five years of completed service to CDHC.
- An on-site fitness center at Cooley Dickinson Hospital offers equipment 24/7 for employees.
- Auto and Homeowner's Insurance is available through Webber & Grinnell Insurance and Whalen Insurance.
- The Cafeteria Payroll Deduction Program offers convenience when purchasing food in our cafeteria.
- A Credit Union offers employee savings programs.
- Verizon Wireless and AT&T employee discount programs are available.
- The Stone Soup Farm Share Program lets you purchase a portion of the organic vegetables, eggs, and/or fruit our partner farm grows each week.
- The Working Advantage Program provides discounts on movie tickets, video rentals, Broadway shows, theme parks, online shopping, sporting events, and more. Enjoy the savings!
- All dues and fees necessary to secure and maintain Massachusetts licensure, federal, and Massachusetts controlled substances registrations are covered.