

Carle Health Professional Staff Specific Benefits

*Professional Staff include Dentists, Optometrists, Physicians, Podiatrists, & Psychologists

Professional staff employed at least 0.5 FTE or greater are eligible for the following benefits. Professional staffing working 0.5-0.95 FTE may have some benefits prorated (i.e. Time Off, CME, etc.). For initial hires, or Locum Providers transitioning to employment with Carle Health, Health and Dental benefits are effective upon hire date, all other benefits are effective the following month. Professional staff converting from a PRN agreement to at least a 0.5 FTE should contact Benefits to determine date benefits will be effective. Effective 1/1/2024.

Benefits with an * are specific for professional staff and different than benefits offered to all team members.

Time Off and Disability Benefits

* TIME AWAY FROM WORK

Based on length of service according to the following accrual:

	Level 1: 0–5 Years	Level 2: 6-10 Years	Level 3: 11+ years
Vacation	4 weeks / 160 hours	5 weeks / 200 hours	6 weeks / 240 hours
Meeting	2 weeks / 80 hours	2 weeks / 80 hours	2 weeks / 80 hours

Please note: This benefit is only applicable for Professional Staff members in specialties that have an annual allotment of vacation days: it does not apply to shift based specialties.

* **SICK TIME** – Time off to care for yourself or a family member with illness, injury, or a medical condition. Full-time professional staff are able to use four days per calendar year (32 hours). Sick Time (prorated per FTE) is available immediately upon hire. Sick time will be paid at 100 percent of salary draw.

SHORT-TERM DISABILITY (STD) /MATERNITY LEAVE – Time off for your own qualifying medical condition. Professional Staff are eligible upon hire for a maximum of 90 calendar days per calendar year at 100% of salary draw for their approved leave.

If there is a continued need to be off of work past 90 days, Professional Staff will transition to Short-Term Disability which provides 60% of salary through day 180. If the disability leave continues into a new calendar year, only the remainder of the 90 day salary continuation will be available prior to Short-Term Disability. Any unused salary continuation can be applied to a new leave of absence if taken in the same calendar year.

PAID PARENTAL LEAVE – Professional Staff in an employment status of 0.8 FTE or greater with one year of employment will be eligible for up to one week of paid parental leave when having or adopting a child. This is in addition to sick, vacation time, and FMLA (if applicable) and would be available to both parents and must be used within three months of the date of the qualifying event.

* **5-DAY VACATION CARRY-OVER** – Option to carry over up to five days (equivalent of one week) of vacation into the next year. This benefit allows for flexibility and the ability to retain vacation days if unable to use them before the end of the year. The carry-over is not automatic and must be requested.

PERSONAL HOLIDAY – Professional Staff currently eligible for holidays under the benefit plan (.9 FTE or 1.0 FTE) will receive one additional holiday designed to promote a more inclusive and healthier workforce. This day can be used to celebrate a holiday or special day important to you or your personal well-being.

BEREAVEMENT LEAVE – Full time Professional Staff receive three paid shifts for the death of an immediate family member. Two additional shifts are provided for the death of a spouse, child or stepchild. Physicians may also take up to 2 weeks paid or unpaid for Child Bereavement Leave to attend services, make arrangements, or grieve the loss of a child.

LONG-TERM DISABILITY (LTD) BENEFIT – Professional working 20 hours per week qualify for LTD coverage immediately following employment. Professional staff receive 50% of pre-disability income starting on the 181st day of an approved disability. You are given the option of paying taxes on the long-term disability premiums that Carle Health pays on your behalf to receive tax free benefits.

Health, Dental and Vision Benefits

HEALTH COVERAGE – Carle Health offers a variety of ways to help you and your family renew your commitment to health. Coverage, should you elect it, will be effective the first day of employment if you are working at least 20 hours per week. Two health plans are offered through Health Alliance Medical Plans: a Preferred Provider Option (PPO) and a High Deductible Health Plan with Health Savings Account (HDHP). The PPO Plan offers a slightly higher premium and lower out-of-pocket costs, while the HDHP provides you with lower premiums, higher out-of-pocket costs and the convenience of a Health Savings Account (HSA). Eligible family members include a legally married spouse, domestic partner, and dependent children under age 26.

*Eligible dependents must be verified with proper documentation.

Both plans include 100 percent in-network coverage for annual physicals, immunizations, mammograms, prostate cancer screenings, free flu vaccinations for you and your covered dependents, and a network of medical providers based on where you live. (If your zip code is within a 35 mile radius of Urbana, Olney, Normal, Eureka, Pekin, Peoria, or Hoopston you must use Carle providers. An expanded provider network will be available to those employees whose zip code is more than 35 miles).

2024 PLAN COMPARISON

	PPO Plan		HDHP Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Preventive Care	\$0	50% after deductible	\$0	50% after deductible
Annual Deductible	\$1,000/\$3,000 (Individual/Family)	\$2,000/\$6,000 (Individual/Family)	\$2,000/\$4,000 (Individual/Family)	\$4,000/\$8,000 (Individual/Family)
Out of Pocket Maximum	\$4,000/\$12,000 (Individual/Family)	\$25,000/\$75,000 (Individual/Family)	\$5,500/\$12,000 (Individual/Family)	\$25,000/\$75,000 (Individual/Family)
Coinsurance	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Office Visits	\$20 Primary/ \$40 Specialty	50% after deductible	20% after deductible	50% after deductible
Emergency Room Visits	Visits 1–2: \$200 Copay + 20% after deductible Visits 3+: \$500 Copay + 20% after deductible		Visits 1–2: 20% after deductible Visits 3+: 30% after deductible	
Pharmacy	Deductible does not apply. Co-pay for retail 30-day supply: \$10/\$40/\$60/30%/30%/30%		Pay full price for prescriptions until deductible is met. Co-pay for retail 30-day supply: \$10/\$40/\$80/20%/40%/50% after deductible	

2024 HEALTH COVERAGE PREMIUMS

Bi-Weekly premium (24 pays) for Full-time Professional Staff (budgeted 0.75 FTE or greater)		
	PPO Plan	HDHP Plan
Professional Staff Only	\$76.08	\$50.97
Professional Staff and Spouse/Domestic Partner	\$171.34	\$129.12
Professional Staff and Child(ren)	\$144.82	\$104.20
Family	\$227.60	\$180.14
Bi-Weekly premiums (24 pays) for Part-time Professional Staff (budgeted less than 0.75 FTE)		
	PPO Plan	HDHP Plan
Professional Staff Only	\$152.14	\$109.22
Professional Staff and Spouse/Domestic Partner	\$342.64	\$258.26
Professional Staff and Child(ren)	\$289.64	\$208.38
Family	\$455.20	\$360.26

**A fee of \$25 per pay check will be added to covered employees who use, or have covered dependents who use tobacco products.*

DENTAL COVERAGE – Dental Coverage helps cover the cost of dental care for you and your family. Coverage, should you elect it and are working at least 20 hours per week, coverage will be effective immediately. The Dental Plan covers most types of preventive care and early treatment, routine exams, X-rays and cleanings (twice per year) at 100 percent of usual and customary with no deductible. Other types of dental care and treatment, such as fillings, crowns, bridges, dentures, oral surgery and root canal therapy are paid at a percentage following a \$50 single/\$150 family deductible. Orthodontic coverage is limited to unmarried dependent children under the age of 25 with a \$1,500 lifetime maximum on the standard plan and a \$3,000 lifetime maximum on the enhanced plan. The Plan is open access which means you can use any dental provider of your choice.

**Eligible dependents must be verified with proper documentation.*

2024 DENTAL PREMIUMS

Bi-Weekly premium (24 pays) for Full-time Professional Staff (budgeted 0.75 FTE or greater)		
	Standard Plan	Enhanced Plan
Professional Staff Only	\$8.84	\$12.60
Professional Staff and Spouse/Domestic Partner	\$17.69	\$25.21
Professional Staff and Child(ren)	\$16.86	\$24.03
Family	\$25.71	\$36.64
Bi-Weekly premiums (24 pays) for Part-time Professional Staff (budgeted less than 0.75 FTE)		
	Standard Plan	Enhanced Plan
Professional Staff Only	\$11.05	\$14.81
Professional Staff and Spouse/Domestic Partner	\$22.11	\$29.63
Professional Staff and Child(ren)	\$21.07	\$28.24
Family	\$32.14	\$43.07

EYEMED VISION COVERAGE – Both plans offer basic vision coverage through Health Alliance for exam only. For coverage, participants must see Carle optometrists. Supplemental Vision coverage through EyeMed is available for payroll deduction. EyeMed coverage allows participants to visit external providers and includes allowances for contacts and glasses.

2024 EYEMED VISION PREMIUMS

Bi-weekly premium (24 pays)	EyeMed
Professional Staff Only	\$4.14
Professional Staff and Spouse/Domestic Partner	\$9.81
Professional Staff and Child(ren)	\$9.81
Family	\$9.81

HEALTH SAVINGS ACCOUNT (HSA) – A Health Savings Account is offered to professional staff who enroll in the High Deductible Health Plan (HDHP) or who are covered under another qualified HDHP. An HSA helps reduce your costs on healthcare by allowing you to save and pay for eligible expenses with pre-tax dollars. Money in the HSA grows tax-deferred and can be used on current or future medical expenses.

FLEXIBLE SPENDING ACCOUNTS (FSAS) – Health or Dependent Care – Carle Health offers professional staff working 20 or more hours per week, three FSA options to help offset out-of-pocket expenses. FSAs allow you to set aside pre-tax dollars in designated accounts against which claims for reimbursement can be made on a calendar-year basis. Eligible employees can choose from a full or limited healthcare and/or a dependent (daycare) FSA.

Retirement

Carle Health offers defined plans with the following features:

401(K)/403(B) PLAN – A pre-tax contribution by the participant that grows tax-deferred in the defined contribution plan (subject to annually published limitations). Eligible participants can defer immediately subject to IRS limitations. Eligible participants who don’t elect a contribution amount within 30 days of employment will be automatically enrolled at 3 percent per paycheck.

ROTH 401(K)/403(B) PLAN – An after-tax contribution that can be elected by the participant. This contribution grows tax-deferred in the defined contribution (subject to annually published limitations).

EMPLOYER MATCH UNDER 401(K)/403(B) PLAN – Carle Health matches up to 2 percent of your eligible contribution, per pay period, up to the IRS compensation maximum. Eligible participants must be deferring at least 1 percent of pay in the defined contribution plan for the match to be effective (a 1 percent contribution will receive a 1 percent employer match). Eligibility for this plan begins the next January 1 or July 1 after you have one year of service, 500 hours and are at least age 21. The contribution has immediate vesting.

EMPLOYER DISCRETIONARY ANNUAL CONTRIBUTION – In addition, Carle Health may contribute up to 5 percent of eligible compensation, plus an additional 2 percent of eligible compensation over the Social Security Wage Base annually. Eligibility is age 21, two years of service and 500 hours at January 1 or July 1 of the plan year. You must be actively employed on the last day of the Plan Year (12/31) and continue to work at least 500 hours each year to receive the contribution for that year. Current law places a limit on annual compensation that may be counted for retirement plan contributions. An array of investment funds is available for selection. If you don’t elect an investment option, a default option will be chosen based on your birth year and expected retirement date.

***DEFERRED COMPENSATION PLAN (457B)** – Physicians are eligible to participate in a voluntary deferred compensation 457(b)/451 Plan that allows physicians to defer compensation on a pre-tax basis, subject to IRS maximums.

Distributions and gains on your accounts are taxable in the year in which they're received in accordance with the Internal Revenue Code. In-service withdrawals from the Retirement Plan are permitted beginning at age 59½.

Well-Being

The Carle Health Wellness and Wellbeing Program is committed to supporting team members through a culture of wellbeing and providing personal solutions to live happier, healthier lives. Team members are invited and encouraged to participate in programs and activities designed to meet their unique needs, confidence, and readiness to change. Wellness initiatives are both fun and educational while embracing the Mind, Mission, Money, and Move dimensions of wellness.

PHYSICAL WELLNESS – Physical wellness is the ability to maintain a healthy quality of life that allows people to get through their daily activities without undue fatigue or physical stress. The ability to recognize that a person's behaviors have a significant impact on their wellness and adopting healthful habits such as routine checkups, a balanced diet and exercise while avoiding destructive habits like tobacco, drugs and alcohol will lead to optimal physical wellness.

Additional Benefits

ADDITIONAL (VOLUNTARY) BENEFITS – Carle Health offers a variety of additional benefits as an option for you to enrich your core benefits package and protect your future. You have the opportunity to select benefits that meet their individual needs. You're responsible for paying the premiums on any coverage selected. Options include Hyatt legal services, critical illness insurance, accident insurance, hospital indemnity, LifeLock Identity Theft Protection, Aflac Voluntary Short-term Disability and discounts on auto, home and pet insurance. These policies are offered with a guaranteed issue within 31 days of your employment.

***LIFE INSURANCE** – Eligible Professional Staff must work at least 20 hours per week. Group life insurance is provided and paid by Carle Health in the amount of 2x your salary to a maximum of \$1 million effective immediately following employment. Supplemental life insurance is available at the current group term rates (\$0.15/\$1000/month). Combined basic and supplemental coverage cannot exceed 5x salary or \$1 million. Spouse/Domestic Partner and dependent coverage is also available. Portions of the premiums paid are taxable to the insured.

UNUM PHYSICIAN SUPPLEMENTAL TERM LIFE AND AD&D – Eligible Professional Staff must work at least 20 hours per week. Term life insurance coverage is guaranteed issue for dependents and up to \$200,000 for the physician if elected within the first 31 days of employment. Additional coverage can be elected but requires approval. Accidental Death & Dismemberment coverage is also available for physicians. Coverage is portable at the same rates if you're no longer eligible for coverage under the group plan. Contact the MyHR.ProviderHelpdesk@carle.com for enrollment paperwork and with any questions.

DISCOUNTS-

- Cafeteria – 30 percent discount on eligible items
- Carle Health Hearing Services – 20 percent discount on hearing aids
- Carle Health Medical Supply – 20 percent discount
- Carle Health Optical Shop – 50 percent discount on frames/lenses, 25 percent discount on contact lenses
- Cell Phone Discounts – discounts on Verizon, Sprint, and AT&T plans (see carrier website for specific amounts)
- PerkSpot – Discount program that includes local and national vendors
- The Caring Place – 10 percent discount on services

***OFFICE EXPENSES** – All usual office expenses and supplies are provided.

LICENSE RENEWALS – Carle Health pays for all Illinois License renewals and for State and Federal narcotics renewals, as applicable after employment commences.

BUSINESS EXPENSE ALLOWANCE – Professional staff receive an annual allowance for valid business expenses based upon their FTE status and start date. Full-time will receive a \$4,000 allowance, and part-time at a 0.5 FTE or greater will receive a prorated allowance. This can be used for items such as business travel/seminar and conferences, initial certification and/or renewals, CME, mileage for business travel, dues, subscriptions and books, physician license fees, boards, etc.

MALPRACTICE INSURANCE – Carle Health indemnifies each staff member upon their date of hire. Primary insurance limits are \$1 million per occurrence and \$3 million per aggregate. Carle also maintains significant layers of excess insurance above the primary underlying limits. In addition, there is no tail obligation for employed providers.

RELOCATION – Moving expenses are paid in the form of a taxable moving bonus. For providers working a 0.5 FTE or greater, the moving bonus will be paid accordingly:

Distance	Compensation
50-500 miles	\$10,000
501-1,500 miles	\$15,000
1,501+ miles	\$20,000

The moving bonus will be paid with the first pay period after employment begins. Moves that are within a 50-mile radius of Carle aren't eligible for relocation reimbursement due to applicable Stark Laws.

HONORARIA – Honoraria may be requested for speeches and talks given within referral area to community, allied health and/or healthcare groups external to Carle Health when no compensation has been provided by any external source.

NOTE: This document is for information purposes only and is not intended to be a complete description of benefit programs offered by Carle Health. In the event of a conflict between this document and the plan documents maintained by Carle Health Human Resources, the plan documents shall prevail.