

Full-Time Medical Residents, 2009

HEALTH PLAN

Upon Employment

Why should Team Members enroll in the Health Plan?

- If you/dependents frequently visit the doctor, and like knowing your out-of-pocket costs, the Co-pay Plan might be the best plan for you.
- If you/dependents are in good health, like making your own medical decisions, and only see a doctor for your annual checkups, you may want to take advantage of the HRA plan.
- Affordable Premiums paid through payroll deductions on a pre-tax basis.
- Additional benefit of prescription coverage and vision care at no extra cost.
- Preventive care is covered at 100% on both health plans.
- \$150 Vision Allowance on contacts/glasses per year.
- The Co-pay Plan, and the Health Reimbursement Arrangement provide access to the Memorial Health Partners network.
- The MHP Network is designed so you can receive care from Memorial Health's contracted physicians and many other physicians that may not necessarily practice at Memorial University Medical Center.
- A major advantage of this network is to help save the Team Member/families costs on their co-pays and coinsurance.
- PHCS network (Private Health Care System) for Team Members living outside of the MHP network area.

PLUS ACCOUNTS

Upon Employment

What is the benefit of having the Plus Accounts?

- Increased take home pay by 2-5%.
- Health Plus Account reimburses you for medical expenses:
 - Co-pays/Deductibles
 - Prescriptions/Over-the-counter medications
 - Vision
 - Dental
- Maximum Health Plus Account contribution is \$3,900 per year.
- Dependent Care Plus Account reimburses you for expenses related to care for a dependent while you and your spouse are at work.
- Maximum Dependent Care Account contribution is \$5,000 per Year.
- Please keep in mind that these are "use it or lose it" options.
- Any monies pledged for contribution to these accounts are forfeited if not used by March 15th following the plan year.

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DENTAL INSURANCE

Upon Employment

What type of Dental Plan does Memorial Offer?

- Low option and a high option.
- Premiums paid fully by the participating Team Member with pre-tax dollars through payroll deductions.
- 2 free cleanings per year.
- Visit any dentist you prefer.
- No deductible applies to preventive care.
- Preventive care and Orthodontia Care paid at 100%.
- Basic & Major Care have to pay \$50 deductible first before the plan pays its portion:
 - Basic Care is paid at 80%
 - Major Care is paid at 50%
 - Orthodontia Care is paid at 50%
- Annual maximum benefit is \$1,500.
- Lifetime dependent orthodontia maximum is \$1500.
- Benefits for care under the “Low Option Plan” are covered according to Usual, Customary, and Reasonable (UCR) charges as determined by the 50th percentile of the provider’s zip code area.
- Benefits for care under the “High Option Plan” are covered according to Usual, Customary, and Reasonable (UCR) charges as determined by the 90th percentile of the provider’s zip code area.

LIFE INSURANCE (TERM)

Upon Employment

How does Memorial provide life insurance for Team Members and family members?

- Receive Basic Life and Accidental Death & Dismemberment at no cost.
- Team Members receive 1x base annual earnings rounded to the next \$1,000 but not to exceed \$100,000.
- Additional coverage – in increments of 1, 2, 3, or 4 times your base salary up to a maximum of \$650,000 – is available at your expense.
- Additional coverage above \$350,000 must be approved by the insurance company.
- Family Life Insurance for your spouse and dependents is also available.

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LONG TERM DISABILITY INSURANCE

Upon Employment

How does Long Term Disability work?

- Unable to work for an extended period of time because of sickness/injury.
- Helps replace part of your pay, so you can provide a steady source of income until you are able to return to work.
- Begins upon employment.
- Benefits are payable after 90 days of disability.
- Pays up to \$5,000 per month for total and permanent disability.
- HIV and AIDS covered.
- Loan pay-off provisions of up to \$150,000.
- Survivors' benefit of 4x disability also provided.
- May convert to a portable plan upon termination.
- Benefits continue as long as you remain disabled and you require the regular attendance of a physician.
- If you are unable to return to your own occupation, you may be covered for a maximum of two years.
- If you are unable to return to any occupation, you may be covered to age 65.
- Premiums are paid by the organization.

MEMORIAL HEALTH 401(K) PLAN

1st of month after 25 days of Employment

How can you prepare financially for retirement?

- 401(k) Plan is a retirement savings plan.
- Three percent of pay will automatically be deducted from the Team Member's pay and contributed to their 401(k) account.
- Team Members may contact AIG Retirement to increase or decrease their contribution.
- Memorial Health matches Team Member's contributions the first of the month after the Team Member has completed one year of plan eligibility:
 - You must be at least 21 years of age
 - Complete 1,000 or more hours of service
 - 100% of Team Member's contributions up to 3% of salary
 - 50% of the next 2% of salary
- Starting with the 2007 plan year, there is no vesting schedule.
- Quarterly statements will be provided.
- You may contact your AIG Retirement representative at extension 20999.

AUTO AND HOMEOWNERS (VOLUNTARY PLAN)

Upon Employment

- Individual coverage at group rates.
- Convenient payroll deductions.

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**WHOLE LIFE INSURANCE
(VOLUNTARY PLAN)**

Available only during open enrollment

- Provided by UNUM.
- Provide death benefits to your beneficiaries if you pass away.
- You may purchase at group rates based on your age.
- Family coverage options available.
- Premiums post-tax and are paid through payroll deductions.

**SHORT TERM DISABILITY
(VOLUNTARY PLAN)**

Available only during open enrollment

- Provided by UNUM.
- Customize your short-term disability coverage.
- Offer several plans with various benefit durations and elimination periods.
- Affordable coverage.
- Individually owned policy that you can take with you.
- Premiums are post tax and are paid through payroll deductions.

OTHER VOLUNTARY BENEFITS

Available only during open enrollment

Memorial Health partners with Palmer & Cay to provide Team Members with access to the following benefit plans at group rates and providing the convenience of payroll deductions:

- UNUM Critical Illness
- Hyatt Prepaid Legal

Contact a representative during open enrollment for more information.

BUSINESS TRAVEL ACCIDENT INSURANCE

Upon Employment

The organization pays the premium for \$25,000 of coverage that is payable if death results from an accident while traveling on organizational business. Travel to and from work is not covered.

VACATION AND MEDICAL LEAVE

Upon Employment

- Receive 3 weeks of vacation annually approved by Program Director.
- Graduating senior residents awarded the last 5 working days of June as additional vacation time.
- Authorized up to 4 weeks of paid, FMLA qualified medical leave each year.
- Documentation from a licensed healthcare provider will be required.
- May use any unused vacation time (up to 2 weeks) toward an FMLA-qualified medical leave.

ALLOWANCES/BENEFITS

Upon Employment

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- *Continuing Education*
 - 1st year: Receive \$800
 - Middle years: Receive \$1,200
 - Senior year: Receive \$1,600
- *Uniforms*
 - Furnished and laundered at no charge.
- *Residents' Lounge*
 - Provided in the hospital.
 - Exclusive use of residents.
 - Food furnished 24 hours a day.
- *On-Call Sleep Room*
 - Room for sleeping provided in the Medical Center.

MILITARY LEAVE

Upon Employment

- The difference in your regular base wages and military pay is paid for annual two-week military leave minus weekends.
- During a period of engagement, Team Members on active duty will be paid their regular salary.
- Employer matching contributions to the 401(k) plan will also be continued as long as Team Member contributions continue during active duty leave.

JURY DUTY LEAVE

Upon Employment

If you are called for jury duty and serve on regularly scheduled work days, you will be paid your regular base wages. You may retain any earnings received from your jury duty service.

CREDIT UNION

Upon Employment

A number of financial services are available:

- savings
- payroll savings
- loans
- IRAs
- Christmas Club

PARKING

Upon Employment

Free, designated parking is available.

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SERVICE AWARDS

After five years of employment

Team Members who complete five years of service and, subsequently complete milestones of five additional years of service are honored.

SOCIAL SECURITY

Upon Employment

An amount equal to your share of Social Security taxes is paid by the organization to provide federal retirement and disability benefits.

EMPLOYEE HEALTH SERVICES

Upon Employment

These services are free and include a pre-employment health screen, first aid, vaccinations and annual health screen.

WELLNESS PLAN

Upon Employment

- Memorial's continued efforts to promote a healthy workforce.
- Several wellness plans are available to select from.
- Team Member/Dependent Eligibility:
 - Enrolled in health plan
 - Have membership at Fitness One
- TM/Dependent will receive stipend up to \$15/month(per covered life).
- Information will be available at Fitness One.
- Benefits Department/Fitness One will verify eligibility on a monthly basis.
- Continue to receive the discount:
 - Actively participating in Wellness Plan of choice
 - Enrolled in health plan
 - Enrolled in Fitness One

EMERGENCY TRAVEL ASSISTANCE PROGRAM

Upon Employment

- Access 24 hours a day, 365 days a year
- Traveling internationally or domestically more than 100 miles away from home
- Access to doctors, hospitals, pharmacies, etc.

Enjoy all of the many other benefits that Memorial has to offer!

- Professional and educational meetings
- Team Member assistance
- Recreational and Sporting activities

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- Blood Donor Program
- Hospital gift shop discounts
- Discount program with local vendors:
 - Local Restaurants
 - Local Shopping
 - Cell Phone Providers
 - Mortgages
 - Banks
- Cafeteria and food vending services
- Unemployment insurance
- Workers' compensation
- FitnessOne is offered at a discounted rate
- And other employee services and events.

This summary covers the highlights of benefits. Although it is the intent of Memorial Health, Inc. to provide the best possible benefits to the extent it can prudently afford to do so, the organization reserves the right at any time to discontinue, to modify, or to amend any or all of the plan provisions and cost-sharing arrangements.

In all cases the legal plan document will apply.

REVISED 3/12/09

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