# Benefits Summary for Physicians and Dentists

<table>
<thead>
<tr>
<th>Employees who work less than 20 hours/week (&lt;50%)</th>
<th>Employees who work 20 hours/week or more (≥50%)</th>
<th>Employees who work 30 hours/week &amp; more (≥75%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Prorated Vacation, Sick Leave, and Holiday Pay</td>
<td>• All other benefits plus</td>
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</tr>
<tr>
<td>• Prorated Reimbursement for License, DEA, Professional Association, Board Certification/ MOC, and CME</td>
<td>• Medical</td>
<td>• Life Insurance</td>
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<tr>
<td></td>
<td>• Dental</td>
<td>• Dependent &amp; Spouse Life Insurance</td>
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<td></td>
<td>• Vision</td>
<td>• Disability Insurance</td>
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<td></td>
<td>• 403b</td>
<td>• Voluntary Life/Accidental Death and Dismemberment (AD&amp;D)</td>
</tr>
</tbody>
</table>

**Eligibility:**

- All part time employees. Wait times vary for each benefit. See employee handbook for details.

**Eligibility:**

- Except for the 403b, employees are eligible for the above listed benefits on the first of the month following 30 days of employment.

**Eligibility:**

- Employees are eligible for Life, Disability, and AD&D Insurance on the first of the month following 90 days of employment.

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**Vacation:** Full time Physicians and Dentists will accrue 3 weeks (15 days) of vacation per year for the first 5 years (60 months) of employment, increasing to 4 weeks (20 days) after 5 years (60+ months).

**Sick Leave:** 12 days of sick leave per year

**Holiday:** 11 ½ paid holidays per year (includes one floating holiday)

**Medical:** No cost for employee’s HMO coverage. NEVHC contributes 40% towards the premium for dependent coverage and employee pays the remaining 60%.

**Dental:** No cost for employee’s HMO coverage and the employee pays for dependents premium.

**Vision:** No cost for employee’s coverage and the employee pays for dependents premium.

**403b TSA Plan:** NEVHC contributes 5.5% of employee’s base salary to an annuity of the employee’s choice. The employee does not need to contribute in order to be eligible, and may make voluntary contributions to the plan on the first of the month following 30 days of employment. Employer’s contributions are paid retroactively to 90 days of employment once an employee reaches 1000 hours of work with the organization.

Part Time employees must work 50% time or a minimum of 1000 hours per year to be eligible.
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**Disability Insurance:** If the employee is unable to work due to an off the job illness or injury, they are covered for 2/3rds of their salary on our short term disability plan (STD). Our long term disability (LTD) plan is effective after six months of disability.

**Life Insurance:** NEVHC provides life and accidental death and dismemberment insurance equal to 1 1/2 times the employee’s annual salary. In the event of death that occurs from a covered accident, both Life and AD&D benefits would be payable each in the amount of the basis life insurance.

Dependent & Spouse Life Insurance: Dependent children are covered for $2000 life insurance and the spouse is covered for $5,500 life insurance.

**Voluntary Life/AD&D:** You may purchase up to $500,000 on our Group Voluntary Term Life Insurance and Accidental Death and Dismemberment (AD&D) insurance policies for your spouse and children. All premiums are paid via payroll deduction and the rates are very attractive. This is an addition to the 1 1/2 times your annual salary paid for by NEVHC.

**CME Reimbursement:** CME benefits are provided per the terms of the UAPD Collective Bargaining Agreement. Currently it reimburses 5 days (40 hours) and $1,300. The amount of paid time off and reimbursement is pro-rated by FTE.

**Licensure Renewal:** NEVHC reimburses employees for the cost of their medical/dental license renewal. The amount of reimbursement is pro-rated based by FTE.

**Additional Benefits include:**

- Malpractice Insurance is fully covered
- Flexible Spending Plans for employee’s healthcare expenses up to $2,550 per year, and dependent care expenses up to $5,000 per year.