

# Provider Care Group

## 2022 Total Rewards

Provider Care Group offers a wide range of fair, smart and competitive benefits that support all aspects of your wellbeing.

### Health & Wellbeing

- Medical benefits
- Dental benefits
- Vision benefits
- Emotional wellbeing resources

### Money

- Compensation
- Retirement benefits
- Flexible spending accounts
- Health spending accounts
- Life and disability benefits
- Income protection benefits
- Supplemental health protection benefits

### Life & Family

- Time away from work
- LifeLock identity theft protection
- Legal assistance
- Consumer discounts
- Education assistance

Look inside to learn more.



**Wherever you work,  
whatever your role,  
you are part of  
Provider Care Group  
— where we improve  
more lives in more  
ways.**

#### **About Provider Care Group**

Provider Care Group (PCG) is a collaborative healthcare network, driven by physicians and colleagues helping each other champion the practice of medicine for a healthier world.

We provide our physicians, advanced practice providers, nurses, hospice workers and other colleagues an environment where they get what they need to succeed, and where success is defined by a patient's outcome and experience.

We are committed to giving colleagues a greater voice and the clinical capabilities they need, including confidence in great nursing care, technology, subspecialty support and information that underpins top clinical performance. Our scale enables us to unlock opportunities for our colleagues to learn, grow and enjoy a rewarding career. But no matter how we evolve, we will never forget that healthcare is still delivered one patient at a time.

## **Take care**

Provider Care Group takes care of our colleagues through a competitive Total Rewards package that provides valuable support for your health, finances, life and family.

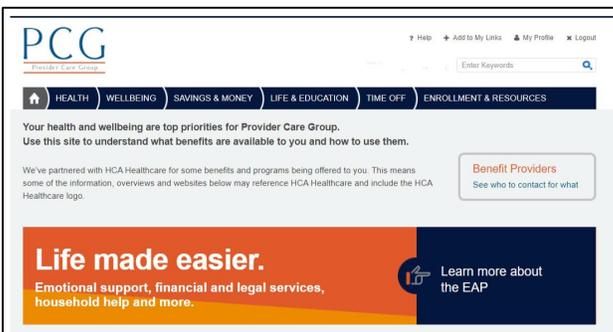
## **Keeping you informed**

As a PCG colleague, you'll have access to resources so you can stay up to date with information about your rewards.

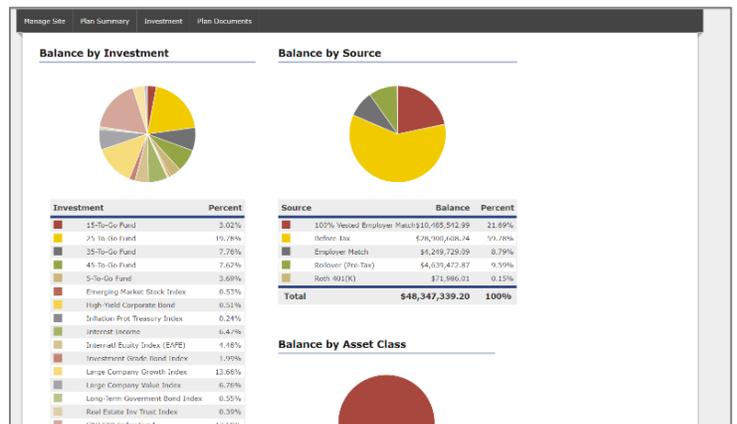
We are proud to offer our **MISSION-DRIVEN** providers a **TOTAL REWARDS PACKAGE** designed to support your health, life and retirement. Your total rewards package includes **CASH** compensation, **HEALTH** benefits, an opportunity to build financial **SECURITY** for the future through a 401(k) plan, income **PROTECTION** benefits like disability and life insurance, paid **TIME AWAY** from work and much more.

And, these are just the highlights. The PCG Total Rewards package includes medical, dental, vision, supplemental health protection plans, identity theft protection and so much more.

**HCAhrAnswers.com (click PCG Benefits)**



**PCGretirement.com**





# Medical benefits

PCG offers the following medical plan options, so you can select the option that works best for your needs:

- HSA Plan
- Base PPO Plan
- Buy-Up PPO Plan

All plans cover office visits, inpatient and outpatient care and prescriptions. They differ in the amount you pay for coverage and your cost when you receive care.

## Free healthcare & low copays for common services

If you enroll in a PCG PPO medical plan, you'll have access to these healthcare services for a copay (a low, fixed price) when you use in-network providers:

- FREE in-network, office-based preventive care (like mammograms and wellness check-ups)
- Generic prescription drugs for as low as a \$10 copay
- Urgent care facility (if available)
- Emergency Room (waived if admitted)

For most other healthcare services, you pay the full, allowable amount until you reach your deductible. Then, you pay coinsurance (a percentage of the allowable amount), and the plan pays the rest.

## Health Savings Account

When you enroll in the HSA Plan, you have the option of contributing to a health savings account (HSA). If you elect to contribute to your HSA, pre-tax dollars are automatically deducted from your pay and directed to your HSA with UMB, Humana's banking partner. You can use your HSA funds to pay your deductible and other eligible out-of-pocket medical, prescription drug, dental and vision expenses.

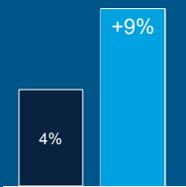
## You're getting a good deal

When you compare PCG's overall medical plan costs with other healthcare employers, you'll see you're getting a good deal.

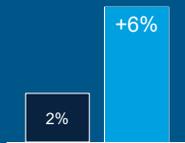
In fact, from 2017 to 2021, our colleagues' overall medical plan costs (including copays and coinsurance) have decreased — due in part to plan changes and updates to prescription drug coverage.

And, during that same time period, paycheck deductions have increased much less than the national trend.

**Overall Employee Medical Plan Costs (2017-2021)**



**Paycheck Deduction Increases (2017-2021)**



■ PCG      ■ Other hospital systems

Sources:

- Hospital Employers Benchmark - Mercer National Survey of Employer Sponsored Health Plans 2017 - 2021
- Healthcare Employers Benchmark - Aon SpecSelect, Healthcare Industry Employer Healthcare Cost Increase Review 2021

## Comparing the medical plan options

	HSA Plan	Base PPO Plan	Buy-Up PPO Plan
<b>Your monthly contribution</b>	Lowest	Mid-range	Highest
<b>In-network services</b>	No Copays; 15% coinsurance after deductible (Plan pays 85%)	Copays for ER and urgent care visits; 20% coinsurance after deductible (Plan pays 80%)	Copays for ER and urgent care visits; 15% coinsurance after deductible (Plan pays 85%)
<b>In-network deductible</b> (applies to services with coinsurance, such as non-preventive office visits and hospitalization)	\$3,250 individual \$6,500 family	\$1,750 individual \$3,500 family	\$1,000 individual \$2,000 family

# Dental benefits

PCG offers two different dental plan options through Humana. The Value Plan is designed for anyone who stays within the Humana network of dental providers. The PPO Plan is designed for anyone who needs access to a wider range of dental providers. Here's a comparison of what you pay for in-network services under the two plan options.



	Value Plan	PPO Plan
Deductible (individual/family)	\$50 / \$150	\$50 / \$150
Preventive services	You pay \$0; deductible waived	You pay \$0; deductible waived
Basic services (fillings, root canals)	You pay 0%	You pay 20%
Major services (crowns, dentures, bridgework)	You pay 40%	You pay 50%
Orthodontia	You pay 50% (up to \$1,500 lifetime maximum)	You pay 50% (up to \$1,500 lifetime maximum)
Annual maximum benefit	\$1,500 paid by Humana per covered person	\$1,500 paid by Humana per covered person

# Vision benefits

The Vision Plan offered through Humana covers expenses for regular eye exams, lenses, frames and contacts. When you use a Humana provider, you pay a copay or receive an allowance for most covered services and materials. You can also use a non-Humana provider and receive reduced benefits. The plan:

- Covers exams, standard plastic lenses and contact lenses once every 12 months and frames once every 24 months
- Saves you up to 20% on your eyewear needs, after plan allowance
- Offers discounts on laser correction surgery



# Income protection plans

You'll have access to income protection plans in the event of a disability or death.

- **Company-paid Life Insurance:** Employee (1x annual salary up to \$300,000), Spouse (\$5,000) and Child (\$2,500)
- **Life and AD&D Insurance** (Options: Employee, Spouse & Child)
- **Short-term Disability** (60% of covered earnings, up to \$3,500 a week)
- **Long-term Disability** (60% of covered earnings, up to \$15,000 a month)

You'll also have access to the following services to help you and your beneficiaries navigate topics and situations that can accompany death.



<b>Bereavement Care</b>	Your beneficiaries will have access to short-term grief counseling services for up to one year following your death, including up to three face-to-face counseling sessions.
<b>FinancialPoint</b>	Your beneficiary will have access to online resources and personalized guidance from financial professionals who can answer questions and help them make the most of the life insurance benefit.
<b>EstateGuidance</b>	Create legal documents, including a Last Will and Testament, a Living Will and a Final Arrangements Document.
<b>Final Arrangements</b>	Experts gather information & options to make it easier for your beneficiaries to make decisions on funeral and final arrangements.
<b>IDResources</b>	If your beneficiary is impacted by identify theft, a staff of attorneys, financial professionals and counselors are available to help with identity and credit restoration and the associated legal, financial and personal impacts.

## Legal Assistance Plan

The Legal Assistance Plan, offered through Legal Access, provides:

- Unlimited initial half-hour consultations by phone or one half-hour, in-person consultation per legal topic — no charge for each consultation with a network attorney
- Simple will or living will prepared for eligible family members, one per plan year
- Document review of many types of legal documents:
  - No charge for each document review
  - Three documents (six pages per document) per year
- Dispute resolution calls or letters (up to three separate matters per year) at no additional charge to attempt to resolve disputes, such as a simple contractor dispute, without a lawsuit
- Small claims court preparation — consultations at no additional cost by phone or with attorney on small claims lawsuits
- Special attorney hourly rate — Plan rate is \$75 per hour for network attorneys when legal representation is needed

# Compensation

PCG regularly reviews our compensation program to ensure it's competitive and fair.

**Competitive:** We continually review our base pay ranges to ensure they are competitive within local markets and the healthcare industry.

**Fair:** During the annual performance review process, your level of expertise, experience and/or job performance is evaluated, and your pay is based on the results.



# Emotional wellbeing resources

PCG offers employees enrolled in medical coverage through Humana an Employee Assistance Plan (EAP) to help you take care of yourself and be at your best.

You and your family members have access to this FREE and confidential counseling service to:

- Talk to a licensed counselor
- Get referrals for legal, financial and personal services
- Explore resources on topics ranging from parenting to stress to depression

The EAP is designed to support you in managing personal and work-related concerns that can affect your wellbeing and productivity.

You can find helpful articles, tip sheets and checklists online, covering a range of health and wellness topics. And short-term telephone counseling is available to help you deal with a wide variety of matters.

These resources are free and available 24/7.



**We're taking care of all of you.**

# Retirement benefits

## The Safe Harbor 401(k) Plan

The Provider Care Group Safe Harbor 401(k) Plan combines the contributions from PCG with your own contributions to help you save for the future. PCG provides a 100% match on the first 3% of pay you contribute. The next 2% will be matched at 50%. Combined with your personal savings and Social Security benefits, this program plays an important role in helping you meet your future financial goals. You can choose how you invest the money in your account based on your tolerance for risk and the extent to which you want to be involved in managing your account. You are always 100% vested in contributions to the plan.

You may contribute from 1% to 50% of your before-tax eligible pay through paycheck deduction, up to the IRS limit. *Note: IRS limits are subject to change. Additional limits may apply to certain highly compensated employees.*



### Automatic 401(k) Plan enrollment

As a new full-time employee, you will be automatically enrolled in the Provider Care Group retirement plan and will begin participation 30 days after you first become eligible. Your contribution amount will begin at 3% of your pay and will increase automatically by 1% each year until it reaches 15% or until you actively make another election. When you are automatically enrolled, your assets will be invested in the Pre Mixed 25-To-Go Fund. You may opt out of automatic enrollment or change your contribution or investment funds. *Note: Automatic enrollment does not apply to Brookdale colleagues.*

**PCG offers a 100% match** on your 401(k) contributions, up to 3% of eligible pay and a 50% match on your next 2% of eligible pay

# Additional Benefits



**AirMed Medical Transport:** If you or your dependents are traveling more than 150 miles from home and become hospitalized, AirMed can provide transportation from any hospital in the world to an in-network HCA Healthcare facility near your home – at no cost to you. There is no deductible, no copays, no claim forms to file, no pre-existing condition restrictions and no financial limit on evaluation. The full cost of the flight, medical staff and ground transportation is covered by the PCG medical plan.

**Identity Theft Protection:** You can buy coverage through LifeLock for yourself and your family members. There are two plan options to choose from:

- *Benefit Elite Plan:* Designed to help protect your 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. LifeLock also searches over one trillion data points every day for potential threats to your personal identity, including suspicious use of your name, address, phone number, birth date and Social Security number to get loans, credit and services, or to commit crimes. In the event that you become a victim of identity theft, LifeLock will spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help with recovery.
- *Ultimate Plus:* Offers all the benefits provided under the Benefit Elite plan as well as the following enhanced services: alerts for new bank account applications, attempts to take over existing accounts, online credit reports and credit scores

**Consumer Discounts:** You have access to special offers and discounts from more than 200 of the world's most popular retailers through Abenity.

**Education Assistance:** Offers up to \$5,250 in tuition assistance each calendar year for eligible higher education courses and monthly benefits of \$100 (full-time) or \$50 (part-time) for student loan assistance (lifetime maximums apply). *Note: This benefit is available only to PCG non-physician colleagues.*

**Flexible Spending Accounts:** Set aside tax-free money to pay for healthcare or child care expense through Optum Financial.

**Preferred Banking Partners:** You can take advantage of streamlined digital banking experiences, waived fees, consumer loans, mortgage discounts, financial wellbeing and wealth management counselors and more through one of our preferred banking partners: HCA Healthcare Credit Union (provided by BCU) and Bank of America.

**Supplemental Health Protection Plans:** You have access to three programs that offer financial assistance – accident, critical illness and hospital indemnity insurance. All programs pay a cash benefit you can use for out-of-pocket medical expenses (like copays, coinsurance and deductibles) or non-medical expenses like child care or transportation. You receive an extra 25% benefit when you use HCA Healthcare providers for certain services.

**Time Away From Work:** PCG believes that time away from work for rest and relaxation contributes to personal wellbeing and to enhanced performance on the job. We encourage you to take advantage of the paid time off that we offer.



*This document is intended to provide general information about the PCG Health and Welfare Benefits Plan and the PCG Retirement Program. None of the information presented is intended to provide detailed plan specifications, imply eligibility and/or rights or provide investment advice. In case of conflict, the terms of the relevant plan will govern.*