



2010 Benefits Summary
Dually-Compensated Faculty and Staff
(Option A and Option B)

**2010 UC PHYSICIANS
BENEFITS for DUALY COMPENSATED FACULTY AND STAFF**



*Option B – Anesthesia, Radiology, Radiology/Oncology
Option A – All practices except those in Option B*

OPTIONS	DESCRIPTION	PRE-TAX/ AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Health Insurance	<ul style="list-style-type: none"> Medical insurance, dental insurance, vision insurance, and flexible spending accounts are provided to dual-compensation faculty through the University of Cincinnati as part of the faculty appointment. 	N/A	Provided through UC Faculty appointment
Retirement Savings: 401(a) Defined Contribution Plan	<ul style="list-style-type: none"> UC Physicians contributes 8.5% of each employee’s annual gross wages, up to the IRS annual maximum salary level of \$245,000, into a 401(a) Defined Contribution Plan. As part of the total compensation package, the employer contribution may include an additional amount, not to exceed an annual limit of \$49,000. (Inclusive of base 8.5% contribution) or 100% of UCP salary paid. Additional 401(a) contributions are fixed and are long term commitments. Employees are 100% vested in the 401(a) plan immediately upon hire. Employees may set up their 401(a) account with Fidelity or TIAA-CREF. 	N/A	Because UC Physicians is affiliated with University of Cincinnati, a State of Ohio institution, we do not contribute to the Federal Social Security Insurance program.
Retirement Savings: 403(b), 457(b)	<ul style="list-style-type: none"> Employees may elect to contribute pre tax dollars to a 403(b) and/or a 457(b) account with Fidelity or TIAA-CREF. Annual limits are \$16,500 for those under age 50; \$22,000 for those age 50 and older. 	Pre-Tax	Paid by the employee. It is the employee’s responsibility to coordinate contributions to the UCP plans with other employers.
Retirement Savings: Defined Benefit Plan	<ul style="list-style-type: none"> For those who maximize retirement savings opportunities in the 401(a), 403(b), and 457(b), but would still like to defer more income, the Defined Benefit Plan is an option. Provides a fixed benefit at normal retirement age. Annual contributions are based on actuarial calculations and IRS limits. 	N/A	Paid by employee

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Life Insurance	<ul style="list-style-type: none"> UC Physicians provides a \$50,000 term life insurance, accidental death, and dismemberment policy through The Hartford. Coverage is effective date of hire. 	N/A	Premiums are paid by the Corporation
Optional Life Insurance	<ul style="list-style-type: none"> Additional term life insurance/AD&D for employee, spouse, and dependents is available for purchase. Rates are based on employee age. Coverage is effective date of hire. 	After Tax	Employee pays the full cost.
Long Term Disability	<ul style="list-style-type: none"> UC Physicians provides long-term disability insurance that covers 60% of monthly earnings to a maximum of \$15,000/month through The Hartford. Coverage is effective date of hire. All sources of income associated with UC/UCP duties are covered (e.g., VAMC) for Anesthesia, Dermatology, Emergency Medicine, ENT, OB/GYN, Ophthalmology, Orthopaedics, Pathology, Radiology, Surgery, & UCP (Corp). Only UCP income is covered for Family Medicine, Environmental Health, Internal Medicine, Life Center, Neurology, Psychiatry, and Rehabilitation. Your occupation is defined as the medical specialty in which you are practicing, as recognized by the American Board of Medical Specialties. Benefits are payable after 90 days of disability. UC Physicians will not provide individual policies in addition to the group LTD plan. 	After Tax (Default)	Premiums are paid by the Corporation and taxable. Employee may select non-taxable premium.
Vacation (Option A)	<ul style="list-style-type: none"> Vacation time accrues based on the UC rate for unclassified, unrepresented employees. Employees must report time off through the UC payroll system. Upon termination, employee will be paid vacation balance up to 15 days (120 hours), calculated based on UCP and UC salary. Any remaining balance over 15 days will be forfeited. 	N/A	Option A - Annual accrual = 22 days Maximum accrual = 66 days

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PTO (Option B)	<ul style="list-style-type: none"> Administered PTO through practice time keeping system. Upon termination, employee will be paid PTO balance up to 15 days (120 hours) calculated based on UCP and UC salary. Any remaining balance over 15 days will be forfeited. 	N/A	Annual accrual = 25 days Maximum accrual = 66 days
Sick Time (Option A)	<ul style="list-style-type: none"> Sick time accrues based on the UC rate for unclassified, unrepresented employees. Employee must report time off through UC payroll system. No sick time is paid upon termination 	N/A	15 sick days annually
Long Term Sick (LTS) (Option B)	<ul style="list-style-type: none"> Employees accrue sick time at a rate of .583 days per month. LTS will be prorated based on UCP FTE. LTS administered through practice time keeping system. No LTS paid at termination. 	N/A	Annual accrual = 7 days Maximum accrual = 60 days (480 hours) Long Term Disability elimination period
Holidays	<ul style="list-style-type: none"> 10 holidays annually 	N/A	
Cell Phone Stipend	<ul style="list-style-type: none"> UCP will provide a monthly stipend intended to cover business use of your personal cell phone, to eligible individuals as determined by the department. Per IRS rules, cell phone stipends are taxable income. This stipend is not intended to cover the full cost of device or monthly bill. Employees are responsible for purchasing all equipment. 	After Tax	\$80/month for data plan \$50/month for voice plan
Ability Assist	<ul style="list-style-type: none"> Provides easy access to professionals to assist with emotional or work-life issues, financial and legal consultation. 24 hour phone access. Up to five face-to-face sessions. 	N/A	No charge to the employee
Beneficiary Assist	<ul style="list-style-type: none"> Unlimited phone sessions for grief counseling and legal advice for up to one year. Up to five face-to-face sessions. 	N/A	No charge to the employee

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Employee Travel Assist	<ul style="list-style-type: none"> • Pre-trip travel information. • Emergency medical assistance coordination while traveling. • Emergency personal services while traveling. 	N/A	No charge to the employee
Direct Deposit	<ul style="list-style-type: none"> • Employees are required to have payroll checks deposited directly into their personal accounts. 	N/A	N/A

This overview is for informational purposes only and may change at any time. The Plan Document overrides any discrepancies between this document and the actual Plan Document for that specific benefit.