



**2010 UCP-Compensated-Only Physician  
and Mid-Level Provider Benefits Summary**

**2010 UC Physicians-Compensated-Only  
Physician and Mid-Level Provider Benefits**



| OPTIONS                         | ELIGIBLE EMPLOYEES  | DESCRIPTION  | PRE-TAX/<br>AFTER TAX | CONTRIBUTIONS and/or DEDUCTIONS  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
|---------------------------------|---|--|-----------------------|--|---------------------------------|---------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------------------|---------------------------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------------------|---------------------------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| <b>Medical Insurance</b>        | Full Time<br>(32+ hrs/week)<br><br>Part-Time Reg.<br>(24-31 hrs/week) | <ul style="list-style-type: none"> <li>• Coverage plans are offered through Humana               <ul style="list-style-type: none"> <li>- National POS 250</li> <li>- CoverageFirst 1000</li> <li>- CoverageFirst 3000</li> </ul> </li> <li>• No referrals required</li> <li>• Nationwide coverage through a national provider network.</li> <li>• Includes access to EyeMed Vision Discount program.</li> <li>• Coverage is effective the first day of the month following date of hire.</li> <li>• Prescription co-payments:               <ul style="list-style-type: none"> <li>- Level 1: \$10</li> <li>- Level 2: \$30</li> <li>- Level 3: \$50</li> <li>- Level 4: 25%</li> </ul> </li> </ul> | Pre-Tax               | <p><b>Payroll Deduction – National POS 250</b></p> <table border="0"> <tr> <td><b><u>Full-Time Monthly</u></b></td> <td><b><u>Part-Time Monthly</u></b></td> </tr> <tr> <td>Single \$146.11</td> <td>Single \$292.22</td> </tr> <tr> <td>Double \$292.17</td> <td>Double \$584.34</td> </tr> <tr> <td>Family \$434.21</td> <td>Family \$868.42</td> </tr> </table> <p><b>Payroll Deduction – Coverage First 1000</b></p> <table border="0"> <tr> <td><b><u>Full-Time Monthly</u></b></td> <td><b><u>Part-Time Monthly</u></b></td> </tr> <tr> <td>Single \$64.53</td> <td>Single \$129.06</td> </tr> <tr> <td>Double \$129.04</td> <td>Double \$258.08</td> </tr> <tr> <td>Family \$188.61</td> <td>Family \$377.22</td> </tr> </table> <p><b>Payroll Deduction – Coverage First 3000</b></p> <table border="0"> <tr> <td><b><u>Full-Time Monthly</u></b></td> <td><b><u>Part-Time Monthly</u></b></td> </tr> <tr> <td>Single \$19.04</td> <td>Single \$38.08</td> </tr> <tr> <td>Double \$38.10</td> <td>Double \$76.20</td> </tr> <tr> <td>Family \$56.32</td> <td>Family \$112.64</td> </tr> </table> | <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b> | Single \$146.11 | Single \$292.22 | Double \$292.17 | Double \$584.34 | Family \$434.21 | Family \$868.42 | <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b> | Single \$64.53 | Single \$129.06 | Double \$129.04 | Double \$258.08 | Family \$188.61 | Family \$377.22 | <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b> | Single \$19.04 | Single \$38.08 | Double \$38.10 | Double \$76.20 | Family \$56.32 | Family \$112.64 |
| <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b>                                       |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Single \$146.11                 | Single \$292.22   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Double \$292.17                 | Double \$584.34   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Family \$434.21                 | Family \$868.42   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b>                                       |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Single \$64.53                  | Single \$129.06   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Double \$129.04                 | Double \$258.08   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Family \$188.61                 | Family \$377.22   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| <b><u>Full-Time Monthly</u></b> | <b><u>Part-Time Monthly</u></b>                                       |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Single \$19.04                  | Single \$38.08  |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Double \$38.10                  | Double \$76.20  |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| Family \$56.32                  | Family \$112.64   |  |                       |  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |
| <b>Flex Dollars</b>             | Full Time employees that waive medical insurance                      | <ul style="list-style-type: none"> <li>• Full-time employees that waive medical insurance will receive \$1500 flex dollars annually that will be applied to dental premiums and vision premiums. The balance may be applied to health care or dependent care flexible spending account.</li> <li>• Coverage is effective the first day of the month following date of hire.</li> </ul>   | Pre-tax               | \$125/month  |                                 |                                 |                 |                 |                 |                 |                 |                 |                                 |                                 |                |                 |                 |                 |                 |                 |                                 |                                 |                |                |                |                |                |                 |

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| OPTIONS                           | ELIGIBLE EMPLOYEES  | DESCRIPTION  | PRE-TAX/<br>AFTER TAX | CONTRIBUTIONS and/or DEDUCTIONS   |
|-----------------------------------|---|--|-----------------------|---|
| <b>Flexible Spending Accounts</b> | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week) | <ul style="list-style-type: none"> <li>• Flexible Spending Accounts allow you to contribute pre-tax dollars to reimburse yourself for qualifying health care &amp; dependent day care expenses incurred during the plan year.</li> <li>• Offering Direct Deposit and Debit card.</li> <li>• Contributions in excess of qualifying expenses will be forfeited.</li> <li>• Coverage is effective the first day of the month following date of hire.</li> </ul>   | <b>Pre-Tax</b>        | <ul style="list-style-type: none"> <li>• Employee elects annual contribution amount up to the following maximums: <ul style="list-style-type: none"> <li>- Health Care - \$2,500</li> <li>- Dependent Care - \$5,000</li> <li>- \$2,500 if married and filing separate tax returns</li> </ul> </li> <li>• Contributions are evenly deducted each pay period.</li> </ul> |
| <b>Dental Insurance</b>           | Full Time<br>(32+ hrs/week)<br><br>Part-Time Reg.<br>(24-31 hrs/week) | <ul style="list-style-type: none"> <li>• Dental Insurance is offered through <b>Dental Care Plus</b>. Coverage includes: <ul style="list-style-type: none"> <li>- Preventative Benefits 100%</li> <li>- Basic Benefits 80%</li> <li>- Major Benefits 50%</li> <li>- Orthodontic Benefits 50%<br/>(Lifetime maximum -\$1000.)</li> </ul> </li> <li>• Includes access to Total Vision Service Discount Program.</li> <li>• Coverage is effective the first day of the month following date of hire.</li> </ul> | <b>Pre -Tax</b>       | Monthly Payroll Deduction:<br><br>Single \$32.80<br>Double \$58.68<br>Family \$84.27  |
| <b>Vision Care</b>                | Full Time<br>(32+ hrs/week)<br><br>Part-Time Reg.<br>(24-31 hrs/week) | <ul style="list-style-type: none"> <li>• <b>Avesis Vision Plan</b></li> <li>• Coverage includes periodic Vision Examination, Spectacle Lenses, Frames, and Contact Lenses.</li> <li>• Coverage is effective the first day of the month following date of hire.</li> </ul>  | <b>Pre-Tax</b>        | Monthly Payroll Deduction:<br><br>Single \$6.27<br>Double \$10.97<br>Family \$16.55   |

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|--------------------------------|--|---|--------------------------------|---|
| <b>Life Insurance</b>          | Full Time<br>(32+ hrs/week)  | <ul style="list-style-type: none"> <li>• UC Physicians provides a \$50,000 term life insurance, accidental death, and dismemberment policy through <b>The Hartford</b>.</li> <li>• Coverage is effective the date of hire.</li> </ul>   | <b>N/A</b>                     | Premiums are paid by the Corporation  |
| <b>Optional Life Insurance</b> | Full Time<br>(32+ hrs/week)  | <ul style="list-style-type: none"> <li>• Additional term life insurance/AD&amp;D for employee, spouse, and dependents is available for purchase through <b>The Hartford</b>.</li> <li>• Rates are based on employee age.</li> <li>• Coverage is effective the date of hire.</li> </ul>  | <b>After Tax</b>               | Employee pays the full cost.  |
| <b>Long Term Disability</b>    | Physicians working<br>20+ hours/week.<br>All others see plan.  | <ul style="list-style-type: none"> <li>• UC Physicians provides long-term disability insurance through <b>The Hartford</b>.</li> <li>• Coverage pays 60% of your average monthly earnings after 90 days of disability.</li> <li>• Coverage is effective the date of hire.</li> </ul>  | <b>After Tax<br/>(Default)</b> | Premiums are paid by the Corporation and taxable. Employee may elect non-taxable premium. |
| <b>Supplemental Disability</b> | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)<br><br>Part-Time Casual<br>(less than 24 hrs/week) | <ul style="list-style-type: none"> <li>• Voluntary supplemental income replacement – short term disability with COBRA rider coverage through Humana.</li> <li>• Rates vary based on level of coverage.</li> <li>• Coverage is effective the date of hire.</li> <li>• Employee has 30 days to elect benefit to have guaranteed medical issue.</li> </ul> | <b>After Tax</b>               | Employee pays full cost   |

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|---|--------------------|--|-----------------------|--|
| <b>Retirement Savings:<br/>401(a) Defined<br/>Contribution Plan</b> | All employees      | <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Employees are 100% vested in the 401(a) plan immediately upon hire.</li> <li>• Employees may set up their 401(a) account with <b>Fidelity</b> or <b>TIAA-CREF</b>.</li> </ul> | <b>N/A</b>            | 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. |
| <b>Retirement Savings:<br/>403(b), 457(b)</b>                       | All employees      | <ul style="list-style-type: none"> <li>• Employees may elect to contribute pre-tax dollars to a 403(b) and/or a 457(b) account with <b>Fidelity</b> or <b>TIAA-CREF</b>.</li> <li>• Annual limits are \$16,500 for those under age 50; \$22,000 for those age 50 and older.</li> </ul>   | <b>Pre-Tax</b>        | Limits are established under Federal law. It is the employee's responsibility to contact either the provider or your tax advisor for the applicable limits.            |
| <b>Retirement Savings:<br/>Defined Benefit Plan</b>                 | All employees      | <ul style="list-style-type: none"> <li>• 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.</li> <li>• Provides a fixed benefit at normal retirement age.</li> <li>• Annual contributions are based on actuarial calculations and IRS limits.</li> </ul>   | <b>N/A</b>            | Agreed upon pension contribution.  |
| <b>Direct Deposit</b>   | All employees      | <ul style="list-style-type: none"> <li>• Employees are required to have payroll checks deposited directly into their personal accounts.</li> </ul>   | <b>N/A</b>            | N/A  |

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|---|---|---|-----------------------|--|
| <b>Vacation (Option A)</b>  | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)<br><br>Part-Time Casual<br>(less than 24<br>hrs/week) | <ul style="list-style-type: none"> <li>• Vacation accrues at the rate of 22 days annually.</li> <li>• Upon termination, employee will be paid vacation balance up to 15 days (120 hours).</li> </ul>  | <b>N/A</b>            | Annual accrual = 22 days<br><br>Maximum accrual = 528 hours<br><br><b>Follow option A for Dually Compensated Physicians.</b> |
| <b>PTO (Option B)</b><br><br><b>Anesthesia, Radiology,<br/>Radiation/Oncology Only</b>                      | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)<br><br>Part-Time Casual<br>(less than 24<br>hrs/week) | <ul style="list-style-type: none"> <li>• Administered PTO through practice time keeping system.</li> <li>• Upon termination, employee will be paid PTO balance up to 15 days (120 hours). Any remaining balance over 15 days will be forfeited.</li> </ul>      | <b>N/A</b>            | Annual accrual = 25 days<br><br>Maximum accrual = 66 days<br><br>Pro-rated for part-time                                     |
| <b>Sick Time (Option A)</b>   | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)<br><br>Part-Time Casual<br>(less than 24<br>hrs/week) | <ul style="list-style-type: none"> <li>• Sick time accrues at the rate of 15 days annually.</li> <li>• Maximum sick time accrual is 480 hours.</li> <li>• No sick time is paid upon termination.</li> </ul>   | <b>N/A</b>            | 15 sick days annually<br><br><b>Follow option A for Dually Compensated Physicians.</b>                                       |
| <b>Long Term Sick (LTS)<br/>(Option B)</b><br><br><b>Anesthesia, Radiology,<br/>Radiation/Oncology Only</b> | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)<br><br>Part-Time Casual<br>(less than 24<br>hrs/week) | <ul style="list-style-type: none"> <li>• Employees accrue sick time at a rate of .583 days per month. LTS will be prorated based on UCP FTE.</li> <li>• LTS administered through practice time keeping system.</li> <li>• No LTS paid at termination</li> </ul> | <b>N/A</b>            | Annual accrual = 7 days<br><br>Maximum accrual = 60 days (480 hours)<br>Long Term Disability elimination period              |

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|-------------------------------|---|---|-----------------------|---|
| <b>Holidays</b>               | Full Time<br>(32+ hrs/week)<br><br>Part Time Reg.<br>(24-31 hrs/week)             | <ul style="list-style-type: none"> <li>• 10 paid holidays.</li> <li>• Part-time employees will be paid a pro-rated amount of holiday pay, based on their standard work hours.</li> </ul>  | <b>N/A</b>            |   |
| <b>Cell phone stipend</b>     | Eligibility determined by each department.  | <ul style="list-style-type: none"> <li>• UCP will provide monthly stipend intended to cover business use of your personal cell phone, to eligible individuals as identified by the department.</li> <li>• Per IRS rules, cell phone stipends are taxable income.</li> <li>• This stipend is not intended to cover the full cost of device or monthly bill. Employees are responsible for purchasing all equipment.</li> </ul> | <b>After tax</b>      | \$80/month for data plan<br><br>\$50/month for voice plan |
| <b>Ability Assist</b>         | All employees and their immediate family members                                  | <ul style="list-style-type: none"> <li>• Provides easy access to professionals to assist with emotional or work-life issues, financial and legal consultation.</li> <li>• 24 hour phone access.</li> <li>• Up to five face-to-face sessions.</li> </ul>   | <b>N/A</b>            | No charge to the employee                                 |
| <b>Beneficiary Assist</b>     | Beneficiaries of employees covered under the Hartford Group Life Insurance Policy | <ul style="list-style-type: none"> <li>• Unlimited phone sessions for grief counseling and legal advice for up to one year.</li> <li>• Up to five face-to-face sessions.</li> </ul>   | <b>N/A</b>            | No charge to the employee                                 |
| <b>Employee Travel Assist</b> | All employees covered under the Hartford Group Life Insurance Policy              | <ul style="list-style-type: none"> <li>• Pre-trip travel information.</li> <li>• Emergency medical assistance coordination while traveling.</li> <li>• Emergency personal services while traveling.</li> </ul>  | <b>N/A</b>            | No charge to the employee                                 |

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. UCP-Compensated-only Physicians and Mid-Level Providers that bill independently are covered under this Benefit Plan.