

Physician Benefits Summary FY20

UCHealth* offers a competitive and comprehensive total rewards package inclusive of retirement plans, health plans, and other great benefits.

RETIREMENT

Pension Plan employer funded pension benefit formula of 1.5% x average of 5 highest years of pay x credited service = annual pension benefit payable at age 65; vesting at 20% each year up to 5 years, 100% thereafter.

- UCHealth retirement benefits are designed to be as good as, or better than, those available through Social Security.

401(a) employee pre-tax contribution of 6.2% replaces employee Social Security contribution (up to Social Security FICA limit).

- Employee can direct investments.
- Employees are always 100% vested in their contributions.

403(b) with employer matching contributions up to 3% of pay, vesting at 20% each year up to 5 years, 100% thereafter.

- Employees with an FTE of .5 or higher are eligible to receive the employer matching contribution.
- Contributions can be made up to \$19,000 annually or \$25,000 if over age 50.

457(b) Deferred Compensation Savings Plan allows employees in a .1 FTE or above to save more for retirement through pre-tax payroll deductions.

- Contributions can be made up to \$19,000 annually or \$25,000 if over age 50.

Note: IRS and Social Security OASDI limits and regulations apply to retirement accounts. Compensation shall not exceed the annual compensation amount, adjusted for changes in cost of living, as provided in Internal Revenue Code Section 401(a) (17). Your Social Security benefit does not include service under UCHealth, however most employees will receive a benefit under Social Security. More information can be found at SSA.gov.

HEALTH BENEFITS

Medical Options

- Exclusive2 plan with in-network coverage through a network of providers who are strongly affiliated with UCHealth.
 - UCHealth pays approximately 85% of the premium and employee full-time wellness premiums range from \$110.44 for employee only coverage, to \$356.62 per month for family coverage.
 - Low copays for doctors' visits, specialists and prescriptions.
 - Copays apply after deductible is met for inpatient facility fee, outpatient surgery and outpatient imaging services (CT, MRI, PET).
- HDHP2/HSA Compatible Health Plan.
 - Access to Anthem's nationwide PPO network.
 - \$0 premium applies to all eligible family members of full-time employees participating in the wellness program and who are tobacco free.
- Kaiser plan available in some locations.

Free diabetic medicines and supplies with each medical option.

Premium discounts are given for participation in the wellness program (up to \$240 per year) and for being tobacco free (up to \$600 per year).

Dental Options

- Essential Dental provides preventive and diagnostic services at a lower monthly premium. Best for individuals/families who need little to no dental care outside of their routine oral exams and cleaning.
- Enhanced Dental provides a higher plan year maximum with greater coverage for basic and major services.
- Premium Dental provides the highest plan year maximum for individuals/families who use more dental services.

All plans include Right Start 4 Kids allowing enrolled dependent children up to age 13 to be covered in-network 100% with no deductible. Excludes orthodontia.

Vision

- Provided by VSP with access to a nationwide network.

*University of Colorado Hospital Authority is the sole employer of staff at UCHealth.

This is not a contract. Benefit plans are governed by plan documents and are subject to change.

LIFE AND DISABILITY PLANS

Employer Paid Basic Life and Accidental Death and Dismemberment (AD&D)

- UCHealth provides coverage in the amount of 1x annual base pay up to \$2 million.

Employer Paid Short Term Disability (STD) and Long Term Disability (LTD)

- STD and LTD are effective 90 days from benefits eligibility date
- UCHealth-paid STD plan of 60% coverage.
- UCHealth-paid LTD plan of 60% coverage up to \$17,500 per month. Specialty specific policy.

Buy-Up Options

- Supplemental Employee and Spouse Life Plans
- Supplemental Employee and Spouse AD&D
- Supplemental Child Life
- 70% STD coverage

OTHER BENEFITS

Full Suite of Voluntary Benefits

- Flexible Spending Accounts for Health Care and Dependent Care
- Health Savings Account (HDHP2/HSA Compatible Health Plan only)
- Accident Insurance
- Critical Illness Insurance
- Legal Insurance
- Identity Protection
- Pet Insurance
- Home and Auto Insurance Discounts
- Employee Discount Programs

Tuition Reimbursement

- Part-time employees with < 3 years of service can receive up to \$2,000, and full-time employees can receive up to \$3,000 per fiscal year.
- Maximum reimbursement increases based on years of service.

Time Off

- 29 days annually for full-time physicians included in the employment agreement.

Continuing Medical Education (CME)

- UCHealth provides physicians with a \$5,000 per fiscal year CME allowance to be used for eligible expenses.
- Base pay includes 5 days for CME purposes.

Drug Enforcement Agency Registration

- UCHealth covers fees to maintain registration.