

# Benefits Summary 7/1/2023-12/31/2023

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

## RETIREMENT

**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 \$22,500 annually or \$30,000 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 and/or Roth payroll deductions.

- Contributions can be made up to \$22,500 annually or \$30,000 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

- Network plan with in-network coverage through a network of providers who are strongly affiliated with UCHealth.
  - 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).
- HD/HSA plan with access to nationwide PPO network.
  - Coinsurance applies after deductible is met.
  - Compatible with a Health Savings Account (HSA).
- Kaiser plan available in some locations.

Premium discounts are available for participation in the annual Wellness Benefit Training (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 low 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

- Provides coverage for glasses, frames, and lenses 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.

Physician Benefits Summary - Dated: 05.22.2023

## 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)

- UCHealth provides STD coverage equal to 60% of base pay.
- UCHealth provides LTD coverage which covers pay up to the lesser of 60% of earnings less other income received; or 70% of earnings less other income received up to a monthly maximum of \$17,500.

### Buy-Up Options

- Supplemental Employee and Spouse Life
- 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 (HD/HSA plan only)
- Accident Insurance
- Critical Illness Insurance
- Legal Insurance
- Identity Protection
- Pet Insurance
- Home and Auto Insurance Discounts
- Employee Discount Programs

### Tuition Reimbursement

- Up to \$5,250 per calendar year.

### 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.