

2023

# UnityPoint Health Total Rewards

UnityPoint Clinic Physicians

hello

Thank you for your interest in UnityPoint Health! We strive to offer a Total Rewards package that provides value to our team members and their families throughout their careers at UnityPoint Health. From benefits to personal development, we are constantly looking for ways we can meet our team members wherever they're at in life. This document is just a snapshot of our Total Rewards program. For even more information, visit our website: [unitypoint.org/totalrewards](http://unitypoint.org/totalrewards)



UnityPoint Health

Know how much *you matter* to this world.



## MY COMPENSATION

UnityPoint Health is committed to providing market competitive pay to our team members.



## MY BENEFITS

### Malpractice Insurance

Your malpractice Insurance is provided by UnityPoint Health at no cost to you.

### Malpractice Tail Insurance

- Coverage is provided based upon years of service at the time of termination as outlined in the scheduled below.

Years of Service at Foundation	Percentage of Physicians Responsibility for Cost of Coverage
Less than 1 year	100%
Between 1 and 2 years	66.6%
Between 2 and 3 years	33.3%
3 years and longer	0%

### Health Insurance

Two health insurance options for you, your spouse/ domestic partner and children (up to age 26) through HealthPartners:

1. Network Plan
2. Health Savings Plan

### Health Savings Account (HSA)

- A tax-free savings account into which employee and employer both make contributions.
- Available to those who enroll in the Health Savings Plan.
- Funds may be used to pay eligible medical, dental and vision expenses.
- UnityPoint Health will make an employer contribution based on your coverage level:
  - Single coverage: \$750\*
  - Family coverage: \$1,500\*

*\*These amounts are prorated based on benefit eligibility date.*

### Dental Insurance

Two dental insurance options are available for you, your spouse/domestic partner, and children (up to age 26) through Delta Dental:

1. Premier Plan
2. Basic Plan

### Vision Insurance

Vision benefits are provided for eye exams, frames, lenses and contacts through Avesis.

### Flexible Spending Account (FSA) - Health Care

- Set aside pre-tax dollars to cover eligible medical, prescription drug, dental and vision expenses.
- Participation in the general purpose FSA will prevent you and your family from being eligible to make or receive HSA contributions. You may, however, enroll in the limited purpose FSA and still make and/or receive HSA contributions.

### Flexible Spending Account (FSA) - Dependent Care

Set aside pre-tax dollars to cover eligible dependent daycare expenses required so you can work.

### Short-Term Disability (STD)

Automatically provided at no cost to you.

- UnityPoint Health replaces 70% of your regular weekly base pay, to a maximum of \$3,500 per week, for up to 26 weeks.
- The Short-Term Disability Plan begins to pay benefits after 7 days of continuous disability.

### Long-Term Disability (LTD)

Automatically provided at no cost to you.

- UnityPoint Health replaces 60% of your monthly base pay, up to a maximum of \$15,000 per month.
- The Long-Term Disability Plan begins to pay benefits after 180 days of disability.

### Individual Disability Income Insurance

UnityPoint Health recognizes that Basic Long-Term Disability (LTD) insurance alone may not provide enough of a monthly income to meet your financial obligations. That's why we offer supplemental coverage that guarantees a disability benefit amount of up to \$10,000 per month on top of your Basic LTD benefit amount, with no medical exams required.

### Base Life and Accidental Death & Dismemberment (AD&D) Insurance

Automatically provided at no cost to you.

- 1.5 times your base annual pay, up to \$450,000 maximum benefit.

### Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance

You may purchase additional life insurance at favorable group rates for yourself, your spouse/domestic partner, or your children (up to age 26). The AD&D coverage pays a benefit if a covered person dies of an accident or suffers a dismemberment injury.

- Employee Coverage – Increments of \$10,000 up to the lesser of eight times your annual base pay or \$500,000.
- Spouse/Domestic Partner Coverage – Increments of \$10,000 up to \$100,000.
- Children (Up to Age 26) Coverage – Flat amount of \$5,000 or \$10,000 per child.

### Accident Insurance

Pays you benefits for specific injuries and events resulting from a covered accident. You can purchase coverage for yourself, spouse/domestic partner, and your children under age 26. The amount paid depends on the type of injury and care received.

### Critical Illness Insurance

Pays a lump sum benefit if you are diagnosed with a covered illness or condition. You can purchase coverage for yourself, spouse/domestic partner, and your children under age 26.

### Hospital Indemnity Insurance

Pays a benefit when you are admitted to a hospital or rehabilitation facility. You can purchase coverage for yourself, spouse/domestic partner, and your children under age 26.

### Legal and Identity Theft Insurance

UnityPoint Health offers legal insurance and identity theft protection through ARAG that provides you with access to a nationwide network of attorneys who work with you to address and resolve life's legal, financial and identity theft issues.

### Pet Insurance

UnityPoint Health has partnered with MetLife to offer Pet Insurance to cover veterinary visits, emergency care, and more.

### Employee Discount Program

UnityPoint Health team members have access to a wide variety of local, regional and national discounts offered through our Discount Program, Perkspot.

### Retirement Savings

#### 401(k) Retirement Savings Plan

- UnityPoint Health offers a retirement savings plan, administered by Fidelity, which provides you with the opportunity to build up income for your retirement and enjoy certain tax advantages.
- UnityPoint Health automatically provides a 2% core contribution to your 401(k) and will also provide a 50% matching contribution for each dollar you contribute to the plan, up to the first 6%. This means you could receive up to a 5% contribution from UnityPoint Health.
- When you are "vested" in your savings, it effectively means the money is yours to keep. You are always 100% vested in the contributions you make to the UnityPoint Health 401(k) Plan. The matching and core contributions from UnityPoint Health have a 3-year vesting period.

### 457(b) Retirement Savings Plan

- Also administered by Fidelity, UnityPoint Health offers an additional non-qualified deferred compensation 457(b) plan that allows you to invest, on a pre-tax basis, a portion of your income for retirement. Employee deferrals are 100% paid by the team member. Eligible individuals (initially greater than \$150,000 annual salary) can defer additional pre-tax salary up to the IRS limit.



## MY PERSONAL GROWTH & DEVELOPMENT

### Continuing Education

- Ongoing education is critical within our culture of innovation. We support your commitment to staying abreast of best-practice guidelines as you continue to hone your skills as a provider.
  - Physicians will receive 5 days off per year for CME Time (Part-time is 3 days). This is separate from your Paid Time Off (PTO).
- Hospitalists are not eligible for days off.
- \$5,000 annual CME allowance on qualifying expenses (CME funds will be prorated accordingly in the event of partial FTE).
  - You may roll over unused funds from year to year up to one times your annual allowance.

### Physician Leadership Academy

The Physician Leadership Academy is an intensive graduate-level program for UnityPoint Health physicians who have demonstrated an ability to lead innovation at the clinical and system level. Our goal is simple: to equip our physician leaders with the skills required to lead your care.





## MY WELL-BEING

### Vacation Time

UnityPoint Clinic supports time away from the clinic by providing vacation time in accordance with the schedule below. Please note this is adjusted based upon FTE status. In addition, recognized holidays are not deducted from the bank and sick time is not deducted when on the approved compensation plan. The standard plan allows for non hospitalist physicians to receive 10 days of vacation upon hire. You will accrue up to 20 days (including vacation and sick time) when on guarantee and 30 days (vacation only) when on the compensation plan.

Hospitalists will receive 5 days front loaded for Short Term Disability elimination period.

### Physician Accrual Chart

Employment type	Guarantee	Compensation
Days per year	20 days	30 days
Accrual rate	7.70%	11.54%
Hours per pay period (assuming 80 hours)	6.1538	9.2308
Maximum balance	20 Days (160 Hours)	30 Days (240 Hours)

### Care@Work

UnityPoint Health has partnered with Care.com to provide a membership to all eligible team members. The service can assist with child care, backup child care, senior care, housekeeping, pet care and more.

### OnPoint for Health Wellness Program

- ▶ As part of our ongoing focus on health and wellness, UnityPoint Health provides team members and their spouse/domestic partner who are enrolled in our health plan the opportunity to earn a wellness credit of \$20 per eligible team member and \$20 per eligible spouse/domestic partner by completing an annual physical with their PCP and online health risk assessment.
- ▶ UnityPoint Health also offers eligible team members and their spouse/domestic partner the opportunity to earn additional wellness rewards through the achievement of point totals throughout the plan year.
  - 1,500 points will unlock a \$100 payroll incentive
  - 3,000 points will unlock a \$150 payroll incentive

### Provider Wellness Services

Provider Wellness Services is designed to help providers and their family deal with a variety of work and life challenges, such as communication issues, depression or anxiety, grief, substance abuse, relationship troubles, legal or financial problems, or other challenges you may face.

### Additional Benefits

- ▶ Paid Parental Leave
- ▶ Adoption Assistance
- ▶ Bereavement Leave
- ▶ Provisions for Leave of Absence



## MY RECOGNITION

### Honoring YOU

Recognition is a vital part of our culture. Honoring YOU is a service and recognition tool for UnityPoint Health team members and leaders where they can recognize and celebrate the amazing work that happens at UnityPoint Health every day.

### Luminary Award

The FOCUS Luminary Award was created to recognize those team members that are consistently living our FOCUS values and that go above and beyond to show the people we serve how much they matter to this world. The award is given annually and the recipients are recognized in front of the entire organization.

### Gratitudes

Gratitudes is an on-the-spot recognition program that allows us to stand together as one system to celebrate and recognize each other for the little things that make a huge difference. This unified effort demonstrates that recognition isn't just a nice-to-have and is instead a vital part of our culture and how we treat each other.



## MY PURPOSE

### Our Brand Promise

To us, people are more than patients. We work together as a team to champion high-quality, low-cost care - all while showing people how much they matter to this world.

### Our FOCUS Values

All UnityPoint Health team members speak a common language through our shared values. The FOCUS values are so much more than words on a wall and guide all of our interactions with both our patients and our fellow team members.

