

RETIREMENT *Savings Plan*

MercyCare provides all employees with the opportunity to participate in a pre-tax deferral retirement program (401k). Employees are eligible as of the first quarter following hire.

Employee Contribution: 1-100% of your salary as of the date you become eligible to participate.

Employer Match: To qualify for the Employer Match, you must be 21 years of age or older and have completed one year and 1,000 hours of service with MercyCare, or 1,000 hours in a subsequent plan year. The discretionary match has historically been 60% of the first 5% of compensation contributed.

Vesting: Employees are 100% vested after three years of service.

All deposits are made before federal and state income taxes, but after FICA taxes; the employee directs the investment within the funds offered by the plan.

SUPPLEMENTAL *Retirement Plan*

Mercy Physician Associates offers a non-qualified deferred compensation plan. Deferrals are prior to federal and state income taxes and accumulated income tax free.

Assets are an unsecured promise to pay benefits at retirement and secured by the total assets of MercyCare Management, Inc.

The participant may choose from a spectrum of fund options provided through Principal.

EMPLOYEE ASSISTANCE *Program (EAP)*

MercyCare and Mercy EAP recognize that in our increasingly complex society, a wide range of problems, not purely medical and not necessarily job-related adversely affect job performance at all levels of responsibility. EAP provides professional, confidential help with a variety of problems. Employees are able to benefit from up to 8 free counseling sessions per year through The Mercy Employee Assistance Program. This benefit is available to all employees and their dependents.

This benefit is available immediately upon hire.

SUPPLEMENTAL *Insurance*

Vision
Personal Recovery
Hospital Protection
Personal Sickness
Personal Disability
Personal Accident
Cancer
Intensive Care

These optional policies are offered through AFLAC with premiums paid via payroll deductions.

This benefit is available to employees scheduled a minimum of 20 hours per week and is available on the first of the month following employment.

Benefits outlined, and the employee cost shares, are subject to review or change. If there is a disparity between this document and the Summary Plan Description (SPD) or Plan, the SPD or Plan govern.

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MercyCare Provider & Executive Benefits 2011



MercyCare Provider Benefits

HEALTH INSURANCE

MercyCare offers a group health plan which focuses on the health and well being of both employees and their families.

Preventative services including; mammograms, annual physicals and well baby care, are 100% covered through our Mercy Affiliate providers.

The MercyCare Plan is market competitive with a \$500 Single, a \$750 Employee + 1, and \$1000 family deductible. There is a \$20 per office visit co-pay if you see a Mercy Affiliate Provider.

We strive to keep employee premiums low. Currently provider and executive monthly contributions are: \$47.84 for a Single contract, \$108.12 for an Employee + 1 contract, and \$110.64 for a Family contract. A dependent surcharge of \$50 per month will be added for participants whose elected dependents are eligible for other coverage.

Our plan also incorporates a prescription drug program. Participants may save 1/3 of the 90 day premium charge by using the mail order program, which brings your prescription right to your door. Prescriptions paid at your local pharmacy require \$10 co-pay for Tier I, \$30 for Tier II, and \$45 for Tier III.

The group health plan has an annual out-of-pocket maximum of \$2,500 Single, \$4000 Employee + 1 and \$5,000 Family.

This benefit is available to employees who are scheduled a minimum of 20 hours per week and is available on the first of the month following employment.

DENTAL INSURANCE

MercyCare continues to focus on health and well-being through our dental plan. Preventative services, such as cleaning and evaluations are 100% covered with no deductible. The plan offers a Preferred Provider discount of 30% after a \$75 deductible for Level II services. Level III services are covered at 50% after a \$75 deductible.

Monthly premium contributions are very competitive: \$7.50 for a Single contract, \$18.22 for Employee/Spouse or for Employee/Children, or \$27.84 for a Family contract for those scheduled a minimum of 34 hours per week.

Annual maximum benefits are \$1,000 with a lifetime Orthodontia benefit of \$1,000 for children under the age of 19 only.

This benefit is available to employees scheduled a minimum of 20 hours per week (part-time rates apply) and is available on the first of the month following employment.

SECTION 125 CAFETERIA PLAN

MercyCare has chosen to offer employees a pre-tax reimbursement plan to assist in covering health and dental plan premiums. The Section 125 Cafeteria Plan also allows pre-tax payment of out-of-pocket medical and dependent care expenses through a Health Care or Dependent Care Flexible Reimbursement Account. The potential savings on Federal, State and FICA taxes can reach 30% of the premium and/or expense. All expenses and fees associated with the Section 125 Cafeteria Plan are covered by MercyCare.

This benefit is available to employees scheduled a minimum of 20 hours per week and is available on the first of the month following employment.

Life and Disability Insurance bring individuals peace of mind. This is why MercyCare offers eligible employees these benefits and absorbs the full cost of the Life and Disability plans.

TERM LIFE INSURANCE

Eligible employees receive Term Life and Accidental Death insurance coverage at 1.5 times your annual base salary to a maximum of \$350,000 in coverage.

This benefit is available to employees scheduled a minimum of 20 hours per week and is available on the first of the month following employment.

LONG TERM DISABILITY INCOME INSURANCE

Elimination Period:	90 days
Base Income Covered:	60%
Maximum Benefit:	\$10,000/month

Disability insurance can be thought of as income protection. If you were to find yourself off the job due to an injury or illness for a period of 90 days or more, this plan would pay you 60% of your monthly salary with a maximum of \$10,000 per month up to age 65. This policy uses your occupation as a determination of disability.

This benefit is available to employees scheduled a minimum of 34 hours per week and is available on the first of the month following employment.

MALPRACTICE INSURANCE

MPA will provide claims-based professional liability insurance coverage in the minimum amount of \$2,000,000 per occurrence and \$4,000,000 annual aggregate to cover claims of negligent acts or omissions occurring in the course of performing duties under the Employment Agreement.