



## HEAD AND NECK SURGERY ASSOCIATES BENEFIT SUMMARY

### HEALTH INSURANCE

**Health insurance benefits are effective on the first day of employment.**

If you are a full time employee, you are eligible for the health insurance benefits outlined below. Single coverage is available or eligible employees may elect to cover a spouse or a dependent up to age 19 and/or an unmarried, dependent child to age 24 if enrolled as a full-time student. Part time employees working at least 20 hours per week are eligible to receive our group rates but must pay 100% of the premium.

Benefit Summary	Lumenos Health Reimbursement Accounts	
	Network	Non-Network
<b>Deductible</b>  <b>Employer contribution toward deductible:</b> Single: \$1,000    Family: \$2,000	\$3,000 Individual  \$6,000 Family	\$3,000 Individual  \$6,000 Family
<b>Out-of-Pocket Maximum</b>	\$1,000 Individual  \$2,000 Family	\$6,000 Individual  \$12,000 Family
<b>Physician Home and Office Services</b> including Office Surgeries, allergy serum, allergy injections and allergy testing	0%	30%
<b>Preventative Care Services</b>  Services include but are not limited to: Routine Exams, Pelvic Exams, Pap testing, PSA tests, Immunizations, annual diabetic eye exam, Routine Vision and Hearing exams, Routine Mammograms, Diabetic Self Management Training, and Certain Medical Nutritional Therapy (Network only).	No cost share	30%
<b>Inpatient Facility Services</b>  Unlimited days except for: 60 days Network/Non-Network combines for physical medicine/rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis) 100 days Network/Non-Network combined for skilled nursing facility	0%	30%
<b>Inpatient and Outpatient Professional Services</b>  Include but are not limited to: Medical Care visits (1 per day), Intensive Medical Care, concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn Exams.	0%	30%

<b>Emergency and Urgent Care</b>		
Emergency Room Services @ Hospital (facility/other covered services)	0%	0%
Urgent Care Center Services		
<b>Outpatient Surgery Hospital / Alternative Care facility</b>	%	30%
Surgery and administration of general anesthesia		
<b>Other Outpatient Services (including but not limited to):</b>	0%	30%
Non Surgical Outpatient Services		
Home Care Services - 100 visits (excludes IV therapy)		
DME and Orthotics - \$4,000 benefit maximum		
Prosthetic Devices - \$4,000 benefit maximum		
Physical Medicine Therapy Day Rehabilitation programs		
Hospice Care	0%	0%
Ambulance Services	0%	0%
<b>Outpatient Therapy Services</b>	0%	30%
See Administration for specifics		
<b>Behavioral Health Services</b>		
Mental Health & Substance Abuse	0%	30%
See Administration for specifics		
<b>Human Organ &amp; Tissue Transplants</b>	0%	30%
See Administration for specifics		
<b>Benefit Summary</b> <i>continued</i>	<b>Lumenos Health Reimbursement Accounts</b>	
	<i>Network</i>	<i>Non-Network</i>
<b>Prescription Drugs:</b>		
Network Retail Pharmacies (30-day supply)	0%	30%
		Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips
Anthem Mail Service (90-day supply)	0%	Not covered
<b>Lifetime Maximum</b>	\$5 million	\$5 million

## HEALTH WAIVER \$500 ANNUAL

Full time employees not enrolled in Head and Neck Health Plan are eligible for a \$500 Health Waiver after 12 month of non HNSA coverage and with proof of other active Health Insurance Coverage.

**LIFE INSURANCE**

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Head and Neck Surgery Associates provides basic life coverage at no cost to full time employees through **North American Benefits**.

Employees are eligible after one year of employment and the benefit amount is equal to one (1) times your basic annual earnings, not to exceed \$50,000.

**401(k) PLAN**

By participating in Head and Neck Surgery Associates 401(k) Plan, you can save money for retirement tax-free. To be eligible, employees must have completed 12 months and a minimum of 1000 hours of consecutive service. Employees can contribute 1% - 15% of their salary, but not exceeding the federal limit per year (plus an additional catch up contribution for those age 50 or older).

Head and Neck Surgery Associates may make discretionary contributions:

In order to share in the nonelective contribution you must be employed on the last day of the Plan Year and you must have completed at least 1,000 Hours of Service during the Plan Year.

Any corporate contribution to your retirement is subject to a six (6) year vesting period. Should you leave employment at Head and Neck before six (6) years, you will only get a percentage of the corporate contribution.

**PAID TIME OFF (PTO)**

Head and Neck Surgery Associates provides employees with paid-time off each year. The amount of PTO an employee receives each year is determined by their full time equivalency and years of service. As your length of service with Head and Neck Surgery Associates increases, so does your amount of PTO eligibility. Employees begin accruing PTO days from the date of hire, but must wait three (3) months before PTO utilization. Any absence within the first three (3) months is without pay. PTO may be used for any absence regardless of reason (i.e. vacation, illness or personal business).

Full Time Employees	
Length of Service	PTO Days
0-4 years	13
5 years	15
8 years	18
15 years	23
20 years	28

\*Part time employees accrue a prorated amount of PTO.

## PTO REWARD FOR ATTENDANCE

All non-exempt employees will be rewarded 8 hours of PTO for each consecutive 6 months when they don't have any unplanned absences. Part time employees receive prorated attendance reward hours.

## BEREAVEMENT LEAVE

Regular full-time employees are eligible for up to three (3) days of bereavement leave with pay for the death of an "immediate family member":

The "immediate family" includes your:

1. spouse
2. parent
3. child
4. brother
5. sister

A one (1) day unpaid absence for the death of non-immediate family members may be granted.

## HOLIDAY PAY

In addition to PTO days, Full Time employees receive seven (7) full days and two (2) half day paid holidays.

1. New Year's Day (January 1)
2. Memorial Day (last Monday in May)
3. Independence Day (July 4)
4. Labor Day (first Monday in September)
5. Thanksgiving (fourth Thursday in November)
6. Day after Thanksgiving
7. Christmas Eve - **half day** (December 24)
8. Christmas (December 25)
9. New Year's Eve - **half day** (December 31)

## UNIFORM ALLOWANCE

Employees required to wear uniforms, not provided by HNSA, will be reimbursed a uniform allowance up to **\$50** for any 12 month period of time.

## CELL PHONE REIMBURSEMENT

Designated Head and Neck Surgery Associates positions that are required to use the paging/voicemail system may receive \$10 per bi-weekly base pay period if they choose to have pages ring to their phone rather than carry a pager.

## JURY DUTY

When an employee is called for jury duty the employee will receive the difference between any pay for jury duty and the daily salary wage based upon a standard straight time work day.

## EDUCATIONAL ASSISTANCE

Head and Neck Surgery Associates encourage employees to further their professional development by providing financial assistance for job-related education. Eligible employees must be an active full time or part time associate and the education must be related to current job duties.

## HOLIDAY EVENT & BONUS

A Holiday party is held each December and a (discretionary) bonus is given based on length of service and hours worked. Employees are recognized for their years of service.

## SERVICE AWARDS

Employees are given a gift at each 5 year increment of service.

## REQUIRED PUBLICATIONS, DUES AND LICENSES

Available for Audiologists, RNs, LPNs and Coder as required for their job responsibilities.

## EMPLOYEE PAID BENEFITS AVAILABLE

### DENTAL/VISION

Dental/Vision is offered as an employee paid benefit. Single to family plans are offered with a small deductible. There is a \$1,000 individual maximum per calendar year. Different levels of benefits from preventative to major. Orthodontic benefits limited to eligible dependents under 19 years of age.  
Vision Plan = discount plan with in-network providers.

### DISABILITY

Head and Neck Surgery Associates provides the opportunity for employees to purchase short or long-term disability through American United Life. Disability coverage is 100% the employee's cost and is paid through after-tax payroll deductions.

American United Life provides thirteen weeks (13) of **short-term disability** coverage up to 60% of gross weekly salary to a \$5,000 monthly maximum. Employees working at least 32 hours a week are eligible and coverage is provided through American United Life.

**Long-term disability** coverage provides up to 60% of gross weekly salary to a \$5,000 monthly maximum. The plan duration is to age 65. Employees working at least 32 hours a week are eligible and coverage is provided through American United Life.