



COMMUNITY PHYSICIANS GROUP **BENEFITS SUMMARY**

MEDICAL PLANS: Community Physicians Group (CPG) offers three medical plans to choose from: Community Care Health Gold HMO and Platinum HMO, and Blue Shield Platinum PPO.

Gold HMO - 100% of premiums employer-paid (high deductible and out-of-pocket maximum)

Platinum HMO - 90% of premiums employer-paid (no deductible and low out-of-pocket maximum)



Blue Shield Platinum PPO - 80% of premiums employer-paid (low deductible and out-of-pocket maximum). This plan is self-funded with a tiered network.

- Tier 1: All Community hospitals, CHP and Valley Children's Hospital with a 10% coinsurance.
- Tier 2: All other Blue Shield hospitals and facilities with a 20% coinsurance.



DENTAL: Principal Financial dental network plan which offers preventative care (exams, cleanings and x-rays), basic services (fillings, root canals, extractions, periodontics and anesthesia), and major services (orthodontics, crowns, bridges, inlays and dentures).



VISION: VSP Vision Care offers annual coverage for vision exams, eyeglass frames and lenses and contact lenses.



TELEMEDICINE: Teladoc gives you access, 24/7, to a U.S. board-certified doctor for medical or mental health consultations through the convenience of phone, video or mobile app visits. Register your account online at www.Teladoc.com or call 1-800-Teladoc.



SHORT-TERM DISABILITY (STD): Employer sponsored benefit through Colonial Life Insurance. Short Term Disability provides income protection in the event you are disabled and unable to work due to a covered injury or sickness for a duration of up to 12 months. The monthly benefit amount covers up to \$4,000 per month of base income.



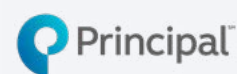
LONG-TERM DISABILITY (LTD): Employer sponsored long-term disability coverage through MGIS. If you're unable to work because of a sickness or injury, long-term disability insurance helps protect your income while you recover at home. After you have been disabled for 12 months, you may qualify for a monthly benefit of 60% of your base pay up to \$10,000 per month.



INCOME PROTECTION: Employer sponsored individual disability policy that protects up to 70% of total compensation up to an additional \$12,500 per month (\$22,500 combined with the group long-term disability plan). Limited underwriting, total and partial disability coverage, benefit is permanent and portable. Policy issued by UNUM.



GROUP TERM LIFE/AD&D INSURANCE: Employer sponsored life insurance benefit through Principal Financial with a guarantee issue of \$200,000 benefit amount, which includes an accidental death & dismemberment benefit (equal to the amount of life insurance benefit).



VOLUNTARY TERM LIFE/AD&D INSURANCE: Insurance included via Principal Financial: Supplemental Life Insurance with a guarantee issue amount of \$100,000 for the employee, \$25,000 for the spouse, and \$10,000 and \$20,000 for children.

FLEXIBLE SPENDING ACCOUNT: Flexible spending account (FSA) allows you to spend pre-tax money for either dependent care spending accounts or health care spending account. This benefit through Navia provides a debit card for convenience when making eligible purchases.



EMPLOYEE ASSISTANCE PROGRAM: Employer sponsored programs are 100% confidential and available to employees and their dependents. Counseling is offered in person or via video to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse.



- **LifeWorks:** Provides you 24/7 access to counseling with a professional in counseling, social work, and human services. It is 100% confidential and is a program to help your overall well-being including mental, physical, financial, and social help. You can download the LifeWorks mobile app, go online to log in to your account at login.lifeworks.com or call 1-844-208-1856. To get started, enter your Community email address or use company code: CommunityHealth.
- **Halcyon:** Offers 24/7/365 care by a licensed clinician, short-term counseling, financial consultations, referrals for services, and legal consultations. Register your account online at www.halcyoneap.com or call 1-888-425-4800 and use group code: **CHPG**.



SUPPLEMENTAL INSURANCES: These policies are available through payroll deductions through Colonial Life. Policies available: Accidental Insurance, Critical Illness and Cancer Insurance. Please note that all of the voluntary plans above can be taken with you if you choose to leave your current employer at the same group rate you are receiving now.



RETIREMENT PLANS: CPG offers two retirement plans which work in conjunction with one another.

- **401(k) Profit Sharing Plan:** Allows you to build your retirement savings in three ways. [1] You can contribute a portion of your salary either as traditional (pre-tax) deferrals, Roth (after-tax) 401(k) deferrals, or a combination of (subject to annual IRS limits). [2] You can reduce your taxable income by redirecting compensation and allowing for additional optional profit sharing. [3] CPG provides a 3% safe harbor and 3% profit-sharing employer contributions of eligible salary, totaling 6% employer contribution. You'll also find a vast array of mutual funds available at Empower and an in-plan self-directed brokerage account ("SDBA"), which you can move up to 50% of your account balance.
- **Cash Balance Plan:** Allows you to save more for retirement while deferring income taxes. Contribution levels are based on your age and earns a fixed guaranteed 4%.

