

Physician Benefits Summary

How to Enroll

Complete within 30 calendar days of your new hire/new eligibility date.

1. Understand Your Choices!

The Benefits Guide is available by clicking **My Benefits** on our Total Rewards page at fmolhs.org/total-rewards.

2. Enroll Online from Work or Home

From work: TeamTalk

From home: <https://eqtm.login.us2.oraclecloud.com/>

3. Log in with Your Username and Password

- a. From TeamTalk, click on Oracle shortcut at the top of the home page
- b. Click on **Me**
- c. Click on **Benefits**

Note: Before starting your enrollment, be sure to review **My Benefit Resources** for your benefit options.

- d. Click **Enroll in Benefits** button

4. Review Your Personal Information

5. Update or Add Your Dependents and Beneficiary(s)

- a. Be sure to complete all required fields for each dependent or beneficiary
- b. Submit dependent verification documents through Oracle Employee Self Service under **Benefits** then **My To Do List**

6. Review Your Dependent Child's Eligibility for Coverage

- a. Core Benefits (Health, Dental, Vision, Accident, Critical Illness) - To age 26 regardless of marital or student status
- b. Voluntary Dependent Life Insurance Benefits - To age 26 regardless of marital or student status

7. Save and Print Your Elections!

If your benefit elections are properly completed and saved, you will get a Confirmation Message that states, "Your benefit elections were saved..."

If you do not receive a Confirmation Message, your elections were not properly completed, and you must complete the election process again within 30 days of your new hire/new eligibility date. Go to **My Benefits** to view and print a copy of your elections. You will also receive an email at your FMOLHS email address containing your benefit enrollment summary and other important information needed to complete your enrollment. You must have a copy of your 2025 benefit elections to report a problem with your enrollment.



Physician Benefits Summary

Hospitalist/Rotating Schedule Physician Benefits Summary 0.5 to 1.0 FTE

Benefit	Waiting Period	What You Receive	Who Pays	Costs
Health Insurance	1st of the month following 30 days of eligibility	Plan options cover preventive care, well-child care and immunizations, behavioral health care, prescription drugs and other important medical benefits. Plan options are EPO, PPO, and HDHSA. The HDHSA offers retirement savings opportunities.	FMOLHS & Physician	See page 4 for rates
Dental Insurance	1st of the month following 30 days of eligibility	Two dental plan options are offered, including Basic and Buy Up options. The dental plan(s) include options for preventive, basic, and major restorative services, wisdom teeth removal, as well as orthodontics for enrollees under the age of 19.	FMOLHS & Physician	See page 4 for rates
Vision Insurance	1st of the month following 30 days of eligibility	Basic and Buy-up Plans available. Provides benefits for eye exams, lenses, frames, contact lenses, and discounts on LASIK or PRK with participating surgery providers.	Physician	See page 4 for rates
Healthy Lives Program	Immediately	Physicians can participate in various programs centered on achieving and maintaining a healthy lifestyle.	FMOLHS	See Enrollment Guide for details
Flexible Spending Account	1st of the month following 30 days of eligibility	Allows physicians to pay healthcare expenses on a pre-tax basis. (up to \$3,200 per year)	Physician	
Physician Life Insurance	1st of the month following 30 days	Amount of coverage equals 2x annual basic salary to a maximum of \$500,000.	FMOLHS	100% Company Paid
Voluntary Employee Life	1st of the month following 30 days	Additional term life insurance that can be purchased in \$10,000 increments to a max of \$150,000.	Physician	Varies by Physician age
Voluntary Spouse Life	1st of the month following 30 days	Term Life insurance available for Spouse in \$10,000 increments to a max of \$30,000. <i>*requires enrollment in Voluntary Employee Life</i>	Physician	Varies by Physician age
Voluntary Dependent Life	1st of the month following 30 days	Term Life insurance available for Dependent Children (\$10,000). <i>*requires enrollment in Voluntary Employee Life</i>	Physician	\$1.00 per pay period
Voluntary Benefits	1st of the month following 30 days	Critical Illness and Accident insurance provide protection from the cost of serious illness or injury. Hospital Indemnity provides supplemental payments associated with a hospital stay.	Physician	Varies depending on selection
Executive/Physician Long Term Disability	1st of the month	Provides income protection of 60% of monthly earnings up to \$15,000 per month, following 90 days of continuous disability.	FMOLHS	100% Company Paid
Employee Assistance Program	Immediately	Access to an EAP 24 hours a day offering confidential counseling, education and referral for self and family members.	FMOLHS	100% Company Paid
Employee Blood Donor	Immediately	Physician and family blood bank program participation by giving one unit of blood each year.	FMOLHS & Physician	
Employee Health Services	Immediately	Pre-employment physical, TB skin test and influenza vaccination.	FMOLHS	100% Company Paid
FMOLHS Voluntary 403(b) Plan	Immediately - If you work at least 1,000 hours during the payroll year and are employed on the first day of the last pay period of the payroll year, you may be eligible for the annual company contribution.	FMOLHS employer and matching contributions are 100% vested after 3 years of service. <ul style="list-style-type: none"> You will be automatically enrolled at 4%. You may change your deferral rate or opt-out at any time. You may elect to contribute anywhere from 1% to 100% directly from your paycheck, pre-tax or Roth after-tax; you are always 100% vested in your contributions. FMOLHS will provide a 50% matching contribution for each dollar you contribute to the 403(b) plan, up to the first 6% (3% maximum), and a core contribution of 2% of your pay if eligible even if you choose not to contribute. 	FMOLHS & Physician	



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Benefit	Waiting Period	What You Receive	Who Pays	Costs
FMOLHS Voluntary 457 Plan	Immediately	Pre-tax plan 457 for retirement allowing you to place a portion of your current income into a personal retirement savings fund.	Physician	
Physician Lounge Access	Immediately	Private dining room for physicians with breakfast, lunch and dinner with limited buffet. (May not be available in all markets)	FMOLHS	
Cafeteria Facilities	Immediately	Meals at a 20% discount if wearing name badge.	FMOLHS & Physician	
Credit Union	Immediately	Regular share savings account by payroll deduction, signature loans and new and used car loans.	Physician	
Worker's Compensation	Immediately	Medical expenses and wage indemnity for on-the-job injuries/exposures as governed by state law.	FMOLHS	
Health Center Membership	Immediately	Discounts on various membership (check your local market for specific onsite health clubs).	FMOLHS & Physician	
Short Term Disability	Eligible team members are automatically enrolled in the short-term disability benefit on the 91st day of continuous eligibility.	Team members may receive a bi-weekly disability income benefit if they become disabled as a result of an injury or illness, including a pregnancy-related condition, while covered under the short term disability benefit. Important PAY information while on a leave of absence: If you are on a leave of absence for your own illness and are eligible for short term disability, you must return all required leave documents to Lincoln Financial Group by the due date in order to initiate your disability claim.	FMOLHS	Company Provided No Cost to Physician
Jury Duty	Immediately	Any Physician may have time off to serve on a local, state or federal jury in response to a jury summons.	FMOLHS	
Continuing Medical Education (CME)		Eligible for up to \$4,000 annually. Includes travel and educational materials. Exclusive of license fees, medical staff dues and initial and subsequent board certification fees.		

If the physician has worked for FMOLHS for at least 12 months and at least 1,250 hours during the previous 12 months as required by FMLA, physician may be entitled to take up to 12 weeks of leave during a rolling 12-month year.



Physician Benefits Summary

Premiums

Health Plans* (Bi-weekly Contributions - 26 deductions)

Eligibility 0.5-1.0 FTE 1st of the month after 30 days for eligibility

EPO Plan

Lower premiums, deductible, out-of-pocket cost, and set co-pays

In network Deductibles: Employee Only - \$300; Family - \$600

EPO Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Standard Premium (0.8 - 1.0 FTE)	\$55.07	\$177.85	\$109.19	\$233.97
Part-time (0.5 - 0.79 FTE)	\$55.11	\$299.46	\$200.96	\$388.26

PPO Plan

Deductible plus co-insurance with set co-pays and expanded provider options

In network Deductibles: Employee Only - \$800/\$1,600; Family - \$1,200/\$2,400 (Tier 1 and Tier 2 only)

PPO Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Standard Premium (0.8 - 1.0 FTE)	\$135.68	\$349.64	\$246.42	\$457.15
Part-time (0.5 - 0.79 FTE)	\$197.73	\$496.00	\$370.43	\$663.97

HDHSA Plan

High deductible plan with an employer/employee-funded health savings account

In network Deductibles: Employee Only - \$1,750/\$3,500; Family - \$2,500/\$5,000 (Tier 1 and Tier 2 only)

Health System Contributions to HSA: Physician Only - \$750 Family - \$1,500

HDHSA Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Full-time (0.80 - 1.0 FTE)	\$98.86	\$268.54	\$230.28	\$371.34
Part-time (0.5 - 0.79 FTE)	\$144.08	\$380.95	\$346.16	\$488.88

Dental Plan*

(Semi-Monthly Contributions - 24 deductions)

Eligibility 0.5-1.0 FTE 1st of the month after 30 days for eligibility

	Basic Plan	Buy Up Plan
Full Time		
Employee Only	\$4.40	\$9.28
Employee & Family	\$25.97	\$40.16
Part Time		
Employee Only	\$8.30	\$15.77
Employee & Family	\$29.87	\$46.66

Vision Plan*

(Semi-Monthly Contributions - 24 deductions)

Eligibility 0.5-1.0 FTE 1st of the month after 30 days for eligibility

	Basic Plan	Buy Up Plan
2025 Premiums		
Employee	\$1.89	\$2.92
Employee + Spouse	\$3.59	\$5.84
Employee + Child(ren)	\$3.78	\$7.31
Family	\$5.56	\$8.05

*Dependent verification documents for any newly enrolled dependents must be received within 30 calendar days of new hire/new eligibility date.



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Dependent Verification Documents are required within 30 calendar days of your New Hire/New Eligibility date, e.g. New Hire/New Eligibility date May 1, enrollment and verification deadline May 30.

Dependent Type	Verification Required/Accepted
Natural Child*	Birth Certificate; for newborns, hospital birth letter.
Stepchild* (Requires 2 documents)	Birth Certificate and verification of current marriage between Team Member and natural parent (see spouse verification requirements below).
Adopted Child/Child Placed for Adoption*	Adoption Certificate/placement letter from court or adoption agency for pending adoptions.
Foster Child*	Proof of Legal Custody, such as a court order.
Child covered under a QMCSO*	Copy of QMCSO (Qualified Medical Child Support Order).
Grandchild* (Requires 2 documents)	Proof of Legal Custody and copy of current tax return that identifies grandchild as a taxable dependent.
Spouse (Requires 2 documents)	Marriage Certificate AND current year tax return, OR proof of current joint ownership (such as a joint mortgage, joint rental agreement, joint bank account, etc.).

*Under age 26 regardless of marital or student status.

Enroll in benefits and submit complete dependent verification documentation within 30 calendar days of your new hire/new eligibility date.

