

## Resident Physicians 2023 Summary Overview Intermountain Healthcare Peaks Region Benefits

Benefit	Coverage
<b>Medical</b>	<p>Residents may choose to elect coverage under the following medical plan offerings:</p> <p><input type="checkbox"/> Cigna CDHP   <input type="checkbox"/> Cigna PPO   <input type="checkbox"/> Kaiser EPO* (Colorado Front Range Only)</p> <p>*The Kaiser EPO plan is offered at no premium cost to Residents for all coverage levels (i.e. caregiver only, caregiver plus dependents). Surcharges still apply. All other medical plan provisions (deductibles, coinsurance, copays) also apply at the time of service.</p>
<b>Dental</b>	<p>Residents may choose to elect coverage under the following dental plan offerings:</p> <p><input type="checkbox"/> Delta Dental Choice PPO   <input type="checkbox"/> Delta Dental Core</p>
<b>Vision</b>	<p>Residents may choose to elect coverage under the following vision plan offerings:</p> <p><input type="checkbox"/> EyeMed Vision   <input type="checkbox"/> EyeMed Vision PLUS</p>
<b>Flexible Spending Accounts (FSA)</b>	<p>Residents have the option of electing to contribute to the following plans through pre-tax payroll deductions:</p> <p><input type="checkbox"/> Healthcare FSA   and/or   <input type="checkbox"/> Dependent Care FSA</p> <p><i>Residents with a base salary of \$135,000 or more are not eligible to participate in the Dependent Care FSA.</i></p>
<b>Basic Life and AD&amp;D Insurance</b>	<p>Intermountain Healthcare Peaks region provides Residents with Life and AD&amp;D insurance coverage, each equal to two (2) times base annual salary, up to a maximum of \$1,000,000.</p>
<b>Supplemental Life and AD&amp;D Insurance</b>	<p>Residents have the option to purchase Supplemental Life and/or AD&amp;D insurance coverage, each up to a maximum of \$2,000,000. Coverage is available in the following amounts:</p> <p><input type="checkbox"/> 1x Base Salary   <input type="checkbox"/> 2x Base Salary   <input type="checkbox"/> 3x Base Salary   <input type="checkbox"/> 4x Base Salary   <input type="checkbox"/> 5x Base Salary</p> <p>Evidence of Insurability (EOI) is required for supplemental life insurance coverage that exceeds \$500,000.</p>
<b>Spouse Life and AD&amp;D Insurance</b>	<p>Residents may purchase Life and/or AD&amp;D coverage for their spouse. Spouse coverage is available in the following amounts:</p> <p><input type="checkbox"/> \$25,000   <input type="checkbox"/> \$50,000   <input type="checkbox"/> \$100,000   <input type="checkbox"/> \$150,000   <input type="checkbox"/> \$200,000.</p> <p>EOI is required for spouse life insurance coverage that exceeds \$50,000.</p>
<b>Child Life and AD&amp;D Insurance</b>	<p>Residents may purchase Life and/or AD&amp;D coverage for their eligible dependent children. Coverage for each child is available in the following amounts:</p> <p><input type="checkbox"/> \$5,000   <input type="checkbox"/> \$10,000   <input type="checkbox"/> \$25,000</p>

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<b>Business Travel Accident</b>	Intermountain Healthcare provides Residents with Business Travel Accident insurance coverage of one (1) times annual base salary up to \$200,000 for accidental death or dismemberment while traveling on Intermountain Healthcare business.								
<b>Short-term Disability (STD)</b>	STD is a company-paid income replacement benefit that pays 70% of base salary after a 7-day waiting period, for up to 180 days, if a Resident is unable to work -- whether from illness, injury, pregnancy, surgery, or another medical condition.								
<b>Long-term Disability (LTD)</b>	<p>Basic LTD is a company-paid benefit that replaces up to 50% of base salary if a Resident remains disabled for more than 180 days, up to a monthly maximum of \$15,000.</p> <p>Residents can purchase additional LTD coverage through the Buy-up LTD option, which increases the Basic LTD benefit to 60% of base salary, up to an \$18,000 monthly maximum.</p>								
<b>Legal</b>	Residents may purchase legal coverage, which covers unlimited telephone and office consultations for eligible personal legal matters with a MetLife Legal network attorney. Identity theft protection is also included.								
<b>Pet Insurance</b>	Preferred pricing for pet health insurance is available through Nationwide for Intermountain Healthcare Residents and their family members.								
<b>Employee Assistance Program (EAP)</b>	The EAP is a free and confidential resource available to Residents and their families. The EAP offers caring, professional help for a broad range of life issues. Coverage includes up to 6 face-to-face counseling sessions per household member per year as well as added support if caring for a loved one living with a chronic medical condition, all at no cost to you.								
<b>Wellness Programs</b>	A variety of programs are available that focus on an individual's physical, emotional, and financial well-being. Some of these programs also pay incentive dollars when a Resident or their covered dependent completes activities that contribute towards their overall health and well-being. For example, Residents can earn up to \$600 in 2023 by completing key activities through Virgin Pulse.								
<b>401(k) Retirement Savings Plan</b>  <b>Resident and Company Contributions</b>	<p>Residents may defer a portion of their income via payroll deductions to a retirement savings plan immediately upon hire, up to the IRS maximum per year. Residents are always 100% vested in their 401(k) contributions and can make contribution and investment changes at any time throughout the year.</p> <p>To be eligible for the company's Basic and Match contributions, Residents must have one year of employment with at least 1,000 hours of service.</p> <table border="1" data-bbox="488 1713 1492 1963"> <thead> <tr> <th colspan="2" data-bbox="488 1713 1492 1772">401(k) Plan</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1776 997 1822">Basic Contribution</td> <td data-bbox="1000 1776 1492 1822">1%</td> </tr> <tr> <td data-bbox="488 1827 997 1873">Match Contribution</td> <td data-bbox="1000 1827 1492 1873">100%, up to 5%</td> </tr> <tr> <td data-bbox="488 1877 997 1963">Vesting Schedule for Intermountain Healthcare Contributions</td> <td data-bbox="1000 1877 1492 1963">           Less than 2 years: 0%            2 years: 20%         </td> </tr> </tbody> </table>	401(k) Plan		Basic Contribution	1%	Match Contribution	100%, up to 5%	Vesting Schedule for Intermountain Healthcare Contributions	Less than 2 years: 0% 2 years: 20%
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Benefit	Coverage	
		3 years: 50% 4 years: 75% 5 years: 100%
<b>457(b) Deferred Compensation Plan</b>	<p>As an additional opportunity for tax-advantaged savings, Residents may contribute a portion of their compensation to a 457(b) deferral account on a tax-deferred basis, subject to certain IRS tax code limitations. Deferral amounts are subject to FICA tax withholding at the time of contribution.</p> <p>Residents are always 100% vested in their 457(b) contributions. Residents participating in the 457(b) Plan may select investments from the available investment options at Fidelity. Please note that the non-qualified 457(b) Plan has different withdrawal rules than qualified plans and plan assets remain subject to the general creditors of the corporation.</p>	

Residents are automatically enrolled in the following company-paid benefits: Basic Life, Basic AD&D, STD, Basic LTD, Business Travel Accident, EAP, and the Intermountain Healthcare Peaks region wellbeing programs. Benefits-eligible Residents have 31 days from their start date to enroll in all other health and welfare benefits.

This document provides a brief summary of the more significant provisions included in the Intermountain Healthcare Peaks region benefits program. Complete details of the benefit plans are included in the official plan documents. In the event a conflict arises between the language in this document and the corresponding plan documents, or if any provision is not covered or only partially covered, the terms of the actual plan document will govern in every instance. Intermountain Healthcare reserves the right to change or terminate the benefits program, individual plans or provisions of any of the plans at any time. For more information, visit [www.sclhealthbenefits.org](http://www.sclhealthbenefits.org).



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## 2023 Costs

Pay period deductions are taken from your first two paychecks each month. This means that although there are 26 pay periods in the year, there are only 24 pay periods that benefit deductions are taken out of your paycheck. Please note: The amounts shown below do not include additional surcharges that may apply.

	Total Monthly Cost Includes your cost and company portion	Full-Time	
		Your Monthly Premium	Your Cost Per Pay Period
<b>Medical</b>			
<b>Cigna CDHP</b>			
Caregiver Only	\$ 761.22	\$ 98.49	\$ 49.25
Caregiver + Spouse/LDA	\$ 1,522.43	\$ 278.29	\$ 139.15
Caregiver + Child(ren)	\$ 1,370.19	\$ 242.33	\$ 121.17
Caregiver + Family	\$ 2,131.39	\$ 410.69	\$ 205.35
<b>Cigna PPO</b>			
Caregiver Only	\$ 843.10	\$ 173.76	\$ 86.88
Caregiver + Spouse/LDA	\$ 1,686.21	\$ 409.95	\$ 204.98
Caregiver + Child(ren)	\$ 1,517.58	\$ 363.37	\$ 181.69
Caregiver + Family	\$ 2,360.69	\$ 599.56	\$ 299.78
<b>Kaiser EPO</b>			
Caregiver Only	\$ 792.94	\$ 0.00	\$ 0.00
Caregiver + Spouse/LDA	\$ 1,585.86	\$ 0.00	\$ 0.00
Caregiver + Child(ren)	\$ 1,427.28	\$ 0.00	\$ 0.00
Caregiver + Family	\$ 2,220.22	\$ 0.00	\$ 0.00
<b>Dental</b>			
<b>Delta Dental Core</b>			
Caregiver Only	\$ 25.34	\$ 13.72	\$ 6.86
Caregiver + Spouse/LDA	\$ 50.66	\$ 27.45	\$ 13.73
Caregiver + Child(ren)	\$ 50.66	\$ 34.31	\$ 17.16
Caregiver + Family	\$ 76.00	\$ 48.03	\$ 24.02
<b>Delta Dental Choice</b>			
Caregiver Only	\$ 39.78	\$ 20.58	\$ 10.29
Caregiver + Spouse/LDA	\$ 79.51	\$ 41.17	\$ 20.59
Caregiver + Child(ren)	\$ 79.51	\$ 51.46	\$ 25.73
Caregiver + Family	\$ 119.31	\$ 72.04	\$ 36.02
<b>Vision</b>			
<b>EyeMed Vision</b>			
Caregiver Only	\$ 5.76	\$ 5.76	\$ 2.88
Caregiver + Spouse/LDA	\$ 10.64	\$ 10.64	\$ 5.32
Caregiver + Child(ren)	\$ 9.48	\$ 9.48	\$ 4.74
Caregiver + Family	\$ 14.96	\$ 14.96	\$ 7.48
<b>EyeMed Vision PLUS</b>			
Caregiver Only	\$ 11.00	\$ 11.00	\$ 5.50
Caregiver + Spouse/LDA	\$ 20.33	\$ 20.33	\$ 10.17
Caregiver + Child(ren)	\$ 18.11	\$ 18.11	\$ 9.06
Caregiver + Family	\$ 28.57	\$ 28.57	\$ 14.29