

Summary of Benefits for Advanced Practice Providers – Full Time (30 or more hours per week)

Plan Year: 2019 - 2020

The University of Virginia Physicians Group compares benefits and other aspects of the compensation package with those offered by other academic and healthcare organizations. We have found that these aspects of our total compensation package continue to meet or exceed what peer institutions provide, and we are committed to ongoing improvements. Whether it's planning for your future or helping the University of Virginia health system advance its mission, UPG will continue to provide you with benefits and programs that enhance the value of your total compensation.

Acronyms: EE = Employee; ER = Employer; HPW = Hours Per Week; Ch = Child; Sp = Spouse; Fam = Family

BENEFIT	PROVIDER	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?															
Health	<p>Anthem HealthKeepers</p> <p>Find a provider at anthem.com or call Customer Service 800-421-1880</p> <p><i>(If you will reside outside the state of Virginia during your employment at UPG, your Anthem plan will differ but rates will remain the same)</i></p>	<p>UPG and you share the cost of coverage. Employee (EE) and Employer (ER) premiums are based on coverage option and hours per week (HPW). Payroll deductions are pre-tax.</p>	<p>First of the month after date of hire or during Open Enrollment for employees working 20+HPW.</p> <p><i>(Spouses are not eligible if they have a medical plan offered through their employment.)</i></p>	<p>There is one plan option that offers Tier 1 (UVA Physicians Group /UVA), Tier 2 (In Network) and Tier 3 (Out of Network) coverage options. This is a direct access plan; no referral is required for participating office visits.</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>EE Premium (Bi-weekly)</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$ 37.50</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$121.35</td> </tr> <tr> <td>EE + Spouse</td> <td>\$180.18</td> </tr> <tr> <td>Family</td> <td>\$261.13</td> </tr> </tbody> </table>	Coverage	EE Premium (Bi-weekly)	Employee	\$ 37.50	EE + Child(ren)	\$121.35	EE + Spouse	\$180.18	Family	\$261.13					
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Prescription Coverage With PreventativeRX Rider	<p>Anthem HealthKeepers (Essential Formulary)</p>	<p>Enrollment into the Anthem Medical plan enables participation in the prescription plan.</p>	<p>First of the month after date of hire or during Open Enrollment for employees working 20+HPW.</p>	<p>Covered brand name and generic drugs are separated into three tiers of co-payments. A <i>discounted mail-order program offering 90-day supplies is also available. All drugs on the PreventativeRX Drug List are provided for \$0 copay.</i></p> <table border="1"> <thead> <tr> <th></th> <th>31 day supply</th> <th>90 day supply</th> </tr> </thead> <tbody> <tr> <td>Generic Preferred</td> <td>\$15</td> <td>\$38</td> </tr> <tr> <td>Brand Preferred</td> <td>\$50</td> <td>\$185</td> </tr> <tr> <td>Specialty Non Preferred</td> <td>\$85</td> <td>\$213</td> </tr> <tr> <td>Injectables</td> <td>20%</td> <td>20%</td> </tr> </tbody> </table>		31 day supply	90 day supply	Generic Preferred	\$15	\$38	Brand Preferred	\$50	\$185	Specialty Non Preferred	\$85	\$213	Injectables	20%	20%
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Dental	<p>United Concordia – Elite Plus Network</p> <p>Find a Dental provider at www.UnitedConcordia.com 1-800-332-0366</p>	<p>Employee paid benefit. Payroll deductions are pre-tax.</p>	<p>First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.</p>	<p>There are two plan choices that provide in network and out of network coverage. All dentists receive reimbursement in the 90th percentile based on their zip code. The High Plan offers: preventative services covered at 100%, basic services covered at 90% after a \$25 deductible and a \$1,000 lifetime orthodontia benefit. Major services are covered at 60%. The Base Plan offers the same benefits as the High Plan excluding orthodontia benefits and major service coverage.</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>EE Premium (Bi-weekly) High Plan</th> <th>EE Premium (Bi-weekly) Base Plan</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$21.61</td> <td>\$14.82</td> </tr> <tr> <td>EE & Child(ren)</td> <td>\$43.12</td> <td>\$29.58</td> </tr> <tr> <td>EE & Spouse</td> <td>\$39.12</td> <td>\$26.83</td> </tr> <tr> <td>Family</td> <td>\$65.83</td> <td>\$45.15</td> </tr> </tbody> </table>	Coverage	EE Premium (Bi-weekly) High Plan	EE Premium (Bi-weekly) Base Plan	Employee	\$21.61	\$14.82	EE & Child(ren)	\$43.12	\$29.58	EE & Spouse	\$39.12	\$26.83	Family	\$65.83	\$45.15
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Vision Program	Anthem Health (uses Blue View Vision)	Enrollment into the Anthem HealthKeepers Health plan enables participation in the basis vision program.	First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.	Blue View Vision is for routine eye care only. BVV covers routine eye exams once every calendar year. In-Network \$15 co-payment, then covered in full. Discounted member cost up to \$39. Out-Of-Network \$30 allowance, discount not available. When you visit a participating BVV vision center save 35% off retail for eye glass frames, 15% off retail for conventional contact lenses and 20% off retail for non-prescription sunglasses and eye accessories.												
Voluntary Vision – Blue View Vision	Blue View Vision Find a Vision provider www.anthem.com	Employee paid benefit. Payroll deductions are pre-tax.	First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.	Enjoy significant out-of-pocket savings with the Full-Feature plan by visiting one of BlueView Vision's network locations. Exam copay is \$10, Materials copay \$25 when using BlueView Vision providers. Exams and lenses every 12 months and frames every 24 months. <table border="1"> <thead> <tr> <th>Coverage</th> <th>EE Premium (Bi-weekly)</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$2.94</td> </tr> <tr> <td>EE & Child(ren)</td> <td>\$5.05</td> </tr> <tr> <td>EE & Spouse</td> <td>\$4.94</td> </tr> <tr> <td>Family</td> <td>\$7.98</td> </tr> </tbody> </table>	Coverage	EE Premium (Bi-weekly)	Employee	\$2.94	EE & Child(ren)	\$5.05	EE & Spouse	\$4.94	Family	\$7.98		
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Short-Term Disability	Principal	Employer paid benefit.	After one year of service for active employees working full time.	70% of an employee's weekly salary in disability income in the event an employee becomes disabled due to illness or injury. The maximum benefit period is 13 weeks, at which time, Long Term Disability begins.												
Long-Term Disability	Principal	Employer paid benefit.	First of the month after date of hire for employees working full time.	Tax Free benefit replaces 60% of an employee's monthly salary in disability income after the employee has been disabled for 90 consecutive days (employee pays tax on premium to enjoy tax free benefit). This figure is reduced by any other disability income benefits to which the employee is entitled.												
Group Variable Universal Life Insurance (BEST PLAN)	MetLife	Employer paid benefit but is considered a taxable income to the employee.	First of the month after date of hire for employees working 20+HPW.	Life insurance coverage at five (5) times your annual salary up to a maximum benefit of \$3,000,000. You may purchase additional coverage in multiples of \$25,000.00 up to a total maximum benefit of \$3 million. You may also purchase life insurance coverage for your spouse and children. You may elect a minimum of \$20,000 of life insurance coverage for your spouse on a guaranteed issue basis, and purchase additional increments of \$10,000, up to a total coverage amount of \$250,000, with submission of a simplified health questionnaire and approval by Met Life Insurance Company. Child coverage of \$10,000 is also available on a guaranteed issue basis.												
Retirement Contributions (BEST PLAN)	MetLife	Employer paid benefit but is considered a taxable income to the employee.	First of the month after date of hire for employees working 20+HPW.	UVA Physicians Group contributes 10.4% of your salary to a side fund associated with the BEST life insurance policy. Various investment options are available through the American Insurance Fund Series, Fidelity and MFS. This Benefit Enhancement Strategy plan (BEST) offers an array of investment choices as well as loans against or withdrawals from the cash surrender value of your policy.												
Pre tax 401(k) and/or Post tax Roth 401(k)	TIAA Employees are able to enroll online at www.TIAA.org/UPG Customer Service call (800) 842-2252.	Employee contributions with employer match.	First available pay period after date of hire for all employees.	Employees can contribute from 1 to 6 percent of their compensation (either pre-tax and/or post-tax) and UPG will match 50 cents for every dollar up to a combined total of 3%. Employees can contribute up to 60% of their compensation for additional tax savings. The vesting schedule for employer-matched funds is based on years of service. <table border="1"> <thead> <tr> <th>Years of Service</th> <th>Percent Vested</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>20%</td> </tr> <tr> <td>2 Years</td> <td>40%</td> </tr> <tr> <td>3 Years</td> <td>60%</td> </tr> <tr> <td>4 Years</td> <td>80%</td> </tr> <tr> <td>5 Years</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	Percent Vested	1 Year	20%	2 Years	40%	3 Years	60%	4 Years	80%	5 Years	100%
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Retirement Savings Plan 403(b)	Fidelity and/or TIAA	Employee contributions.	First available pay period after date of hire for all employees.	You may contribute to the 401(k) and 403(b) plans up to a combined maximum of \$19,000. Employees age 50 and over can contribute an additional \$6,000 annually (indexed annually subject to IRS limits).												

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Health and Dependent Care Flexible Spending Account	Stanley, Hunt, Dupree, & Rhine (SHDR)	Employee paid through pre-tax payroll deductions to cover out-of-pocket health or dependent care expenses.	First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.	Pre-tax payroll salary reductions to cover out-of-pocket health care expenses (maximum \$2,650) and child-care expenses (maximum \$5,000; \$2,500 if married, filing separately). \$500 Rollover to new plan year from previous year for the health care flexible spending account.															
Liberty Mutual Auto/Home Owners & Renters Insurance	Liberty Mutual	Employee paid. Payment options include payroll deduction, direct billing, or checking account withdrawal. No finance charges or down payment with payroll deduction payment option.	First available pay period after date of hire for employees working 20+ HPW.	Significant group discounts on already competitive prices (10% on Auto, 5% on Home or 15% on home if you have multiple policies); Choice of access points: Local Charlottesville office, Direct Response Center (toll-free call) or dedicated UVA Physicians Group /Liberty Mutual website.															
Pet Insurance	MetLife	Employee paid through payroll deductions or direct billing.	First available pay period after date of hire for employees working 20+ HPW.	Pet insurance for a wide range of veterinary services including diagnostic tests, prescriptions, office visits, x-rays, treatments, hospitalization, lab fees and services.															
Back-up Care Advantage	Bright Horizons	Employee paid. Rates vary by type of program. When services utilized, employee is invoiced by Bright Horizons.	First available pay period after date of hire for employees working 20+ HPW.	Back-up care when child or adult/elder care is unavailable during regular work hours. Back-up care programs include: center-based, in-home, in-home mildly ill child, or in-home adult/elder care. Maximum benefit is 10 days per year.															
529 College Savings Plan	CollegeAmerica offered by the Virginia College Savings Plan	Employee paid through payroll deductions.	First available pay period after date of hire for employees working 20+ HPW.	CollegeAmerica allows you to save for higher education expenses through a tax-advantaged account invested in the American Funds. As an employee of the University Physicians Group, you have available to you "E-Shares" in the CollegeAmerica Savings Plan. "E-shares" offer you no-load mutual funds, allowing more of your investment dollars to be applied directly towards building your child's savings fund, as well as having a reduction in the minimum fund contribution from \$250 to \$25 for those who participate in an employer sponsored 529 plan.															
Malpractice Insurance	Piedmont Liability Trust	Employer paid benefit.	First day of employment.	Liability coverage through a commercial insurer or self-funded plan. Liability limits shall be in a minimum amount equal to or greater than the limitation on recovery per occurrence specified in section 8.01-581.15 of the Code of Virginia (and as such section may be hereinafter amended or superseded) and \$6 million in the annual aggregate, except that such limits may be changed by the UVA Physicians Group, subject to prior written notice to the Clinician.															
Paid Time Off (PTO)	UVA Physicians Group	Employer paid benefit.	Employees scheduled for 20+ hours per week will start to accrue PTO during the first pay period. Employees scheduled for fewer than 20 hours/week and/or temporary employees assigned for six (6) months or less, are not eligible for PTO accrual.	PTO is accrued for multipurpose use, and may be used to take personal, sick, or vacation time off of work, and to supplement Short Term Disability. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Years of Service</th> <th>30-34 HPW</th> <th>35-40+ HPW</th> </tr> </thead> <tbody> <tr> <td>0-4</td> <td>5.66</td> <td>7.08</td> </tr> <tr> <td>5-9</td> <td>6.90</td> <td>8.62</td> </tr> <tr> <td>10-14</td> <td>7.63</td> <td>9.54</td> </tr> <tr> <td>15+</td> <td>8.62</td> <td>10.77</td> </tr> </tbody> </table> <p>*** PTO hours are accrued on a per pay period basis (26 pay periods per year)</p>	Years of Service	30-34 HPW	35-40+ HPW	0-4	5.66	7.08	5-9	6.90	8.62	10-14	7.63	9.54	15+	8.62	10.77
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Paid Parental Leave	UPG	Employer paid benefit	Staff and providers who are FMLA eligible at time of birth of child or placement of child in home through adoption, foster care or legal custodial care. Leave must be taken within 6 months of qualifying event. Please contact UPG Benefit Specialist for further information on FMLA and Paid Parental Leave eligibility and certification requirements.	Up to 8 weeks of paid leave, prorated to reflect FTE of the employee at time of leave. <i>Paid parental leave is limited to 8 weeks; however, additional job-protected leave is available for qualifying staff in accordance with the requirements of the Family Medical Leave Act. Paid Parental Leave runs concurrently with FMLA.</i>															

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Holiday Pay	UVA Physicians Group	Employer paid benefit.	Employees scheduled to work twenty (20) or more hours per week are eligible to receive up to eight (8) holiday hours for UPG scheduled holidays.	<table border="1"> <thead> <tr> <th>Scheduled Hours Per Week</th> <th>Eligible Holiday Hours</th> </tr> </thead> <tbody> <tr> <td>30 – 40+ hours per week</td> <td>8 hours</td> </tr> </tbody> </table>	Scheduled Hours Per Week	Eligible Holiday Hours	30 – 40+ hours per week	8 hours
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Health Club Discounts	UVA Recreation Center or ACAC	Employee paid benefit.	First available pay period after date of hire for employees working 20+ HPW.	Subsidized rates with ACAC and UVA Recreational Centers.				
Employee Assistance Program	FEAP	Employer paid benefit.	First day of employment.	Available to employees and their dependents. Provides confidential assessment, counseling services and referrals if necessary.				
UVA BeWell Wellness Program	UPG	Employer Sponsored	Employees scheduled 20+ HPW and who are employed by the registration deadline for the corresponding program year. New hires should check with Human Resources on eligibility their first year.	UPG cares about the health and well-being of its employees and therefore participated in the UVA BeWell program. Participation in the program is 100% VOLUNTARY. Participants work with a Wellness Coach and are eligible for a participation rewards based on reaching individualized wellness goals.				

OTHER BENEFITS	
Employee Discounts	As a UVA Health System employee you are able to enjoy discounts with various retailers around the Charlottesville area. Valid Health System ID is required to obtain discount. Employees are able to access a list of participating retailers through KnowledgeLink (UVA Health System Employee Intranet) .
UVA Credit Union	Employees of UPG may become members of UVA Credit Union .
Education Assistance	Eligible employees are able to receive reimbursement for approved classes.
Service Awards	UPG recognizes employees upon the completion of 5, 10, 15, 20, 25, and 30 years of service.
Sharon L. Hostler Childcare Center	A child care center for children of UVA faculty and staff as well as Medical Center, School of Medicine and UPG providers. The child care center provides a nurturing and engaging environment where your child can learn and develop to their full potential. Ages served: Infants, Toddlers, Preschool, Kindergarten Prep and school age. Services include: full and part-time early education and pre-school, drop-in/emergency care, school holiday/vacation care, inclement weather care, summer camps and school age summer camps. Call 434-951-2060 or visit http://child-care-preschool.brighthorizons.com/VA/Charlottesville/upg/Our-Center/

Important Links and Resources:

Anthem (Health and Vision)	https://www.anthem.com/	UVA Credit Union	https://www.uvacreditunion.org/home/home
United Concordia (Dental)	http://www.unitedconcordia.com/	Virginia 529 College Savings Plan	http://www.virginia529.com/
TIAA – 401(k) and/or 403(b)	http://tiaa.org/upg	UVA Parking & Transportation	http://www.virginia.edu/parking/
Fidelity 403(b)	www.netbenefits.com	UVA FEAP	https://www.medicalcenter.virginia.edu/feap
Principal (STD, LTD)	https://www.principal.com	Liberty Mutual (auto and home ins)	Robert.Spencer@libertymutual.com
MetLife (Best Life/Investment) (Pet Insurance)	https://www.metlife.com/		
Stanley, Hunt, Dupree, & Rhine (SHDR) (FSA)	http://www.shdr.com/shdr/sponsors-participants/flexible-benefits/		

If you have any questions regarding our benefit offerings, please contact our Human Resources Benefits Team. You can email R_Benefits from your Health System email:

Amy Downey	Benefits Specialist	434-980-6101	Aed7m@virginia.edu
Lory Raines	Senior Benefit Specialist	434-972-4245	LLR6V@virginia.edu
Christine Rudge	Director, HR and Physician Employment	434-972-4288	cr2j@virginia.edu

This document provides an overview of the complete benefits program at University of Virginia Physicians Group. Your rights and benefits under all benefit plans of the company are governed solely by the terms and conditions of the plans. The company may, at any time, amend, modify, suspend, or terminate any benefit program. The company may also reduce the company's contribution, or increase the employee's contribution, toward the cost of any benefit programs. The establishment of a benefit does not impose upon the company any contractual obligation to continue the benefit in the future.