

## Summary of Benefits for Administrative Employees – Full Time

**Plan Year: 2016 – 2017**

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	Anthem HealthKeepers  Find a provider at <a href="http://anthem.com">anthem.com</a> or call Customer Service 800-421-1880	UPG and you share the cost of coverage. Employee (EE) and Employer (ER) premiums are based on coverage option and hours per week (HPW).	First of the month after date of hire or during Open Enrollment for employees working 20+HPW.  <i>(Spouses are not eligible if they have a medical plan offered through their employment.)</i>	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.  <table border="1"> <thead> <tr> <th>Coverage</th> <th>EE Premium</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$33.38</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$111.68</td> </tr> <tr> <td>EE + Spouse</td> <td>\$166.93</td> </tr> <tr> <td>Family</td> <td>\$242.47</td> </tr> </tbody> </table>	Coverage	EE Premium	Employee	\$33.38	EE + Child(ren)	\$111.68	EE + Spouse	\$166.93	Family	\$242.47					
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Prescription Coverage with PreventativeRX Rider	Anthem HealthKeepers	Enrollment into the Anthem HealthKeepers Health plan enables participation in the prescription plan.	First of the month after date of hire or during Open Enrollment for employees working 20+HPW.	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>  <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>\$40</td> <td>\$100</td> </tr> <tr> <td>Specialty Non Preferred</td> <td>\$75</td> <td>\$188</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	\$40	\$100	Specialty Non Preferred	\$75	\$188	Injectables	20%	20%
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Dental	Guardian PPO  Find a <a href="#">Dental</a> provider at Guardian or call Customer Service 800-541-7846	Employee paid benefit.	First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.	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%, and basic services covered at 90% after a \$25 deductible. Major services are covered at 60%. The Base Plan offers the same benefits as the High Plan excluding major service coverage.  <table border="1"> <thead> <tr> <th>Coverage</th> <th>High Plan</th> <th>Base Plan</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$21.20</td> <td>\$14.54</td> </tr> <tr> <td>EE &amp; Child(ren)</td> <td>\$38.37</td> <td>\$26.32</td> </tr> <tr> <td>EE &amp; Spouse</td> <td>\$42.31</td> <td>\$29.02</td> </tr> <tr> <td>Family</td> <td>\$64.59</td> <td>\$44.29</td> </tr> </tbody> </table>	Coverage	High Plan	Base Plan	Employee	\$21.20	\$14.54	EE & Child(ren)	\$38.37	\$26.32	EE & Spouse	\$42.31	\$29.02	Family	\$64.59	\$44.29
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Vision Program	Anthem Health (uses Blue View Vision)	Enrollment into the Anthem HealthKeepers Health plan enables participation in the 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 – Uniview Vision	Unicare – UniView Vision  Find a <a href="#">Vision</a> provider at <a href="http://www.unicare.com">www.unicare.com</a>	Employee paid benefit.	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 UniView Vision's network locations. Exam copay is \$10, Materials copay \$25 when using UniView Vision providers. Exams and lenses every 12 months and frames every 24 months.  <table border="1"> <thead> <tr> <th>Coverage</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$2.94</td> </tr> <tr> <td>EE &amp; Child(ren)</td> <td>\$5.05</td> </tr> <tr> <td>EE &amp; Spouse</td> <td>\$4.94</td> </tr> <tr> <td>Family</td> <td>\$7.98</td> </tr> </tbody> </table>	Coverage	Rate	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 30+ HPW.	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 30+HPW.	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 the premium). This figure is reduced by any other disability income benefits to which the employee is entitled.										
Group Life/ Accidental Death & Dismemberment	Principal	Employer paid benefit.	First of the month after date of hire for employees working 20+ HPW.	Coverage provided is twice the amount of your annual salary, rounded to the next highest \$1,000 (maximum of \$250,000).										
Voluntary Term Life/Accidental Death & Dismemberment (AD&D)	Principal	Employee paid. Available at group rates through payroll deductions.	First of the month after date of hire for employees working 20+ HPW.	Employees may purchase voluntary life/AD&D in increments of \$10,000 up to a maximum of \$500,000. Guarantee issue coverage is up to \$200,000 for employee and \$30,000 for spouse. Evidence of insurability must be completed for any amounts over the guarantee issue or if employee enrolls after 31 days from hire date. Coverage is available for spouse at 100% of employee's amount up to a maximum of \$100,000 and \$20,000 (life only, no AD&D) for dependent children.										

BENEFIT	PROVIDER	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?												
Pretax 401(k) and/or Post tax Roth 401(k)	TIAA  Employees are able to enroll online at <a href="http://www.TIAA.org/UPG">www.TIAA.org/UPG</a>  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 up to 60% (sixty percent) of their compensation (either pre-tax and/or post-tax) and UPG will match 50 cents for every dollar up to 6% deferred for 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 Investment Account (RIA)	TIAA	Employer contributions.	First available pay period after date of hire for all employees.	Employees select from a variety of investment options. Employees are 100% vested in the retirement plan after five years of service. <table border="1"> <thead> <tr> <th>Years of Service</th> <th>Employer Contribution</th> </tr> </thead> <tbody> <tr> <td>1-4 Years</td> <td>4%</td> </tr> <tr> <td>5-9 Years</td> <td>6%</td> </tr> <tr> <td>10-14 Years</td> <td>8%</td> </tr> <tr> <td>15+ Years</td> <td>10%</td> </tr> </tbody> </table>	Years of Service	Employer Contribution	1-4 Years	4%	5-9 Years	6%	10-14 Years	8%	15+ Years	10%		
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Retirement Savings Plan 403(b)	Fidelity and/or TIAA	Employee contributions.	First available pay period after date of hire for employees working 20+ HPW.	You may contribute to the 401(k) and 403(b) plans up to a combined maximum of \$18,000. Employees age 50 and over can contribute an additional \$6,000 annually (indexed annually subject to IRS limits).												
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 \$2,550) 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.												

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529 College Savings Plan	CollegeAmerica offered by the Virginia College Savings Plan	Employee paid through direct billing.	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.																																	
Paid Time Off (PTO)	UPG	Employer paid benefit.	Employees scheduled for 20+ hours per week will start to accrue PTO during the first pay period. 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>4.43</td> <td>5.54</td> </tr> <tr> <td>5-9</td> <td>5.66</td> <td>7.08</td> </tr> <tr> <td>10-14</td> <td>6.40</td> <td>8.00</td> </tr> <tr> <td>15+</td> <td>7.38</td> <td>9.23</td> </tr> </tbody> </table> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="3">Professional Accrual (Grade Level 12 and above)</th> </tr> <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	4.43	5.54	5-9	5.66	7.08	10-14	6.40	8.00	15+	7.38	9.23	Professional Accrual (Grade Level 12 and above)			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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Holiday Pay	UPG	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" style="margin-left: auto; margin-right: auto;"> <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	<a href="#">UVA Recreation Center</a> or <a href="#">ACAC</a>	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	<a href="#">UVA WorkMed</a>	Employer paid benefit.	First day of employment.	Available to employees and their dependents. Provides confidential assessment, counseling services and referrals if necessary.																																	
UPG LiveWell Wellness Program	UPG	Employer Sponsored	Employees scheduled 20+ HPW and who are employed by the registration deadline for the corresponding program year.	UPG cares about the health and well-being of its employees and therefore facilitates the UPG LiveWell Wellness Program. Participation in the program is 100% VOLUNTARY. Participants are eligible for a participation reward as well as additional health insurance premium rebates based on reaching program goals.																																	
<b>OTHER BENEFITS</b>																																					
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 <a href="#">KnowledgeLink (UVA Health System Employee Intranet)</a> .																																				
UVA Credit Union	Employees of UPG may become members of <a href="#">UVA Credit Union</a> .																																				
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.																																				

**Important Links and Resources:**

Anthem	<a href="https://www.anthem.com/">https://www.anthem.com/</a>	UVA Credit Union	<a href="https://www.uvacreditunion.org/home/home">https://www.uvacreditunion.org/home/home</a>
Anthem Vision	<a href="https://www.unicare.com/">https://www.unicare.com/</a>	Virginia 529 College Savings Plan	<a href="http://www.virginia529.com/">http://www.virginia529.com/</a>
Guardian Dental	<a href="http://www.guardiananytime.com/">http://www.guardiananytime.com/</a>	UVA Parking & Transportation	<a href="http://www.virginia.edu/parking/">http://www.virginia.edu/parking/</a>
MetLife	<a href="http://www.metlife.com/">http://www.metlife.com/</a>	UVA WorkMed	<a href="http://www.healthsystem.virginia.edu/pub/occupational-health">http://www.healthsystem.virginia.edu/pub/occupational-health</a>
Fidelity	<a href="http://www.netbenefits.com">www.netbenefits.com</a>		
Stanley, Hunt, Dupree, & Rhine (SHDR)	<a href="http://www.shdr.com/shdr/sponsors-participants/flexible-benefits/">http://www.shdr.com/shdr/sponsors-participants/flexible-benefits/</a>		
Principal	<a href="https://www.principal.com">https://www.principal.com</a>		

**If you have any questions regarding our benefit offerings, please contact our Human Resources Team:**

Terry Lohr	Benefits Administrator (Admin Staff)	434-972-4237	<a href="mailto:tlh2n@virginia.edu">tlh2n@virginia.edu</a>
Tiffany French	Benefits Administrator (Clinical Faculty)	434-972-4245	<a href="mailto:tmr5y@virginia.edu">tmr5y@virginia.edu</a>
Christine Rudge	Director, HR and Physician Employment	434-972-4288	<a href="mailto:cr2j@virginia.edu">cr2j@virginia.edu</a>
Rebecca Gristina	Benefits Compliance Specialist	434-972-6146	<a href="mailto:rjg4m@virginia.edu">rjg4m@virginia.edu</a>

*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.*