



## Summary of Benefits for Clinical Practice Group Physicians – 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	Company 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>EE 30+ HPW</td> <td>\$33.38</td> </tr> <tr> <td>EE + Ch 30+ HPW</td> <td>\$111.68</td> </tr> <tr> <td>EE + Sp 30+ HPW</td> <td>\$166.93</td> </tr> <tr> <td>Fam 30+ HPW</td> <td>\$242.47</td> </tr> </tbody> </table>	Coverage	EE Premium	EE 30+ HPW	\$33.38	EE + Ch 30+ HPW	\$111.68	EE + Sp 30+ HPW	\$166.93	Fam 30+ HPW	\$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%, 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 benefit and major service coverage.  <table border="1"> <thead> <tr> <th>Coverage</th> <th>High Plan</th> <th>Base Plan</th> </tr> </thead> <tbody> <tr> <td>EE Only</td> <td>\$21.20</td> <td>\$14.54</td> </tr> <tr> <td>EE &amp; Ch</td> <td>\$38.37</td> <td>\$26.32</td> </tr> <tr> <td>EE &amp; Sp</td> <td>\$42.31</td> <td>\$29.02</td> </tr> <tr> <td>Fam</td> <td>\$64.59</td> <td>\$44.29</td> </tr> </tbody> </table>	Coverage	High Plan	Base Plan	EE Only	\$21.20	\$14.54	EE & Ch	\$38.37	\$26.32	EE & Sp	\$42.31	\$29.02	Fam	\$64.59	\$44.29
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Vision Program	Anthem Health (uses Blue View Vision)	Employee paid benefit.	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>EE Only</td> <td>\$2.94</td> </tr> <tr> <td>EE &amp; Ch</td> <td>\$5.05</td> </tr> <tr> <td>EE &amp; Sp</td> <td>\$4.94</td> </tr> <tr> <td>Fam</td> <td>\$7.98</td> </tr> </tbody> </table>	Coverage	Rate	EE Only	\$2.94	EE & Ch	\$5.05	EE & Sp	\$4.94	Fam	\$7.98
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BEST Plan Life Insurance	MetLife	Employer paid benefit. Premium payments for this benefit are considered taxable income to you.	First of the month after date of hire or during for employees working 20 + HPW.	<p>Coverage for five times your TOTAL base salary up to a maximum of \$3 million. You may purchase additional coverage in multiples of \$25,000.00 up to a total maximum benefit of \$3 million. You are generally permitted to take loans against or withdrawals from the cash surrender value of your policy. The BEST plan offers an array of investment choices. You may also purchase life insurance coverage for your spouse and children. You may also 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 Metropolitan Life Insurance Company. Child coverage of \$10,000 is also available on a guaranteed issue basis.</p> <p>Retirement benefits are provided by a unique arrangement through the BEST Plan. The BEST Plan is a Group Universal Life Insurance Plan which allows cash value to accumulate. UPG will provide the following level of contributions to your account based on your annual compensation:</p> <ul style="list-style-type: none"> <li>• \$100,000 or under: 21% of pay, or \$12,500, whichever is lower</li> <li>• \$100,000 or over: 10.4% of pay, or \$12,500, whichever is higher</li> </ul> <p>This is an <u>after-tax</u> contribution to your life insurance cash value. The BEST Plan provides self-directed investment options, and you may select from a wide array of funds. Loans from the plan or certain withdrawals may be made on a tax-free basis. You are immediately vested in the BEST Plan. Personal contributions to the BEST plan are an attractive alternative for those who prefer to pay their tax up front, rather than on a deferred basis, or for those who may have exhausted the IRS limit on tax-deferred contributions.</p>										
Retirement Investment Account for MD's (RIAMD)	TIAA	Employer Paid Benefit	First available pay period after date of hire for all MDs hired 1/1/2017 or after ( <i>Rehires that worked prior to 1/1/2017 are not eligible</i> ).	<p>Employees select from a variety of investment options. Employees are 100% vested in the retirement plan after five years of service.</p> <table border="1"> <thead> <tr> <th>Years of Service</th> <th>Employer Contribution</th> </tr> </thead> <tbody> <tr> <td>1-4 Years</td> <td>1%</td> </tr> <tr> <td>5-9 Years</td> <td>2%</td> </tr> <tr> <td>10-14 Years</td> <td>3%</td> </tr> <tr> <td>15+ Years</td> <td>4%</td> </tr> </tbody> </table>	Years of Service	Employer Contribution	1-4 Years	1%	5-9 Years	2%	10-14 Years	3%	15+ Years	4%
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Alternative Savings Plans – 403B	Fidelity Investment or TIAA-CREF	Employee contributions.	First available pay period after date of hire for all employees.	You may contribute to funds through Fidelity Investments and TIAA-CREF, on a tax-deferred or pre-tax basis. Pre-tax includes a 403(b) with your choice of investments with TIAA/CREF or Fidelity. Post tax options include a 403(b) Roth with TIAA/CREF and Fidelity. Annual tax-free contributions of up to \$18,000 are possible through this program. Employees age 50 and over can contribute an additional \$6,000 annually.
Short Term and Long Term Disability	Short Term (available through the Principal)  Long Term (available through The Standard)	Employer paid benefit.	Short Term - after one year of service for active employees working 30+ HPW.  Long Term - first of the month after date of hire for employees working 20+HPW.	UPG has a short-term disability insurance plan that provides 70% of an employee's salary in disability income in the event an employee becomes disabled due to illness or injury. The maximum benefit period is 26 weeks, at which time, Long Term Disability begins. The definition of long-term disability protects you against the inability to perform your own occupation and specialty for the duration of your disability period. Provides a tax-free disability benefit equal to 66 & 2/3s of your UVA Physicians Group salary. <ul style="list-style-type: none"> <li>• Employee pays taxes on annual premiums.</li> <li>• UPG continues life insurance coverage throughout disability.</li> <li>• UPG continues retirement contributions throughout disability.</li> <li>• 6 month waiting period.</li> <li>• Own occupation specific for the duration of disability up to age 65.</li> </ul>
Supplemental Long-Term Disability	The Benefit Planning Group, Inc  For questions or to request a quote, contact 800-225-7174.	Employee paid benefit.		You have the option to purchase a discounted voluntary supplemental long-term disability benefit that is specialty specific. This benefit would enhance the long-term disability benefits already provided UVA Physicians Group. Premiums are based on the level of coverage you elect. You have the ability to apply for coverage at any time.
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). By using the FSA to pre-tax child care expenses, you may not claim a tax credit on your 1040 form. Employees are subsequently reimbursed by the account for appropriate expenses. The IRS permits employees to rollover a \$500 (or less) balance from the immediately preceding plan year into the next plan 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.	Benefits highlights to include: Significant group discounts on already competitive prices (10% on Auto, 5% on Home or 15% on home if you have multiple policies); Convenient payment options including payroll deduction (if you have UVA Physicians Group pay), direct billing, or checking account withdrawal; No finance charges or down payment with payroll deduction payment option. For more information or to obtain a free no obligation rate quote, please contact R. Jarrett Spencer at 434-973-0225 or by e-mail at: <a href="mailto:robert.spencer@libertymutual.com">robert.spencer@libertymutual.com</a> .

BENEFIT	PROVIDER	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Pet Insurance	MetLife	Employee paid through payroll deductions or direct billing.	First available pay period after date of hire for employees working 20+ HPW.	Veterinary pet insurance plans cover medical treatments and surgeries for accidents and illnesses—a multitude of medical conditions ranging from minor problems such as ear infections and bee stings, to major conditions such as broken bones, diabetes and cancer. You will have the ability to apply for coverage in the VPI program at any time. Premiums will depend on the level of coverage you purchase and your pet's age.
Back-up Care Advantage	Bright Horizons	Employee paid. Rates vary by type of back-up care program. Paid directly to 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 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.
Malpractice Insurance	Piedmont Liability Trust	Employer paid benefit.	First day of employment.	Professional 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.
Health Club Discounts	<a href="#">UVA Recreation Center</a> or <a href="#">ACAC</a>	Employee paid benefit.	First day of employment.	Subsidized rates with ACAC and UVA Recreational Centers. UVA recreational facilities include swimming pools, handball, tennis, squash and racquetball courts, weight rooms, tracks, and many other facilities and programs.
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> .			
Discounted Wireless Services	UVA Physicians Group employees and family members can receive a discount on cellular phone plan rates, phones, and accessories through Verizon, AT&T, Sprint, Ntelos etc. For more information visit <a href="http://www.uvaemployeeediscounts.com/">http://www.uvaemployeeediscounts.com/</a>			
Banking Services	As employees of the University of Virginia and the UVA Physicians Group, Bank of America, the UVA Credit Union, Wachovia, and BB&T offer special mortgage and other banking services to you as a physician.			
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 <a href="http://child-care-preschool.brighthorizons.com/VA/Charlottesville/upg/Our-Center/">http://child-care-preschool.brighthorizons.com/VA/Charlottesville/upg/Our-Center/</a>			

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

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

Christine Rudge	Director, HR and Physician Employment	434-972-4288	<a href="mailto:cr2j@virginia.edu">cr2j@virginia.edu</a>
Terry Lohr	Benefits Administrator (Admin Staff and Providers)	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:tfr5y@virginia.edu">tfr5y@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.*