Summary of Benefits for Administrative Employees

Plan Year: 2012 – 2013

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	Southern Health Find a provider at Southern Health Services or call Customer Service 800-627-4872	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.	There are two plan choices: the High plan with a $150 deductible, or the Base plan with a $500 deductible. The plans offer Tier 1 (UVA Physicians Group /UVA), Tier 2 (In Network) and Tier 3 (Out of Network) options. Both plans are direct access; no referral is required for participating office visits. **High Plan** **Coverage** / **EE Premium** / **ER Premium** EE 30 + HPW / $38.40 / $219.97 EE 20-29 HPW / $76.56 / $181.81 EE + Ch 30+ HPW / $109.48 / $322.01 EE + Ch 20-29 HPW / $167.22 / $264.27 EE + Sp 30+ HPW / $161.65 / $355.11 EE + Sp 20-29 HPW / $235.75 / $281.01 Fam 30+ HPW / $225.40 / $464.47 Fam 20-29 HPW / $315.92 / $373.95 **Base Plan** **Coverage** / **EE Premium** / **ER Premium** EE 30 + HPW / $12.10 / $219.23 EE 20- 29 HPW / $48.98 / $182.35 EE + Ch 30+ HPW / $65.99 / $320.32 EE + Ch 20-29 HPW / $119.52 / $266.79 EE + Sp 30+ HPW / $109.26 / $353.40 EE + Sp 20-29 HPW / $177.81 / $284.85 Fam 30+ HPW / $155.56 / $462.08 Fam 20-29 HPW / $238.45 / $379.19
Prescription Coverage	Southern Health (administered by Medco).	Enrollment into the Southern 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 discounted mail-order program offering 90-day supplies is also available. **31 day supply** / **90 day supply** Generic Preferred / $10 / $10 (1 co-pays) Brand Preferred / $30 / $60 (2 co-pays) High Cost Non Preferred / $55 / $165 (3 co-pays)

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Dental	Guardian PPO Find a Dental 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 80% after a $50 deductible. Major services are covered at 50%. The Base Plan offers the same benefits as the High Plan excluding major service coverage. **Coverage / High Plan / Base Plan** EE Only / $17.41 / $12.53 EE & Sp / $34.75 / $25.00 EE & Ch / $31.52 / $22.68 Fam / $53.04 / $38.16
Vision Discount Program	Southern Health (uses VSP signature network)	Enrollment into the Southern Health plan enables participation in the discount program.	First of the month after date of hire or during Open Enrollment for employees working 20+ HPW.	Routine refractive eye exams for eyeglasses require a $15 co-payment. Non-specialty contact lens exams require a $35 co-payment; exams for specialty contact lenses are covered up to $40. If your exam is performed by a vision provider who is not in the VSP Signature Network, you will be responsible for the full-cost of the services. Southern Health Base members may seek services from an optometrist outside of the network, and the covered vision benefit will be paid at the out of network benefit level.
Davis Vision	Guardian (uses Davis Vision network) Find a Vision 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.	Enjoy significant out-of-pocket savings with the Full-Feature plans by visiting one of Davis Vision's in-network locations. Exams copay are $10, Materials copay $25 when using Davis Vision providers. Exams and lenses every 12 months and frames every 24 months. **Coverage / Rate** EE Only / $2.46 EE & Sp / $4.14 EE & Ch / $4.22 Fam / $6.67
Short-Term Disability	Guardian	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	Guardian	Employer paid benefit.	First of the month after date of hire for employees working 30+HPW.	60% of an employee's monthly salary in disability income after the employee has been disabled for 90 consecutive days. This figure is reduced by any other disability income benefits to which the employee is entitled.
Group Life/ Accidental Death & Dismemberment	Guardian	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 $1000 (maximum of $250,000).
Voluntary Term Life/Accidental Death & Dismemberment (AD&D)	Guardian	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 50% of employee's amount up to a maximum of $100,000 and $10,000 for dependent children

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Pretax 401(k) and/or Post tax Roth 401(k)	Fidelity Employees are able to enroll online at www.401kxpress.com Customer Service call (800) 294-401k (4015)	Employee contributions with employer match.	First available pay period after date of hire for employees working 20+ HPW.	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. **Years of Service** — **Percent Vested** 1 Year — 20% 2 Years — 40% 3 Years — 60% 4 Years — 80% 5 Years — 100%
Retirement Investment Account (RIA)	Fidelity	Employer contributions.	Employees are eligible after one year of service with completion of 1,000 hours of service.	Employees select from a variety of investment options. Employees are 100% vested in the retirement plan after five years of service. **Years of Service** — **Employer Contribution** 1-4 Years — 4% 5-9 Years — 6% 10-14 Years — 8% 15+ Years — 10%
Retirement Savings Plan 403(b)	Fidelity and/or Tiaa Cref	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 $17,000. Employees age 50 and over can contribute an additional $5,500 annually (indexed annually subject to IRS limits).
Health and Dependent Care Flexible Spending Account	Ceridian Learn how to maximize your tax savings using the Ceridian FSA calculator	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 $5,000) and child-care expenses (maximum $5,000; $2,500 if married, filing separately).
Pre-tax parking	Various parking lots and garages throughout the Health System or independent parking lot/garage.	Employee paid through pre-tax payroll deductions.	First day of employment.	The employee elects to set aside a certain amount of pre-tax salary each pay period (no more than $175.00 per month, or $80.77 per biweekly pay period for parking expenses).
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.
Critical Illness Insurance	MetLife	Employee paid through payroll deductions or direct billing	First available pay period after date of hire for employees working 20+ HPW.	Critical illness insurance that will provide a lump sum benefit payment in the event you or your covered dependents experience a medical condition related cancer, heart, or organ transplant.
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.

BENEFIT	PROVIDER	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Long-Term Care	Genworth Financial	Employee paid through direct billing.	First of the month after date of hire for employees working 20+HPW.	UPG offers voluntary Long-Term Care insurance for employees, spouses, parents, parent-in-laws, siblings, grandparents, and adult children. Full underwriting required. The program pays for actual expenses up to a specified daily limit at a specified reimbursement level.
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.

Staff PTO Accrual

Years of Service	20-24 HPW	25-29 HPW	30-34 HPW	35-40 HPW
0-4	2.22	2.77	4.43	5.54
5-9	2.83	3.54	5.66	7.08
10-14	3.20	4.00	6.40	8.00
15+	3.69	4.62	7.38	9.23

Professional PTO Accrual (Level 12 and above)

Years of Service	20-24 HPW	25-29 HPW	30-34 HPW	35-40 HPW
0-4	2.83	3.54	5.66	7.08
5-9	3.45	4.31	6.90	8.62
10-14	3.82	4.77	7.63	9.54
15+	4.31	5.39	8.62	10.77

Holiday Pay	UPG	Employer paid benefit.	First day of employment.	Full-time staff (35-40 HPW) and Part-time staff (30-34 HPW) receive 8 paid holidays annually.
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	UVA WorkMed	Employer paid benefit	First day of employment	Available to employees and their dependents. Provides confidential assessment, counseling services and referrals if necessary.

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.

Important Links and Resources:

Southern Health	http://chcvirginia.coventryhealthcare.com/	UVA Credit Union	https://www.uvacreditunion.org/home/home
Guardian	http://www.guardianlife.com/	Virginia 529 College Savings Plan	http://www.virginia529.com/
MetLife	http://www.metlife.com/	Ceridian	https://www.ceridian-benefits.com/Login.aspx?cc=true
Fidelity	https://401k.fidelity.com/public/content/401k/Home/Landing	UVA WorkMed	http://www.healthsystem.virginia.edu/pub/occupational-health
UVA Parking & Transportation	http://www.virginia.edu/parking/		

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

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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.