

Provider Care Group

2021 Total Rewards

Provider Care Group offers a wide range of fair, smart and competitive benefits that support all aspects of your wellbeing.

Health & Wellbeing

- Medical benefits
- Dental benefits
- Vision benefits
- Emotional wellbeing resources

Money

- Compensation
- Retirement benefits
- Health spending accounts
- Life and disability benefits
- Income protection benefits

Life & Family

- Time away from work
- Life Lock identity theft protection
- Consumer discounts

Look inside to learn more.



**Wherever you work,
whatever your role,
you are part of
Provider Care Group
— where we improve
more lives in more
ways.**

About Provider Care Group

Provider Care Group (PCG) is a collaborative healthcare network, driven by physicians and colleagues helping each other champion the practice of medicine for a healthier world.

We provide our physicians and advanced practice providers an environment where they get what they need to succeed, and where success is defined by a patient's outcome and experience.

We are committed to giving physicians a greater voice and the clinical capabilities they need, including confidence in great nursing care, technology, subspecialty support and information that underpins top clinical performance. Our scale enables us to unlock opportunities for our physicians to learn, grow and enjoy a rewarding career. But no matter how we evolve, we will never forget that healthcare is still delivered one patient at a time.

Take care

Provider Care Group takes care of our colleagues through a competitive Total Rewards package that provides valuable support for your health, finances, life and family.

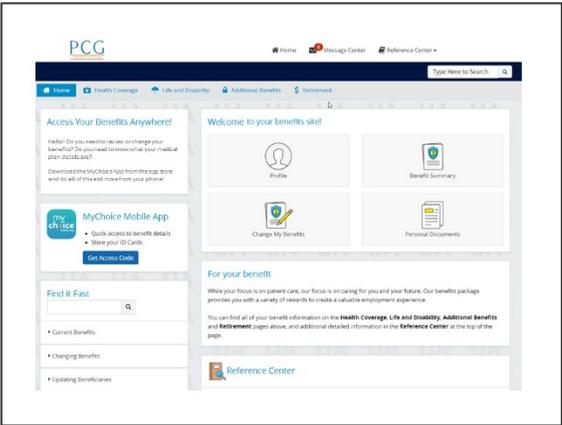
Keeping you informed

As a PCG colleague, you'll have access to resources so you can stay up to date with information about your rewards. These resources include:

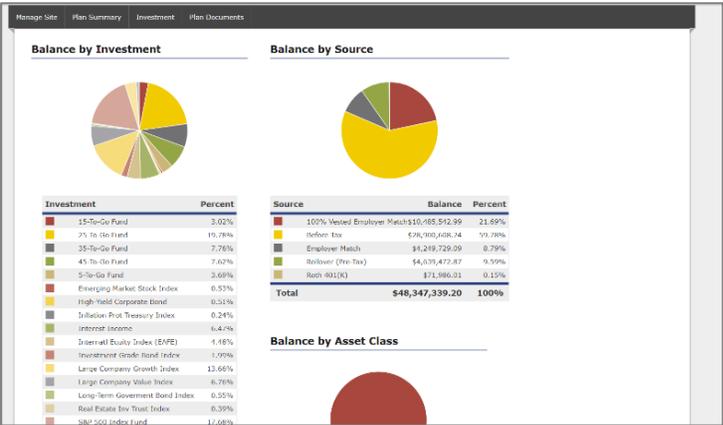
We are proud to offer our **MISSION-DRIVEN** providers a **TOTAL REWARDS PACKAGE** designed to support your health, life and retirement. Your total rewards package includes **CASH** compensation, **HEALTH** benefits, an opportunity to build financial **SECURITY** for the future through a 401(k) plan, income **PROTECTION** benefits like disability and life insurance, paid **TIME AWAY** from work and much more.

And, that's just the highlights. The PCG Total Rewards package includes dental, vision, supplemental health protection plans, identity theft protection and so much more.

PCGHealthbenefits.com



PCGretirement.com





Medical benefits

PCG offers the following medical plan options, so you can select the option that works best for your needs:

- HSA Plan
- Base PPO Plan
- Buy-Up PPO Plan

All plans cover office visits, inpatient and outpatient care and prescriptions. They differ in the amount you pay for coverage and your cost when you receive care.

Free healthcare & low copays for common services

If you enroll in a PCG PPO medical plan, you'll have access to these healthcare services for a copay (a low, fixed price) when you use in-network providers:

- FREE in-network, office-based preventive care (like mammograms and wellness check-ups)
- Generic prescription drugs for as low as a \$10 copay
- Urgent care facility (if available)
- Emergency Room (waived if admitted)

For most other healthcare services, you pay the full, allowable amount until you reach your deductible. Then, you pay coinsurance (a percentage of the allowable amount), and the plan pays the rest.

Health Savings Account

When you enroll in the HSA Plan, you have the option of opening a health savings account (HSA). If you open your HSA through UMB, Humana's HSA banking partner, you can have pre-tax dollars automatically deducted from your pay and directed to your HSA. You can use your HSA funds to pay your deductible and other eligible out-of-pocket medical, prescription drug, dental and vision expenses.

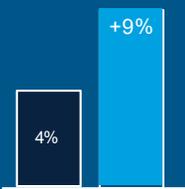
You're getting a good deal

When you compare PCG's overall medical plan costs with other healthcare employers, you'll see you're getting a good deal.

In fact, from 2017 to 2020, our colleagues' overall medical plan costs (including copays and coinsurance) have decreased — due in part to plan changes and updates to prescription drug coverage.

And, during that same time period, paycheck deductions have increased much less than the national trend.

Overall Employee Medical Plan Costs (2017-2020)



Paycheck Deduction Increases (2017-2020)



■ PCG ■ Other hospital systems

Sources:

- Hospital Employers Benchmark - Mercer National Survey of Employer Sponsored Health Plans 2017 - 2020
- Healthcare Employers Benchmark - Aon SpecSelect, Healthcare Industry Employer Healthcare Cost Increase Review 2020

Comparing the medical plan options

	HSA Plan	Base PPO Plan	PPO Buy-Up Plan
Your monthly contribution	Lowest	Mid-range	Highest
In-network services	No Copays; 10% coinsurance after deductible (Plan pays 90%)	Copays for ER and urgent care visits; 20% coinsurance after deductible (Plan pays 80%)	Copays for ER and urgent care visits; 10% coinsurance after deductible (Plan pays 90%)
In-network deductible (individual/family; applies to services with coinsurance, such as non-preventive office visits and hospitalization)	\$3,000/\$6,000 (combined medical/Rx)	\$1,500/\$3,000 (medical) \$2,500/\$5,000 (Rx)	\$1,000/\$2,000 (medical) \$2,500/\$5,000 (Rx)

Dental benefits

PCG offers two different dental plan options through Humana. The Value Plan is designed for anyone who stays within the Humana network of dental providers. The PPO Plan is designed for anyone who needs access to a wider range of dental providers. Here's a comparison of what you pay for in-network services under the two plan options.



	Value Plan	PPO Plan
Deductible (individual/family)	\$50 / \$150	\$50 / \$150
Preventive services	You pay \$0; deductible waived	You pay \$0; deductible waived
Basic services (fillings, root canals)	You pay 0%	You pay 20%
Major services (crowns, dentures, bridgework)	You pay 40%	You pay 50%
Orthodontia	You pay 50% (up to \$1,500 lifetime maximum)	You pay 50% (up to \$1,500 lifetime maximum)
Annual maximum benefit	\$1,500 paid by Humana per covered person	\$1,500 paid by Humana per covered person

Vision benefits

The Vision Plan offered through Humana covers expenses for regular eye exams, lenses, frames and contacts. When you use a Humana provider, you pay a copay or receive an allowance for most covered services and materials. You can also use a non-Humana provider and receive reduced benefits. The plan:

- Covers exams, standard plastic lenses and contact lenses once every 12 months and frames once every 24 months
- Save up to 20% on your eyewear needs, after plan allowance
- Offers discounts on laser correction surgery



Income protection plans

You'll have access to income protection plans in the event of a disability or death.

- **Company-paid Life Insurance:** Employee (1x annual salary up to \$300,000), Spouse (\$5,000) and Child (\$2,500)
- **Life and AD&D Insurance** (Options: Employee, Spouse & Child)
- **Short-term Disability** (60% of covered earnings, up to \$3,500 a week)
- **Long-term Disability** (60% of covered earnings, up to \$15,000 a month)

You'll also have access to the following services to help you and your beneficiaries navigate topics and situations that can accompany death.



Bereavement Care	Your beneficiaries will have access to short-term grief counseling services for up to one year following your death, including up to three face-to-face counseling sessions.
FinancialPoint	Your beneficiary will have access to online resources and personalized guidance from financial professionals who can answer questions and help them make the most of the life insurance benefit.
EstateGuidance	Create legal documents, including a Last Will and Testament, a Living Will and a Final Arrangements Document.
Final Arrangements	Experts gather information & options to make it easier for your beneficiaries to make decisions on funeral and final arrangements.
IDResources	If your beneficiary is impacted by identify theft, a staff of attorneys, financial professionals and counselors are available to help with identity and credit restoration and the associated legal, financial and personal impacts.

Legal Assistance Plan

The Legal Assistance Plan, offered through Legal Access, provides:

- Unlimited initial half-hour consultations by phone or one half-hour, in-person consultation per legal topic — no charge for each consultation with a network attorney
- Simple will or living will prepared for eligible family members, one per plan year
- Document review of many types of legal documents:
 - No charge for each document review
 - Three documents (six pages per document) per year
- Dispute resolution calls or letters (up to three separate matters per year) at no additional charge to attempt to resolve disputes, such as a simple contractor dispute, without a lawsuit
- Small claims court preparation — consultations at no additional cost by phone or with attorney on small claims lawsuits
- Special attorney hourly rate — Plan rate is \$75 per hour for network attorneys when legal representation is needed

Compensation

PCG regularly reviews our compensation program to ensure it's competitive and fair.

Competitive: We continually review our base pay ranges to ensure they are competitive within local markets and the healthcare industry.

Fair: During the annual performance review process, your level of expertise, experience and/or job performance is evaluated, and your pay is based on the results.



Emotional wellbeing resources

PCG offers employees enrolled in medical coverage through Humana an Employee Assistance Plan (EAP) to help you take care of yourself and be at your best.

You and your family members have access to this FREE and confidential counseling service to:

- Talk to a licensed counselor
- Get referrals for legal, financial and personal services
- Explore resources on topics ranging from parenting to stress to depression

The EAP is designed to support you in managing personal and work-related concerns that can affect your wellbeing and productivity.

You can find helpful articles, tip sheets and checklists online, covering a range of health and wellness topics. And short-term telephone counseling is available to help you deal with a wide variety of matters.

These resources are free and available 24/7.



We're taking care of all of you.

Retirement benefits

The Safe Harbor 401(k) Plan

The Provider Care Group Safe Harbor 401(k) Plan combines the contributions from PCG with your own contributions to help you save for the future. PCG provides a 100% match on the first 3% of pay you contribute. The next 2% will be matched at 50%. Combined with your personal savings and Social Security benefits, this program plays an important role in helping you meet your future financial goals. You can choose how you invest the money in your account based on your tolerance for risk and the extent to which you want to be involved in managing your account.

You will be 20% vested in matching contributions for every year of service, beginning at two years of vesting service. You will be 100% vested in matching contributions after six years of vesting service.

Automatic 401(k) Plan enrollment

As a new full-time employee, you will be automatically enrolled in the Provider Care Group retirement plan and will begin participation 30 days after you first become eligible. Your contribution amount will begin at 3% of your pay and will increase automatically by 1% each year until it reaches 15% or until you actively make another election. When you are automatically enrolled, your assets will be invested in the Pre Mixed 25-To-Go Fund. You may opt out of automatic enrollment or change your contribution or investment funds.



PCG offers a 100% match on your 401(k) contributions, up to 3% of eligible pay.

Time Away

PCG believes that time away from work for rest and relaxation contributes to personal wellbeing and to enhanced performance on the job. We encourage you to take advantage of the paid time off that we offer.



Consumer Discounts

Access to special offers and discounts at more than 200 of the world's most popular retailers through Abenity and Corporate shopping.



Identity Theft Protection

Someone's identity is stolen every two seconds. PCG offers identity theft protection benefits to help you protect yourself from the crime of identity theft. You can buy coverage for yourself and your family members. There are two plan options to choose from — both are offered through LifeLock.

LifeLock Benefit Elite:

- The Benefit Elite plan is designed to help protect your 401(k) and other investment accounts from fraudulent withdrawals and balance transfers
- LifeLock also searches over one trillion data points every day for potential threats to your personal identity, including suspicious use of your name, address, phone number, birth date and Social Security number to get loans, credit and services, or to commit crimes
- In the event that you become a victim of identity theft, LifeLock will spend up to \$1 million to hire the necessary lawyers, accountants and investigators to help with recovery

LifeLock Ultimate Plus

- The Ultimate Plus plan offers all the benefits provided under the Benefit Elite plan
- It also provides the following enhanced services: alerts for new bank account applications, attempts to take over existing accounts, online credit reports and credit scores



This document is intended to provide general information about the PCG Health and Welfare Benefits Plan and the PCG Retirement Program. None of the information presented is intended to provide detailed plan specifications, imply eligibility and/or rights or provide investment advice. In case of conflict, the terms of the relevant plan will govern.