

Employee Benefits and Services

*This represents a brief summary of benefits and services offered by McFarland Clinic PC.
Please check with the Human Resources Department for specific interpretation.*

BENEFIT	WHO IS ELIGIBLE	ELIGIBILITY DATE	WHAT YOU RECEIVE																																	
Paid Time Off (PTO)	Full-time	0-6 years service 7-14 years service After 14 years service	3 weeks per year 4 weeks per year 5 weeks per year																																	
Paid Time Off (PTO)	Part-time	Immediately receive 0.038462 hours per hour worked	Employees working an average of 20 hours per week per year earn approximately 40 hours of paid leave each year																																	
Extended Illness Bank (EIB)	Full-time	Immediately receive 1.54 hours per pay period	1 week per year (must be absent due to medical reasons 3 consecutive days before accessing)																																	
Holidays	Full-time	No waiting period	New Years Day and ½ day before; Memorial Day; Independence Day; Labor Day; Thanksgiving Day; Christmas Day and ½ day before																																	
Funeral Leave	Full-time Part-time	No waiting period	Up to three days a year with pay for death of an immediate member of the employee's family (does not accumulate)																																	
Jury Duty	All	No waiting period	Full pay for periods of time scheduled to work																																	
Clinic Medical Services	Full-time Part-time	No waiting period	Full-time & Part-time - \$10 co-payment per provider visit for employee, spouse, and dependent children 100% discount for many tests and ancillary services Exceptions outlined in Employee Handbook																																	
Health Insurance	Full-time Part-time	1st of month following date of hire	<p>First Administrators Medical Plan</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Full-time</u></th> <th style="text-align: center;"><u>Part-time</u></th> </tr> </thead> <tbody> <tr> <td><u>Single</u></td> <td style="text-align: right;">\$36.60/mo.</td> <td style="text-align: right;">\$60.24/mo.</td> </tr> <tr> <td><u>Single & Spouse</u></td> <td style="text-align: right;">\$147.78/mo.</td> <td style="text-align: right;">\$201.03/mo.</td> </tr> <tr> <td><u>Single & Children</u></td> <td style="text-align: right;">\$125.92/mo.</td> <td style="text-align: right;">\$188.88/mo.</td> </tr> <tr> <td><u>Family</u></td> <td style="text-align: right;">\$211.83/mo.</td> <td style="text-align: right;">\$270.43/mo.</td> </tr> <tr> <td></td> <td style="text-align: center;">In-Network</td> <td style="text-align: center;">Out-of-Network</td> </tr> <tr> <td>Deductible:</td> <td style="text-align: right;">Single: \$500 Family: \$1,000</td> <td style="text-align: right;">Single: \$1,000 Family: \$2,000</td> </tr> <tr> <td>Co-insurance:</td> <td style="text-align: center;">90/10</td> <td style="text-align: center;">70/30</td> </tr> <tr> <td>Co-payment:</td> <td colspan="2" style="text-align: right;">\$25 Office visit/non-McFarland \$125 Emergency Room \$5/\$25/\$45 Prescription Drugs</td> </tr> <tr> <td>Hospital Services:</td> <td colspan="2" style="text-align: right;">Co-insurance applies after deductible</td> </tr> <tr> <td>Out-of-Pocket Maximums:</td> <td style="text-align: right;">Single: \$1,800 Family: \$3,600</td> <td style="text-align: right;">Single: unlimited Family: unlimited</td> </tr> </tbody> </table>		<u>Full-time</u>	<u>Part-time</u>	<u>Single</u>	\$36.60/mo.	\$60.24/mo.	<u>Single & Spouse</u>	\$147.78/mo.	\$201.03/mo.	<u>Single & Children</u>	\$125.92/mo.	\$188.88/mo.	<u>Family</u>	\$211.83/mo.	\$270.43/mo.		In-Network	Out-of-Network	Deductible:	Single: \$500 Family: \$1,000	Single: \$1,000 Family: \$2,000	Co-insurance:	90/10	70/30	Co-payment:	\$25 Office visit/non-McFarland \$125 Emergency Room \$5/\$25/\$45 Prescription Drugs		Hospital Services:	Co-insurance applies after deductible		Out-of-Pocket Maximums:	Single: \$1,800 Family: \$3,600	Single: unlimited Family: unlimited
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Dental Insurance	Full-time Part-time	1st of month following date of hire	Delta Dental Plan: \$30 deductible; 100% coverage for cleaning & check-ups; 80/20 coverage on most other services <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Full-time</u></th> <th style="text-align: center;"><u>Part-time</u></th> </tr> </thead> <tbody> <tr> <td><u>Single</u></td> <td style="text-align: center;">\$14.92/mo.</td> <td style="text-align: center;">\$24.57/mo.</td> </tr> <tr> <td><u>Single & Spouse</u></td> <td style="text-align: center;">\$43.45/mo.</td> <td style="text-align: center;">\$53.46/mo.</td> </tr> <tr> <td><u>Single & Children</u></td> <td style="text-align: center;">\$41.23/mo.</td> <td style="text-align: center;">\$50.75/mo.</td> </tr> <tr> <td><u>Family</u></td> <td style="text-align: center;">\$72.68/mo.</td> <td style="text-align: center;">\$82.45/mo.</td> </tr> </tbody> </table>		<u>Full-time</u>	<u>Part-time</u>	<u>Single</u>	\$14.92/mo.	\$24.57/mo.	<u>Single & Spouse</u>	\$43.45/mo.	\$53.46/mo.	<u>Single & Children</u>	\$41.23/mo.	\$50.75/mo.	<u>Family</u>	\$72.68/mo.	\$82.45/mo.
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Optical Discounts	Full-time Part-time	No waiting period	Full-time & Part-time - 40% discount on McFarland eyewear including discounts on contact lenses Other discounts outlined in Employee Handbook															
Flexible Spending Accounts	Full-time Part-time	No waiting period	Pre-tax dollars set aside to cover medical costs not covered by insurance and work-related child care expenses															
Life: Term	Full-time Part-time	1st month following date of hire	Premium paid by the Clinic (2x annual salary--\$100,000 maximum)															
Accidental Death & Supplemental Life	Full-time Part-time	1st month following date of hire	Available to employee and family for a nominal premium															
Disability Insurance	Full-time Part-time	2 consecutive years of 1,000 hours worked	60% of your pre-disability salary; 180-day elimination period; premium paid by the Clinic															
Workers' Compensation Insurance	All	No waiting period	Coverage if injured while working for the Clinic; premium paid by the Clinic															
Malpractice Insurance	All	No waiting period	Coverage for all employees working under the direction of the Clinic physicians															
401(k) Plan	All	No waiting period **Must be 21 years old	Employee may contribute 1-50% of pay on a pre-tax basis, up to IRS maximum limit															
Employer Match	All	1 year of 1,000 or more hours worked **	100% match of the first 4% employee contribution															
Year-End Profit Sharing Contribution	All	1 year of 1,000 or more hours paid **	Discretionary contribution based on financial performance distributed annually at the end of each calendar year															
Social Security	All	No waiting period; employee pays 7.65% of salary; Clinic pays additional 7.65%	Provides retirement, disability, survivor and other benefits															
In-house Educational Opportunities	All	No waiting period	At no cost, opportunity for personal growth and improvement															
Professional Meetings	Full-time Part-time	After one full year of employment	See Employee Handbook															
Leave of Absence	All	No waiting period	See Employee Handbook															