


Employee Benefits and Services (5/1/2024)

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

	ELIGIBILITY	WAITING PERIOD	BENEFIT
Health Insurance	Full-time & Part-time	1st of month following date of hire	Wellmark Health Plan: Features a point-of-service plan or a high deductible health plan. Enrollment available within the first 30 days of employment, annual benefit enrollment for January 1 effective date, or mid-year within 30 days of a qualified life event (marriage, divorce, birth, job change, loss of other coverage, etc).

Benefits Provisions	McFarland Standard POS Plan				Benefits Provisions	McFarland POS HDHP w/ HSA Plan			
	Domestic Level 1	Hospital Partner Level 2	In-Network Level 3	Out-of-Network Level 4		Domestic Level 1	Hospital Partner Level 2	In-Network Level 3	Out-of-Network Level 4
Deductible					Deductible				
Single	\$400	\$1,500	\$3,000	\$5,000	Single	\$3,500	\$5,500	\$7,500	\$15,000
Family	\$800	\$3,000	\$6,000	\$10,000	Family	\$7,000	\$11,000	\$15,000	\$30,000
	Network Definitions below					Network Definitions below			
Out-of-Pocket Maximum					Out-of-Pocket Maximum				
Single	\$2,500		\$4,000	\$10,000	Single	\$3,500	\$5,500	\$7,500	\$15,000
Family	\$5,000		\$8,000	\$20,000	Family	\$7,000	\$11,000	\$15,000	\$30,000
Coinsurance	0%	20%	30%	40%	Coinsurance	100/0%	100/0%	100/0%	100/0%
Office Visits					Office Visits				
PCP	\$20 Copay	NA	\$50 Copay	\$80 Copay	PCP	Plan pays 100% after member reaches Deductible/Out-of-Pocket Maximum limit. Member may be subject to balance billing at certain out-of-network providers.			
Specialist	\$20 Copay	NA	\$50 Copay	\$80 Copay	Specialist				
Virtual Visits	\$0 Copay	NA	\$50 Copay	\$80 Copay	Virtual Visits				
Urgent Care	\$20 Copay	\$20 Copay	\$50 Copay	\$80 Copay	Urgent Care				
Emergency Room	NA	\$300/Visit	\$300/Visit	\$300/Visit	Emergency Room				
Inpatient Hospital	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Inpatient Hospital				
Outpatient Hospital	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Outpatient Hospital				
Rx Coverage	BlueRx Value Plus				Rx Coverage	BlueRx Value Plus			
Tier 1-3, Specialty Drugs	30%, Max \$300				Tier 1-3, Specialty Drugs	100% after OPM Met			
Rx Out-of-Pocket Maximum	Separate from Medical				Rx Out-of-Pocket Maximum	Included with Medical, Embedded			
Single	\$2,000			NA	Single	NA			NA
Family	\$4,000			NA	Family	NA			NA
Standard Point of Service (POS) Plan Monthly Premiums	Plan Type	Full-time	Part-time		High Deductible Health (HDHP) Plan Monthly Premiums	Plan Type	Full-time	Part-time	
	Employee Only	\$67.86	\$101.78			Employee Only	\$0.00	\$33.92	
	Employee + Spouse	\$252.80	\$379.20			Employee + Spouse	\$117.10	\$243.52	
	Employee + Children	\$215.66	\$323.48			Employee + Children	\$79.96	\$187.78	
	Family	\$362.02	\$543.04			Family	\$226.32	\$407.34	
	*If you and/or spouse decline participation in the Commit to OUR Well-Being program, a \$30 monthly surcharge will be applied to your monthly paycheck.					*If you and/or spouse decline participation in the Commit to OUR Well-Being program, a \$30 monthly surcharge will be applied to your monthly paycheck.			

Domestic Level 1: McFarland Clinic medical care discounts for services and care provided at any McFarland Clinic


Hospital Partner Network Level 2:

Greene County Hospital, Jefferson
Hansen Family Hospital, Iowa Falls
Mary Greeley Medical Center, Ames
St. Anthony Regional Hospital, Carroll

UnityPoint Health, Marshalltown
UnityPoint Health, Fort Dodge
Van Diest Medical Center, Webster City

In-Network Level 3 (Blue Choice Network): Blue Choice provider in Iowa and providers in surrounding counties Iowa.

Out-of-Network Level 4: Provider not in the Blue Choice network.

	ELIGIBILITY	WAITING PERIOD	BENEFIT																												
Dental Insurance	Full-time & Part-time	1st of month following date of hire	<p>Delta Dental Plan: \$30 deductible; 100% coverage for cleaning & check-ups; 80/20 coverage on most other services. Maximum benefit \$1,300.</p> <p>Enrollment available within the first 30 days of employment, annual benefit enrollment for January 1 effective date, or mid-year within 30 days of a qualified life event (marriage, divorce, birth, job change, loss of other coverage, etc).</p> <table><tr><th colspan="3">Delta Dental Insurance Monthly Premiums</th></tr><tr><th>Plan Type</th><th>Full-time</th><th>Part-time</th></tr><tr><td>Employee only</td><td>\$21.08</td><td>\$31.62</td></tr><tr><td>Employee + Spouse</td><td>\$59.84</td><td>\$70.38</td></tr><tr><td>Employee + Children</td><td>\$51.14</td><td>\$61.68</td></tr><tr><td>Family</td><td>\$101.36</td><td>\$111.90</td></tr></table>	Delta Dental Insurance Monthly Premiums			Plan Type	Full-time	Part-time	Employee only	\$21.08	\$31.62	Employee + Spouse	\$59.84	\$70.38	Employee + Children	\$51.14	\$61.68	Family	\$101.36	\$111.90										
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McFarland Eye Wear	ALL	No waiting period	40% Discount on glasses/contacts (Full-time & Part-time) 20% Discount on glasses/contacts (Partial Part-time)																												
Health Savings Account (HSA)	Full-time & Part-time	No waiting period	You must be covered by a qualified high-deductible health plan (HDHP) to open an HSA. McFarland offers a dollar for dollar match up to \$500																												
Flexible Spending Accounts (FSA, LPFSA, DCA)	Full-time & Part-time	1st of month following date of hire	Pre-tax dollars set aside for medical costs (not covered by insurance), limited-purpose when enrolled in HDHP used for dental and vision expenses, work-related child care expenses.																												
Paid Time Off (PTO)	Full-time & Part Time	No waiting period	<table><tr><th>Years of FT/PT Service</th><th>Accrual Rate Per Hour Paid</th><th>Days/ Year*</th><th>Weeks/Year</th></tr><tr><td>0</td><td>0.05775</td><td>15</td><td>3</td></tr><tr><td>5</td><td>0.077</td><td>20</td><td>4</td></tr><tr><td>10</td><td>0.09625</td><td>25</td><td>5</td></tr><tr><td>15</td><td>0.10385</td><td>27</td><td>5.4</td></tr><tr><td>20</td><td>0.10769</td><td>28</td><td>5.6</td></tr><tr><td>25</td><td>0.11154</td><td>29</td><td>5.8</td></tr></table> <p>* Based on working an average of 40 hours per week</p> <p>Maximum accumulation for full-time is 480 hours and part-time is 300 hours.</p>	Years of FT/PT Service	Accrual Rate Per Hour Paid	Days/ Year*	Weeks/Year	0	0.05775	15	3	5	0.077	20	4	10	0.09625	25	5	15	0.10385	27	5.4	20	0.10769	28	5.6	25	0.11154	29	5.8
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Employer-provided Short(STD) & Long(LTD) Term Disability Insurance	Full-time & Part-time	1 st month following date of hire	<p>STD : Premium paid by the Clinic. 60% of your pre-disability salary (\$1,000 weekly benefit max.); 7-day elimination period. Policy Effective 5/1/2024.</p> <p>LTD: Premium paid by the Clinic. 60% of your pre-disability salary; 90-day elimination period.</p>																												

ELIGIBILITY
WAITING PERIOD
BENEFIT

Holidays

Full-time
& Part-time

No waiting period

Holiday	Full-Time	Part-time
New Years Eve	4 Hours	2 Hours
New Years Day	8 Hours	4 Hours
Memorial Day	8 Hours	4 Hours
Independence Day	8 Hours	4 Hours
Labor Day	8 Hours	4 Hours
Thanksgiving Day	8 Hours	4 Hours
Christmas Eve	4 Hours	2 Hours
Christmas Day	8 Hours	4 Hours

401(k) Plan

ALL

- No waiting period (Must be 18 years old)
- 1 year of 1,000 or more hours worked
- 1 year of 1,000 or more hours paid

Employee Contribution: Employee may contribute 1-50% of pay on a pre-tax basis, up to IRS maximum limit

Employer Match: 100% match of the first 4% employee contribution

Year-End Profit Sharing Contribution: Discretionary contribution based on financial performance distributed annually at the end of each calendar year. Employee must be paid for 1,000 hours of service during the plan year.

Group Term Life Insurance

Full-time
& Part-time

1st month
following date of
hire

Premium paid by the Clinic
(2x annual salary up to \$100,000 maximum)

Supplemental Life Insurance

Full-time
& Part-time

1st month
following date of
hire

Available to employee and family. Guaranteed coverage if enrolling within the first 30 days of employment. Premium paid by the employee.

Accidental Death & Dismemberment

Full-time
& Part-time

1st month
following date of
hire

Available to employee and family. Premium paid by the employee.

Malpractice Insurance

ALL

No waiting period

Premium paid by the Clinic. Coverage for all employees working under the direction of the Clinic physicians.

Bereavement Leave

Full-time
& Part-time

No waiting period


In the case of a death of an immediate family member:
Full-Time: Up to 24 hours
Part-Time: Up to 12 hours

Jury Duty

ALL

No waiting period

Jury duty is considered a responsible civic duty. The time off required when summoned for jury duty is, therefore, time off with pay during the hours the employee is scheduled to work.

	ELIGIBILITY	WAITING PERIOD	BENEFIT
Employee Assistance Program (EAP)	ALL	No waiting period	McFarland Clinic's Employee Assistance Program offers caring assistance for personal concerns including stress, drug and alcohol abuse, anxiety, legal or financial concerns, depression, elder care, marital or family concerns, life coaching, ID Theft Resolution services and other concerns that interfere with your overall well-being.
Well-Being@McFarland	ALL	No waiting period	Newsletters, Commit to YOUR Well-Being program, smoking cessation resources, Employee Assistance Program and meQuilibrium.
In-house Educational Opportunities	ALL	No waiting period	At no cost, opportunity for personal growth and improvement
Continuing Education Allowance	Full-time & Part-time	No waiting period	Allowance is based on employment position and status per calendar year and is prorated for the first year of employment. May be used toward tuition assistance.
Social Security	ALL	No waiting period	Provides retirement, disability, survivor and other benefits. Employee pays 7.65% of salary; Clinic also pays 7.65%.