

## 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	3 weeks per year
	Part Time	7-14 years	4 weeks per year
		After 14 years	5 weeks per year
Extended Illness Bank (EIB)	Full-time Part-time	Immediately receive 1.54 hours per pay period	One week per year (must be absent due to medical reasons three 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
Bereavement Leave	Full-time	No waiting period	Up to 24 hours per death of an immediate family member
	Part-time	No waiting period	Up to 12 hours per death of an immediate family member
Jury Duty	All	No waiting period	Full pay for periods of time scheduled to work
Clinic Medical Services	Full-time Part-time	1 <sup>st</sup> of month following date of hire	McFarland Clinic medical care discounts for services and care provided at any McFarland Clinic location.
Health Insurance	Full-time Part-time	1 <sup>st</sup> of month following date of hire	Features a point-of-service plan.

Wellmark Blue Choice		McFarland Clinic Network	Hospital Partner Network	Blue Choice Network	Out-of-Network
Office Visit Copayments		\$20	N/A	\$50	\$80
Emergency Room Visit		N/A	\$250	\$250	\$250
Deductible:	Single	\$300	\$1250	\$2500	\$5000
	Family	\$600	\$2500	\$5000	\$10k
Out-of-Pocket Maximums:	Single	\$2500	\$2500	\$3500	\$10k
	Family	\$5000	\$5000	\$7000	\$20k
Hospital Services (Coinsurance applies after deductible)		N/A	20%	30%	40%

Prescription Drug Benefits	
Prescriptions	30% up to \$300 Note: Tier 4 drugs are not covered unless "step" process is followed and approved.
Out-of-Pocket Maximum	\$2000/\$4000
90 Day Supply	30% up to \$600

Health Insurance Monthly Premiums		
Plan Type	Full-time	Part-time
Employee Only	\$ 61.18	\$ 91.76
Employee + Spouse	\$230.56	\$345.84
Employee + Children	\$196.54	\$294.82
Family	\$330.58	\$495.86

\*If you and/or spouse decline participation in the Commit to YOUR Well-Being program, a \$30 monthly surcharge will be applied to your monthly paycheck.

### McFarland Hospital Partner Network:

- Hansen Family Hospital, Iowa Falls
- Greene County Hospital, Jefferson
- UnityPoint Health, Marshalltown
- Mary Greeley Medical Center, Ames
- St. Anthony Regional Hospital, Carroll
- UnityPoint Health, Fort Dodge

BENEFIT	WHO IS ELIGIBLE	ELIGIBILITY DATE	WHAT YOU RECEIVE																	
Optical Discounts	Full-time Part-time	1 <sup>st</sup> of month following date of hire	40% discount on McFarland eyewear including discounts on contact lenses.																	
	Partial Part-time	1 <sup>st</sup> of month following date of hire	20% discount on eyewear when the prescription is written by a McFarland Clinic Ophthalmologist/Optomtrist.																	
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. Maximum benefit \$1,300.																	
	<table border="1"> <thead> <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> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$20.68</td> <td>\$31.02</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$58.68</td> <td>\$69.02</td> </tr> <tr> <td>Employee + Children</td> <td>\$50.12</td> <td>\$60.46</td> </tr> <tr> <td>Family</td> <td>\$99.38</td> <td>\$109.72</td> </tr> </tbody> </table>			Delta Dental Insurance Monthly Premiums			Plan Type	Full-time	Part-time	Employee Only	\$20.68	\$31.02	Employee + Spouse	\$58.68	\$69.02	Employee + Children	\$50.12	\$60.46	Family	\$99.38
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Flexible Spending Accounts	Full-time Part-time	1st of month following date of hire	Pre-tax dollars set aside for medical costs (not covered by insurance) and work-related child care expenses																	
401(k) Plan	All	No waiting period **Must be 18 years old	<b>Employee Contribution:</b> Employee may contribute 1-50% of pay on a pre-tax basis, up to IRS maximum limit																	
	All	1 year of 1,000 or more hours worked	<b>Employer Match:</b> 100% match of the first 4% employee contribution																	
	All	1 year of 1,000 or more hours paid	<b>Year-End Profit Sharing Contribution:</b> 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	1 <sup>st</sup> month following date of hire	Premium paid by the Clinic (2x annual salary--\$100,000 maximum)																	
Supplemental Life Insurance	Full-time Part-time	1 <sup>st</sup> month following date of hire	Available to employee and family for a nominal premium																	
Accidental Death & Dismemberment	Full-time Part-time	1 <sup>st</sup> month following date of hire	Available to employee and family for a nominal premium																	
Short Term Disability Insurance	Full-time Part-time	1 <sup>st</sup> month following date of hire	60% of your pre-disability salary; 7-day elimination period; premium paid by the employee																	
Group Long Term Disability Insurance	Full-time Part-time	1st month following date of hire	60% of your pre-disability salary; 90-day elimination period; premium paid by the Clinic																	
Employee Assistance Program	All	No waiting period	Confidential well-being program and resources free for all employees and their families. Services offered include individual and family counseling, legal, financial, and eldercare resources.																	
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.																	
Malpractice Insurance	All	No waiting period	Coverage for all employees working under the direction of the Clinic physicians																	
Social Security	All	No waiting period;	Provides retirement, disability, survivor and other benefits. Employee pays 7.65% of salary; Clinic also pays 7.65%.																	