

# Physician Benefits 2011

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# Medical

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## Eligibility

- Physicians scheduled to work 20 hours or more per week are eligible to elect medical insurance
- Part-time physicians scheduled to work 20-31 hours per week may elect medical insurance, but do so at higher premium rates
- Coverage begins on the 1st of the month following 30 days of employment

## Options

### Plan #1: Exclusive Provider Organization (EPO)

Physicians utilize NorthShore University HealthSystem network services

- Plan pays 100% of routine preventive services with no deductible or co-pay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after co-pay
- Plan pays 90% of most other covered services (i.e., x-rays, lab services) to the coinsurance maximum, after annual deductible
- Physicians are not required, but are encouraged to select a primary care physician
- Physicians have a higher co-pay for specialists

### Plan #2: Exclusive Provider Organization Plus (EPO Plus)

Physicians may utilize NorthShore University HealthSystem or Aetna network services

- Plan pays 100% of routine preventive services with no deductible or co-pay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after co-pay
- Plan pays 90% of most covered services (i.e., x-rays, lab services) if performed by an NorthShore University HealthSystem network provider or 80% if performed by an Aetna network provider, up to the coinsurance maximum, after annual deductible
- Physicians are not required, but are encouraged to select a primary care physician
- Physicians have a higher co-pay for specialists

### Plan #3: Preferred Provider Organization (PPO)

Physicians may utilize services from any provider

- Plan pays 100% of routine preventive services with no deductible or co-pay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after co-pay, if in the NorthShore University HealthSystem or Aetna network
- Plan pays 85% for most other covered services performed by an NorthShore University HealthSystem network provider or 75% if performed by an Aetna network provider up to coinsurance maximum, after the annual deductible
- Plan pays 60% of most covered services performed in the office by out-of-network providers, up to the coinsurance maximum after the annual deductible
- Physicians are not required, but are encouraged to select a primary care physician
- Physicians have a higher co-pay for specialists

## Plan Comparison

	EPO Plan	EPO Plus Plan		PPO Plan		
	NorthShore University HealthSystem Network	NorthShore University HealthSystem Network	Aetna Select Network	NorthShore University HealthSystem Network	Aetna Choice POS II Network	Out-of-Network <sup>1</sup>
<b>Annual Deductible</b>						
Individual	\$200	\$200	\$350	\$350	\$700	\$1,200
Family	\$400	\$400	\$700	\$700	\$1,400	\$2,400
<b>Annual Coinsurance Maximum (not including deductible or copayments)</b>						
Individual	\$500	\$500	\$1,000	\$1,000	\$2,000	\$3,500
Family	\$1,000	\$1,000	\$2,000	\$2,000	\$4,000	\$7,000
<b>PHYSICIAN SERVICES</b>						
Preventive Services (including routine annual physical exam (with PSA), Well-Woman visit, pediatric physical exam/immunization, colonoscopy/ sigmoidoscopy, routine mammogram)	100%	100%	100%	100%	100%	100%
Treatment of Illness or Injury	100% after \$20 copay	100% after \$20 copay	100% after \$30 copay	100% after \$25 copay	100% after \$35 copay	60% <sup>2</sup>
Specialists Services (in office, including maternity) <sup>1</sup>	100% after \$30 copay	100% after \$30 copay	100% after \$40 copay	100% after \$35 copay	100% after \$45 copay	60% <sup>2</sup>
Allergy Treatments/ Materials	100% after \$30 copay	100% after \$30 copay	100% after \$40 copay	100% after \$35 copay	100% after \$45 copay	60% <sup>2</sup>
Outpatient Surgery (in office)	100%	100%	100%	100%	100%	60% <sup>2</sup>
Lab and x-ray	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
<b>HOSPITAL</b>						
Inpatient Services/ Supplies	90% <sup>2</sup> after \$150 copay	90% <sup>2</sup> after \$150 copay	80% <sup>2</sup> after \$200 copay	85% <sup>2</sup> after \$150 copay	75% <sup>2</sup> after \$250 copay	60% <sup>2</sup> after \$350 copay
Ancillary Services	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
Outpatient Services (lab & x-ray)/Supplies/Surgery	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
Emergency Room Services	100% after \$100 copay	100% after \$100 copay	100% after \$100 copay	100% after \$100 copay	100% after \$100 copay	100% after \$100 copay

# Medical

## Plan Comparison

	EPO Plan	EPO Plus Plan		PPO Plan		
	NorthShore University HealthSystem Network	NorthShore University HealthSystem Network	Aetna Select Network	NorthShore University HealthSystem Network	Aetna Choice POS II Network	Out-of-Network <sup>1</sup>
<b>MENTAL HEALTH</b>						
Inpatient	90% <sup>2</sup> after \$150 copay	90% <sup>2</sup> after \$150 copay	80% <sup>2</sup> after \$200 copay	85% <sup>2</sup> after \$150 copay	75% <sup>2</sup> after \$250 copay	60% <sup>2</sup> after \$350 copay
Outpatient	100% after \$20 copay	100% after \$20 copay	100% after \$30 copay	100% after \$25 copay	100% after \$35 copay	60% <sup>2</sup>
<b>SUBSTANCE ABUSE</b>						
Inpatient	90% <sup>2</sup> after \$150 copay	90% <sup>2</sup> after \$150 copay	80% <sup>2</sup> after \$200 copay	85% <sup>2</sup> after \$150 copay	75% <sup>2</sup> after \$250 copay	60% <sup>2</sup> after \$350 copay
Outpatient	100% after \$20 copay	100% after \$20 copay	100% after \$30 copay	100% after \$25 copay	100% after \$35 copay	60% <sup>2</sup>
<b>OTHER SERVICES</b>						
Physical, Occupational and Speech Therapy (60 visits per plan year)	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
Home Healthcare	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
Ambulance	90% <sup>2</sup>	90% <sup>2</sup>	90% <sup>2</sup>	85% <sup>2</sup>	85% <sup>2</sup>	85% <sup>2</sup>
Skilled Nursing	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
Casts, Splints, Durable Medical Equipment	90% <sup>2</sup>	90% <sup>2</sup>	80% <sup>2</sup>	85% <sup>2</sup>	75% <sup>2</sup>	60% <sup>2</sup>
<b>VISION DISCOUNTS</b>						
Eye Exams	100% after \$30 copay in Aetna's Vision One Network					
Plan Features	Discount varies depending on the glasses/contacts chosen					

1. See the Summary Plan Description for details
2. After annual deductible

# Pharmacy

Prescription drug coverage is included with medical coverage and is administered by Walgreens Health Initiatives (WHI). Our physicians have the option of using NorthShore University HealthSystem or a WHI pharmacy for most acute (30 day) prescriptions. NorthShore University HealthSystem network pharmacies are located at:

- Evanston Hospital
- Glenbrook Hospital
- Highland Park Hospital
- Skokie Hospital
- Sunset Foods - Libertyville
- Sunset Foods – Lake Forest
- Sunset Foods – Northbrook

Visit [www.mywhi.com](http://www.mywhi.com) to locate the WHI pharmacy nearest you.

## Costs

	NorthShore University HealthSystems Pharmacy		Walgreens Health Initiative Network
	30-day	90-day	30-day only
Generic	\$10	\$20	\$15
Brand (formulary)	\$30	\$50	\$40
Brand (non-formulary)	\$60	\$100	\$75
Specialty Rx	10% up to \$100 maximum per prescription	N/A	NorthShore Pharmacies only

# Dental

## Eligibility

- Physicians scheduled to work 20 hours or more per week are eligible to elect dental insurance
- Coverage begins on the 1st of the month following 30 days of employment

## Options

### Plan #1: Dental Maintenance Organization (DMO)

- Requires participant to select a primary care dentist within the Guardian network
- No out-of-network coverage
- No deductibles or annual maximum
- Pays 100% of preventative services (i.e., exams, cleanings, sealants, x-rays)
- Pays 80% of most procedures (i.e., fillings, crowns, bridges)
- Plan includes orthodontia benefits up to a value of \$1,000 per course of treatment

# Dental (continued)

## Plan #2: Preferred Provider Organization (PPO)

- Does not require participant to select a primary care dentist within the Guardian network
- Discounted fees from participating PPO dentists
- \$75 individual annual deductible, \$1,000 annual benefit level
- Pays 100% of preventative services (i.e., exams, cleanings, tooth sealants)
- Pays 80% of basic procedures (i.e. x-rays, fillings)
- Pays 50% of major procedures (i.e., crowns, bridges), most after 12 months of coverage
- Plan does not include orthodontia benefits

## Plan Comparison

BASIC & MAJOR DENTAL SERVICES		DMO* Participating Providers	PPO Participating Providers	Non Participating Providers**
Oral exams		100%		
Cleanings & prophylaxis		100%		
Fluoride treatments and sealants		100%		
X-rays		100%	80%	80%
Fillings	<i>Amalgams &amp; resins</i>	80%	80%	80%
Oral surgery	<i>Simple extractions, impactions &amp; alveoplasty</i>	80%	50%	50%
Endodontics	<i>Anterior &amp; bicuspid root canals, molar root canals &amp; apicoectomy</i>	80%	50%	50%
Periodontics	<i>Non-surgical</i>	80%	50%	50%
	<i>Surgical</i>	80%	50%***	50%***
Crowns & bridges	<i>Inlays, onlays, labial veneers, post &amp; core, core build-ups, fixed bridgework, full &amp; partial removable dentures</i>	80%	50%***	50%***
Orthodontics		\$1,000 Value	Not covered	Not covered

\* Services must be received from your participating DMO dentist.

\*\* Charges under the non-participating PPO option are subject to Usual, Customary and Reasonable (UCR) fees. The patient is responsible for any amount of the dentist's charge over the UCR fees.

\*\*\* Services require a waiting period of 12 months continuous coverage through the group.

# Flexible Spending Accounts

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## Healthcare

- Physicians scheduled to work 20 hours or more per week are eligible to contribute to a healthcare spending account
- Coverage is available at Open Enrollment
- Pre-tax dollars added to this account can be used to reimburse you for eligible healthcare expenses not covered by insurance (i.e., co-pays, coinsurance)
- Annual maximum contribution of up to \$3,000
- Debit card is available for easier and faster reimbursement

## Dependent Care

- Physicians scheduled to work 20 hours or more per week are eligible to contribute to a dependent care spending account
- Coverage begins on the first of the month following 90 days of employment
- Pre-tax dollars may be used to pay for dependent care expenses (i.e, childcare, dependent care)
- Annual maximum contribution of up to \$5,000



# Life Insurance

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## Eligibility/Coverage

- Full-time physicians scheduled to work 35 or more hours per week
- Part-time physicians scheduled to work 20 – 34 hours per week
- Coverage begins on the 1st day of the month following 60 days of employment

## Basic Term Life

- Premiums paid by NorthShore
- Coverage for newly-hired full-time physicians: 3 x annual base salary + \$50,000 in Accidental Death & Dismemberment (AD&D) insurance
- Coverage for part-time physicians: 1 x annual base salary + 1 x annual base salary in AD&D

## Supplemental Life

- Available for purchase by physicians
- Full-time physicians: 1 or 2 times annual base salary up to \$700,000
- Part-time physicians: 1 or 2 times annual base salary up to \$1.5 million (combined with basic life insurance)
- Does not include Accidental Death & Dismemberment

## Dependent Term Life

- Available for purchase by physicians
- Coverage:
  - Spouse – \$10,000 increments up to a maximum of \$100,000 (premiums are age rated); evidence of insurability is required for amounts over \$50,000
  - Children ages 6 months – 19 years (or 23 if full-time student) – \$2,000 increments up to a maximum of \$10,000

## Voluntary Accidental Death & Dismemberment

- Available for purchase by physicians
- May choose individual or family coverage, in increments of \$10,000
- Maximum level of coverage – the lesser of 10 times annual salary or \$500,000

## Travel Accident Coverage

- Premiums paid by NorthShore
- Coverage: Up to \$200,000 for loss of life or limb while traveling on Company business
- Effective on date of hire

# Disability

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## Short-Term

- Full-time physicians scheduled to work 40 hours per week:
  - Up to 26 weeks of salary continuation
- Part-time physicians scheduled to work 20-39 hours per week:
  - Up to 26 weeks prorated based on scheduled hours
- Coverage begins after 90 calendar days of employment
- Salary continuation is the greater of 100% of base pay or 70% of the prior year's NorthShore University HealthSystem W-2 Medicare earnings

## Long-Term (after 180 days of disability)

- Full-time physicians scheduled to work 40 hours per week (provided by NorthShore):
  - 60% of monthly base salary up to \$25,000 per month
- Part-time physicians scheduled to work 20-39 hours per week (available for purchase by employed physicians):
  - Choice of three voluntary programs:
    - 25% of monthly base salary up to \$5,000 per month
    - 40% of monthly base salary up to \$5,000 per month
    - 50% of monthly base salary up to \$5,000 per month
- Coverage begins on the first of the month following 90 days of employment
- See Summary Plan Description for pre-existing condition restrictions

# Additional Benefits

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## Workplace Solutions®

NorthShore University HealthSystem partners with Workplace Solutions® to provide a wide range of confidential work-life services that support NorthShore physicians and their dependents. The benefit is effective on the date of hire and is available at no cost to the physician. Services include child and elder care resources and referrals, legal and financial services, and confidential counseling support by phone or in person. Counseling services are provided by experienced outside clinicians who understand the unique needs and concerns of physicians.

Contact Workplace Solutions 24 hours a day, 7 days a week, at 800-327-5071. Online services are available at [www.wseap.com](http://www.wseap.com), username: NorthShore, password: worklife.

## Long Term Care

- Physicians scheduled to work 20 hours or more per week are eligible to purchase Long Term Care Insurance as of the 1st of the month, following 30 days of employment
- Premiums begin the month of coverage
- May choose from several options, varying by type of care & optional inflation rider
- Also available to purchase for eligible dependents including: spouse, parents (in-laws) or grandparents (in-laws), all with evidence of insurability

## Section 529 College Savings Plan

- All NorthShore University HealthSystem physicians are eligible to participate in this college savings plan upon hire
- Annual contribution limit of \$13,000 (\$26,000 for married couples) per year per beneficiary without incurring gift taxes
- Illinois residents can deduct contributions from Illinois state taxable income up to \$10,000 per year (\$20,000 if married and filing jointly)

# Vacation, Personal, Holiday and Sick Days

Below are annual accruals for full-time, benefit-eligible physicians. Amounts for part-time physicians are prorated. You are eligible to use vacation, personal days and sick days after 90 days of employment.

## Vacation

- Vacation days accrue monthly
- Full-time physicians: accrue 22 vacation days (176 hours) per year (14.67 hours per month)
- Part-time physicians: days are prorated based on scheduled hours

## Continuing Medical Education (CME)

- NorthShore's standard is five (5) CME days
- Eligibility may vary by department
- Contact your department for clarification

## Personal Days

- Personal days are allotted upon hire date and each January 1st thereafter

Current benefit eligible physicians		3 days
New Hires	Hire date: Jan 1st – March 31st	3 days
	Hire date: April 1st – June 30th	2 days
	Hire date: July 1st – September 30th	1 day
	Hire date: October 1st – December 31st	0 days

## Holidays

NorthShore University HealthSystem observes the following 6 legal holidays:

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

## Sick Days

- Included in basic short-term disability benefit (180 days per year for full-time physicians, prorated by scheduled hours for part-time physicians)
- Coverage begins after 90 days of employment

# Retirement

## 403(b) Plan (Tax-Deferred Annuity)

- All NorthShore University HealthSystem physicians are eligible to participate in this retirement savings plan upon hire
- Annual contribution limit of \$16,500\* or 35% of annual income, whichever is less
- Physicians over age 50 by the end of the calendar year may contribute an extra \$5,500\*
- Variable employer match of \$0 to \$1.00 on your contributions, up to 4% of eligible earnings
- Physicians who contribute to the Plan are eligible for the variable employer match if they:
  1. Are classified as a .5 Full-Time Equivalent (FTE) or greater (scheduled work hours are equal to 20 hours or more per week) as of December 31st  
OR
  2. Are classified less than a .5 FTE (scheduled work hours are less than 20 hours per week) but actually work a minimum of 1,000 hours as recorded in the payroll system during the calendar year
- Physicians are fully vested in the variable employer match after completing one year of service

## Pension Plan

- All NorthShore University HealthSystem physicians at least 21 years of age are eligible to participate
- Physicians automatically become participants in the plan on either January 1st or July 1st, following 12 months of service (with at least 1,000 hours worked)
- Once a physician becomes a participant in the plan, NorthShore University HealthSystem contributes a percentage of pay based on years of credited service and age for any calendar year in which the physician actually worked at least 1,000 hours as recorded in the payroll system, as shown in the chart to the right
- Physicians who actually worked 2,000 hours as recorded in the payroll system in a calendar year earn a full year of credited service for that year
- Physicians who actually worked between 1,000 and 2,000 hours as recorded in the payroll system in a calendar year earn a fractional year of credited service for that year
- Benefits in the pension plan also earn interest each year
- Vesting occurs after 3 years of service (with at least 1,000 hours worked in each calendar year)

Age + Credited Service	Pay Credit (% of Earnings)
< 25	2.0%
25 – 34	2.5%
35 – 44	3.0%
45 – 54	3.5%
55 – 64	4.0%
65 – 74	4.5%
75+	5.0%

## Executive & Physician Income Deferral Plan (EPID)

- Physicians in the FPA or RMI with an M.D., D.O., or PhD who are scheduled to work 35 hours or more per week and with a base salary at or above the IRS threshold for highly compensated employees (\$110,000 in 2011) are eligible to participate upon hire
- Annual contribution limit of \$16,500\* of annual income on a pre-tax basis
- Fully vested at all times
- Non-qualified plan under Section 457(b) of the Internal Revenue Code

\* Rates are for 2011. They may be adjusted each year by the IRS.

# Tuition Reimbursement

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As a NorthShore employed physician, you have two tuition reimbursement benefits available to you.

## Tuition Reimbursement

### Eligibility

- Physicians scheduled to work 20 hours or more per week are eligible for tuition reimbursement after 90 days of employment
- The request for Tuition Reimbursement must be approved by a manager who will verify that the course of study is directly related to the physician's present job or will enhance the physician's potential for other opportunities within the organization
- A grade of "C-" or above or "Pass" status must be attained for any course taken to be eligible for reimbursement

### Reimbursement

Hours Worked Per Week	Maximum Reimbursement
36-40	\$5,000
30-35	\$3,750
20-29	\$2,500

## Physician/Faculty Education and Tuition Assistance

### Eligibility

- Physicians in the FPA or RMI with an M.D., D.O., or PhD who are scheduled to work 32 hours or more per week, have a minimum of 5 years of continuous service with NorthShore in a benefited position and have a faculty appointment with the University of Chicago Pritzker School of Medicine are eligible for this benefit
- A grade of "C-" or above or "Pass" status must be attained for any course taken to be eligible for reimbursement

### Reimbursement

- Physician benefit up to \$8,000 in tuition reimbursement upon completion of a course taken at University of Chicago
- Eligible physician's dependent spouse, domestic partner and dependent children up to age 23 benefit up to \$12,000 per dependent per calendar year for courses taken at University of Chicago. The dependent must be enrolled in a full-time undergraduate program
- Eligible physician's dependent children up to age 23 benefit up to \$12,000 per year per child for courses taken at any accredited college/university. The dependent must be enrolled in a full-time undergraduate program

# Employee Discounts

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## NorthShore Employee Discount Program

NorthShore partners with PerkSpot to bring physicians a one-stop shop for hundreds of online discounts. PerkSpot is a personal online savings resource—a place to find discounts and rebates on goods and services from many of the best known brand names in the U.S.—online, nationally and locally.

## Parking/Transportation

- Free parking is available to physicians at most NorthShore University HealthSystem sites
- For those using public transportation, NorthShore University HealthSystem pays for the first \$15 of monthly CTA/Metra costs. The remainder may be taken out as a pre-tax deduction
- Free shuttle service is provided in between hospitals, from the Evanston Metra to/from Evanston Hospital, and between the Skokie Corporate office at 4901 Searle Parkway to/from the Morton Grove Metra and Skokie Swift CTA Yellow line stations

This document is intended to provide you with a general summary of the NorthShore University HealthSystem benefits programs. This document is only a summary of the terms and conditions of the NorthShore University HealthSystem benefits programs, and it does not contain complete details about all plan provisions. Summary plan descriptions (SPDs) contain more information about each of these plans, and the actual plan documents contain the full and complete legal and governing terms of the plans provisions and benefits. To the extent that there is any conflict between this summary and /or the SPD and the actual plan provisions, the terms of the actual plan provisions shall govern. NorthShore University HealthSystem may modify or terminate any of the programs described here at any time.

Effective date January 2011



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