

Ithaca Orthopaedic Group
Employee Benefits Summary

<i>BENEFIT</i>	<i>DESCRIPTION</i>	<i>EMPLOYEE COSTS</i>
<u>Medical Insurance</u> Coverage begins the 1 st of the month following 30 days of employment.	Comprehensive BC/BS \$ 1,800 Single/\$3,600 Family Deductible \$1,800 Single/\$7,200 Co-insurance (90/10) \$1,400 Single/\$2,800 IOG HSA Reimbursement * \$3,600 Single/\$7,200 Max Out-of-Pocket	Employee: No Cost Family: \$50 per pay
<u>Dental Insurance</u> Coverage begins the 1 st of the month following 30 days of employment.	Guardian Plan Preventative, basic & major services	Employee: \$5 per pay Family: \$10 per pay
<u>Vision Insurance</u> Coverage begins the 1 st of the month following 30 days of employment.	First Rehabilitation Plan Covers eye exams & hardware once a year	Employee: \$2 per pay Family: \$5 per pay
<u>Life Insurance</u> Coverage begins the 1 st of the month following 30 days of employment.	Guardian Plan \$10,000 / \$25,000 / \$50,000 Based on position	Employee: No Cost
<u>NYS Disability Insurance</u> IOG provides NYS Disability Ins. benefits in accordance with applicable laws.	Guardian Plan Covers 50% of pay up to \$170/wk up to 26 wks 7 day waiting period	NYS allowed amount
<u>Long Term Disability Insurance</u> Coverage begins the 1 st of the month following employment.	Northwestern Mutual Plan Pays 60% of your pay up to \$10,000/month 90 day waiting period for non-occupation disabilities Paid up to age 65	No Cost
<u>Retirement Plan</u> You are eligible to participate in the 401(k) Plan on the 1 st of the month following 1 year of service and have attained age 21	American Funds	Employee Contributions up to IRS maximum
<u>Retirement Plan</u> IOG Match Benefit begins the 1 st of month following 1 year of service.	American Funds <u>Fully Vested</u>	IOG match \$1 for \$1 up to 4% of employee contributions

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<u>Profit Sharing</u> Discretionary Benefit begins the 1 st of month following 1 year of service.	American Funds <u>Vesting schedule over 3 years</u>	IOG contributes up to 4% of employees SALARY.
<u>Health Savings Account (HSA)</u> Coverage begins the 1 st of the month following 30 days of employment.	M&T Bank Enables you to reduce taxable income by directing a portion of your pay towards out-of-pocket medical. *IOG contributes/Single \$41.67 per pay *IOG contributes/Family \$83.34 per pay	Employee Cost based on elected amount.
<u>Christmas Bonus</u> Discretionary 30 day Eligibility period	IOG Based on Years of Service & Performance	No Cost
<u>Supplemental Insurance Plans</u> Coverage begins the 1 st of the month following employment.	AFLAC Short-Term Disability Supplement Voluntary Cancer Ins & more.	Employee Cost based on elected amount

PAID DAYS OFF (PDO's)

- Holiday's – 7(seven) per year (New Years Day, Martin Luther King, Memorial Day, July 4th, Labor Day, Thanksgiving, Christmas)
- FT Employees with 1-3 years' service receive 19 PDO's per year. (Accrued at 6.3334 hours Semi-Monthly)
- FT Employees with 3 + years' service receive 24 PDO's per year. (Accrued at 8.000 hours Semi-Monthly)
- FT Employees can carry over 5 PDO's over to the next year with a 15 PDO maximum.
- FT Employees begin to accrue time after 90 days.
- All employees are paid out all PDO's with proper resignation (6 wks: providers / 4 wks: management / 2 wks: all others)
- FT Employees are also eligible for 3 (three) bereavement days due to the loss of an immediate family member or 1 (one) day for the loss of an extended family member (IE: aunt, uncle).

❖ Health Insurance is available for PT employees at their cost.

Every attempt is made to report accuracy of these benefits and it is the intent of Ithaca Orthopaedic Group to provide such in summary. Please refer to your employee handbook, policy package(s) or the 401(k) Summary Plan Description for details and accuracy of benefits. All benefits contained herein are subject to change. Thank you for your interest in employment with Ithaca Orthopaedic Group.