Health Insurance
Physicians may choose either the CareFirst PPO Plan, MedStar Select Plan or Kaiser Permanente HMO Plan.

The “PPO” or “Preferred Provider Organization” allows you to see any provider you choose, but you save money on care when you see CareFirst PPO In-Network providers.

The MedStar Select Plan offers comprehensive medical coverage through the MedStar Select Provider Network. Many medical services provided by MedStar facilities and physicians are paid at 100% or require minimal co-pay. You do not need to select a primary care physician (PCP) to coordinate your care.

The traditional Kaiser HMO Plan allows members to obtain medical services with participating providers located in Baltimore, the District of Columbia and Northern Virginia. Many in-network services are covered at 100%, with the remainder calling for a minimal co-payment. The HMO Plan requires the selection of a primary care physician (PCP) to coordinate your care.

MyHealth Questionnaire
MyHealth Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and interactive tools to help you preserve or improve your health. Completing a MyHealth Questionnaire earns you a $30 monthly savings on your medical premiums for 2015, if you elect the MedStar Select or CareFirst medical plans. Visit www.MedStarMyHealth.org to complete your MyHealth Questionnaire online.

| Physician biweekly cost: |
|-------------------------|------------------------|------------------------|
| **CareFirst PPO**       | MyHealth Questionnaire participant cost | Non-participant |
| Physician only          | $45.17                 | $59.01                |
| Physician + child       | $92.58                 | $106.42               |
| Physician + spouse/same-sex domestic partner | $124.19 | $138.04 |
| Physician + family      | $171.60                | $185.45               |

| **MedStar Select**      | MyHealth Questionnaire participant cost | Non-participant |
| Physician only          | $34.36                 | $48.20                |
| Physician + child       | $74.93                 | $88.77                |
| Physician + spouse/same-sex domestic partner | $101.30 | $115.15 |
| Physician + family      | $140.85                | $154.70               |

| **Kaiser Permanente HMO Plan** | |
| Physician only            | $39.17                |
| Physician + child         | $100.24               |
| Physician + spouse/same-sex domestic partner | $113.81 | |
| Physician + family        | $174.86               |

Dental Insurance
There are two plan options available: Cigna PPO and Cigna DHMO (you must designate a DHMO dentist).

- Physician only, Physician + child, Physician + spouse/same-sex domestic partner, and Physician + family coverage is available.
- The cost of the plan will be shared by the physician and the Hospital.

**Physician biweekly cost:**

<table>
<thead>
<tr>
<th>Cigna PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician only</td>
</tr>
<tr>
<td>Physician + child</td>
</tr>
<tr>
<td>Physician + spouse/same-sex domestic partner</td>
</tr>
<tr>
<td>Physician + family</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cigna DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage with a co-pay when you use a network dentist.</td>
</tr>
<tr>
<td>Physician only</td>
</tr>
<tr>
<td>Physician + child</td>
</tr>
<tr>
<td>Physician + spouse/same-sex domestic partner</td>
</tr>
<tr>
<td>Physician + family</td>
</tr>
</tbody>
</table>

Vision Care
Physicians may choose to participate in the Advantica EyeCare Plan. The plan provides comprehensive vision benefits from a network of providers.

**Physician biweekly cost:**

| Physician only | |
| Physician + child | |
| Physician + spouse/same-sex domestic partner | $2.34 |
| Physician + family | $2.29 |
Life Insurance
MGUH provides eligible physicians with Basic Life Insurance equal to one times your annual base pay. Your coverage will be rounded up to the next higher $1,000. Basic coverage is provided at no cost to the physician.

• Supplemental Life Insurance coverage is available in amounts equal to one, two or three times your base pay, up to a combined (basic and supplemental) maximum of $1,500,000.
• If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), which is a health questionnaire.

Disability Benefits
Short-Term Disability (STD)
• Full-time GPG physicians are eligible for STD leaving after 6 months of employment.
• The STD program replaces salary at 100% up to 90 days. Coverage is provided at no cost to you.

Note: Benefit premiums will continue to come out of your check while on STD. Maternity leave is treated as an illness and allows 6 weeks for vaginal delivery and 8 weeks for C-section.

Long-Term Disability (LTD)
• After a 180-day waiting period, the LTD program replaces 60% of your base salary, at no cost to the physician.
• Full-time physicians receive a core LTD benefit of 60% of base salary up to a maximum benefit of $15,000 per month.
• You also have the option to select coverage options equal to 66 2/3% of pay. If you elect the LTD buy-up plan you pay for the additional coverage via payroll deduction.

MedStar Health Retirement Savings Plan
• Newly hired physicians may begin contributing to this plan immediately.
• 12 months and 1,000 hours of service are required to receive an employer match.
• The physician must be employed at the end of the year and have worked for 1,000 hours during the year.
• The physician can contribute up to $18,000 for year 2015 and an additional $6,000 if over age 50.
• MedStar will match contributions at 50% of the first 6% of the physician’s salary.
• Physicians are 100% vested in their own contributions immediately.
• MedStar’s matching contributions will be vested after three years of service.

Note: Physicians who earn over $150,000 in annual salary are eligible to participate in 457(b) retirement plan. For more information, please contact Lorraine Proctor, Director of Executive Benefits & Compensation, at (410) 772-6766.

Flexible Spending Accounts
The MGUH program includes two flexible spending accounts (FSAs) that let you use tax-free dollars to pay for certain medical and dependent care expenses.

HealthCare FSA
Each calendar year physicians may put aside up to $2,550 of pre-tax pay to cover out-of-pocket medical and dental care expenses, such as co-pays and deductibles. When you enroll in the HealthCare FSA you will receive a Healthcare FSA Mastercard® to use to pay for your eligible expenses.

Dependent Care FSA
Each calendar year physicians may put aside up to $5,000 of pre-tax salary to cover dependent and elder daycare expenses.

Capital Accumulation Plan (CAP)
This program is a way to reduce taxable income through a whole life policy. Enrollment is typically twice a year, and you will be contacted by our service provider. For more information, please contact Terry Lombardi, Senior Benefit Analyst, at (410) 933-2928.

Employee Assistance Program
Professional counseling is available for personal or health problems including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses and legal problems. You may contact Business Health Services at 1-866-765-3277, 24 hours a day, seven days a week.

Family and Medical Leave Act (FMLA)
Our family care leave program enables an physician to take unpaid leave to care for a seriously ill family member or child within the first year of birth, adoption or foster care placement. Physicians may use medical leave for their own serious health conditions, which will run concurrently with the short-term disability benefit. To apply for Family Medical Leave, contact your supervisor.

Bank of America
Physicians can enroll in Bank of America at Work benefits. Services include checking accounts and discounts, online banking, fixed rate IRAs and CDs, mortgages and more. To learn more, please call (800) 782-2265.

Credit Union
Physicians are eligible for membership in the Georgetown University Credit Union upon employment. The Credit Union has an on-campus location. Direct deposit and low interest loans are available. The Credit Union can be reached at (202) 687-4841.

Yates Field House
An on-site athletic and recreational complex is available to staff and their families with a low-cost membership fee. For more information you can contact Yates Field House at (202) 687-2400.

Metro Check
The Metro Check program has been established to assist physicians who commute to and from work by public transportation. This voluntary benefit is offered on a pre-tax basis, and physicians may deduct a minimum of $20 per month and a maximum of $130 per month for commuting expenses.

What is covered?
• Metro Rail and Metro Bus
• Marc Train
• Transfers

The Parking Office can be reached at (202) 444-3802. They can assist you with traffic court representation. To learn more, please call (703) 558-1300.

The Benefits Department
Please Note: MedStar constantly seeks to improve physician benefits. All benefits are subject to change. This document is intended to be a brief overview of benefits for your convenience. The Benefits Department is located on the 4th Floor at 2000 N. 15th Street, Arlington, VA 22201.

Send Us Your Inquiries
By phone: (703) 558-1300
By fax: (703) 558-1307
Updated 2/3/15
Employee Self-Service (ESS)

Help and training for each activity is located on the IMPPACT site.
- Navigate to www.erpt.MedStar.net
- Click on Training from the left-side menu
- Click on Portal under MedStar Content

Accessing Employee Self-Service
Access Employee Self Service via the portal: Main Menu > Self Service.

Employee Self Service (ESS) provides physicians with immediate access to their personal records. Physicians can review and make edits to this information directly in the system.

Key points to remember when accessing ESS:
- The ESS password will be the same as the network password
- Physicians will be logged out of ESS after the system is left idle for 20 minutes
- Ensure that all changes made in the system are saved and are reflected on the required pages

HR Administration: Viewing Personal Information Summary
Access the Personal Information Summary page by following the path Self Service > Personal Information > Personal Information Summary from the main menu.

View or update personal information, such as:
- Names (Legal / Preferred)
- Addresses (Home / Alternate)
- Phone Numbers
- E-mail Addresses (Personal only)
- Emergency Contacts
- The legal name will be used for all official documentation within MedStar

Profile Management: Managing Profile Information
Access the My Current Person Profile page by following the path Self Service > Learning and Development > My Current Profile from the main menu.

Physician can add to or update:
- Education
- Licenses and Certifications
- Competencies

Physician can view:
- Immunization Record
- Performance Reviews

Update and Submit Federal-State-Local Taxes W4 Information

From the main menu, access the W-4 Tax Information page by following the path: Self Service > Payroll and Compensation > W-4 Tax Information USA

Note: The breadcrumb menu at the top of the page displays the menu path.
Use this page to update or view the tax data that PeopleSoft Payroll uses to calculate U.S. federal, state, and certain local taxes. Physicians can add and update their own tax data records.

The W-4 is an Internal Revenue Service (IRS) form you complete to let your employer know how much money to withhold from your paycheck for federal taxes. Accurately completing your W-4 can ensure you don’t have a big balance due at tax time. It can also prevent you from overpaying your taxes, putting more money in your pocket during the year.

1. Click the HH MedStar Health, Inc link.
   HH MedStar Health, Inc

   Note that the information at the top of this page provides useful details about federal taxes and the use of this form.

2. Click to select the Marital Status radio button.
   Married

3. Click in the Total number of Allowances you are claiming: field.

   You can change the number of federal withholding allowances that you are claiming.

4. Enter the desired information in the Total number of Allowances you are claiming: field.
   In this example, enter a valid value e.g. “3”.

5. Click in the Enter Additional Amount, if any, you want withheld from each paycheck field.

6. Enter the desired information in the Enter Additional Amount, if any, you want withheld from each paycheck field.
   In this example, enter a valid value e.g. “102.5”.

7. Click the down button on the scrollbar.

8. Click the Submit button.

9. Click in the Password field.

10. Enter the desired information in the Password field.
    In this example, enter a valid value e.g. “password”.

11. Click the Continue button.
    CONTINUE

12. Click the OK button.
    OK

Note that the W-4 Tax Information has been updated with the information entered.
Profile Management: Maintaining License and Certification Details
- Add a new record or renewal information as appropriate.
- License and certification records will be reviewed and approved by the physician’s department administrator.
- An automated email notification will be sent when the expiration date of the license or certification is within 60 days, and then again at 30 days.

Profile Management: Maintaining Education and Competencies
- Updates to education and licenses will be reviewed and approved by the physician’s department administrator.
- Manage qualification details, such as language skills, using the Qualifications tab.
- Manage details regarding education and degrees using the Education tab.
- View immunization and performance review details.

Payroll: Updating Tax Data
Access the physician tax pages by following the path Self Service > Payroll and Compensation > W-4 Tax Information or View W-2/W-2c Forms from the main menu.

Physicians can add and update their own tax data records:
- Federal / State / Local Tax Data pages are used to update / view the tax data that PeopleSoft Payroll uses to calculate U.S. federal, state, and certain local taxes.
- The online tax forms are limited to Federal, MD, VA, Washington, DC. For other states, physician will need to be complete a paper form.
- There are no separate local tax forms. For those states with a separate Local Tax form/election, the paper form will need to be completed by the physician*.
- If no W4 is submitted:
  - Federal tax withholding will default single and “0”
  - State withholding will default single and “0”
  - Local taxes will not be withheld
* For Maryland, no local tax form is required.

Payroll: Updating Direct Deposit Information
Access the Direct Deposit page by following the path Self Service > Payroll and Compensation > Direct Deposit from the main menu.

Physicians can add and update their own direct deposit records. Physicians can elect up to three bank accounts for direct deposit.

The key fields to consider when updating the direct deposit information are as follows:
- **Country Code** - Will be USA only
- **Effective Date** - Based on pay period processing, effective date would be in the current or future pay periods, depending on the entry date
- **Effective Status** - Used to activate or inactivate a direct deposit account
- **Bank ID** - The banking institution’s routing number for each direct deposit account
- **Account Number** - Identifies banking institution account number
- **Account Type** - Identifies type of account, for example checking or savings
- **Deposit Type** - Identifies how a deposit is to be set up: either amount or balance. (MedStar will not be using percent of deposit)
- **Priority** - Identifies the priority order for multiple direct deposit accounts
- **Pre-Notification** - Prenotification is required for all new direct deposit transactions in order to verify bank routing and account number.

Compensation: Viewing Compensation History
Access the Compensation History page by following the path Self Service > Payroll and Compensation > Compensation History from the main menu.

Update and Submit Direct Deposit Details

From the main menu, access the Direct Deposit page by following the path: Self Service > Payroll and Compensation > Direct Deposit

- **Note:** The breadcrumb menu at the top of the page displays the menu path.
- A physician can enter or edit his / her banking information.
- The physician will be required to enter his / her banking information on hire, and to change his / her banking information as required.
- Use the Direct Deposit page to view and modify your direct deposit information.

- **Note:** A physician can add direct deposit information for multiple bank accounts, up to a maximum of three, using ESS.
- Physicians can add and update their own Direct Deposit records, reducing MedStar Payroll Physicians’ workload.

1. Click the **Edit** button to update direct deposit details.

2. Click in the **Account Number** field.

3. Enter the desired information in the **Account Number** field.

4. Select **Checking** from the **Account Type: Required** dropdown list.

5. Click in the **Reenter Account Number** field.

6. Enter the desired information in the **Account Number** field.

   In this example, enter a valid value e.g. **44444444**.

7. Select **Balance** from the **Deposit Type: Required** dropdown list.

   Use the **Deposit Order** field when you are depositing to more than one account.

8. Click the **Submit** button to the changes related to direct deposit details.

9. Click the **Submit** button to accept the confirmation.

10. Click the **OK** button to accept the confirmation.

   Note that the direct deposit information has been updated with the modifications.