



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 and referral to see a specialist.

- Associate only, Associate + child, Associate + spouse, and Associate + family coverage is available.
- The cost of the plan will be shared by the physician and MedStar.
- Coverage starts on the first day of the month following the date of hire, as long as the physician has completed enrollment within 30 days after the date of hire.
- If enrolling in medical coverage and you are a tobacco user, there is a tobacco surcharge. The tobacco surcharge will be taken out of each paycheck, and equates to \$50 per month or \$600 a year.

Note: If you are hired on the first day of the month, your benefits are effective on the date of hire.

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 \$360 annual savings on your medical premiums for 2018, if you elect the MedStar Select or CareFirst medical plans. Visit www.MedStarMyHealth.org to complete your MyHealth Questionnaire online within 60 days of hire to be eligible for savings.

Full-time associate biweekly cost:

CareFirst PPO	MyHealth Questionnaire participant cost	Non-participant
Associate only	\$49.66	\$63.50
Associate + child	\$101.77	\$115.62
Associate + spouse	\$136.52	\$150.36
Associate + family	\$188.64	\$202.48

MedStar Select	MyHealth Questionnaire participant cost	Non-participant
Associate only	\$35.75	\$49.60
Associate + child	\$77.96	\$91.80
Associate + spouse	\$105.39	\$119.24
Associate + family	\$146.54	\$160.39

Kaiser Permanente HMO Plan	
Associate only	\$47.53
Associate + child	\$121.65
Associate + spouse	\$138.12
Associate + family	\$212.21

Dental Insurance

Two benefit plans are available:

Delta Dental Preferred Provider Organization (PPO) Plus Premier Plan and DeltaCare USA, a Dental Health Maintenance Organization (DHMO).

- Associate only, Associate + child, Associate + spouse, and Associate + family coverage is available.
- The cost of the plan will be shared by the physician and MedStar.

Associate biweekly cost:

Delta Dental PPO Plus Premium	
Associate only	\$7.19
Associate + child	\$13.07
Associate + spouse	\$14.94
Associate + family	\$20.83

DeltaCare USA

Associate only	\$2.29
Associate + child	\$5.02
Associate + spouse	\$4.62
Associate + family	\$7.82

Vision Care

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

Associate biweekly cost:

Associate only	\$1.71
Associate + child	\$2.75
Associate + spouse	\$2.75
Associate + family	\$3.54

Life Insurance

MedStar 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 leave following 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 90-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 on the last day of the plan year and have worked for 1,000 hours during the year.
- 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 MedStar program includes two flexible spending accounts (FSAs) that let you use pre-tax dollars to pay for certain medical and dependent care expenses.

HealthCare FSA

For 2018, physicians may put aside up to \$2,650 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

For 2018, eligible physicians may put aside up to \$5,000 of pre-tax salary to cover dependent and elder daycare expenses. Highly compensated associates may have a limit on contributions. Contact the Benefits department for more information.

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 Lorraine Proctor, Director of Executive Benefits and Compensation, (410) 772-6766.

“Guide and Thrive (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 a 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.

Physicians on any unpaid leave should make arrangements with the Benefits Office to pay for their insurance premiums.

Legal Resources

Physicians may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Examples of covered services are: will preparation, tenant/landlord disputes, sale and purchase of real estate and traffic court representation. To learn more, please call (800) 728-5768.

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) 622-8731.

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 \$250 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 Metro Check, as well as pre-tax parking rates and lot assignments.

The Benefits Department

Please Note: This information is based on official plan documents and summary plan descriptions. However, if there is a difference between this overview and the official plan documents, the official plan documents are the governing source and supersede any information contained in this overview.

For more information, contact:

By phone: (855) 256-7426

By fax: (410) 933-2921

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