

Physician Benefits 2015

An Overview of Your Benefits Program



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Medical

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 calendar days of employment

Options

NorthShore Advantage Plan (NSAP)

If you elect the NorthShore Advantage Plan, you'll be able to choose between two network access options.

NorthShore Access—You will exclusively use NorthShore Employee Network providers for care. Specialties that are not available through NorthShore, mental health services and emergency room care, are available through Aetna network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay
- Plan pays 90% of most other covered services (i.e., x-rays, lab services) after annual deductible
- Physicians have a higher copay for specialists

NorthShore, Aetna and Out-of-Network Access—In addition to NorthShore Employee Network providers, you may also receive care from Aetna and out-of-network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay, if in the NorthShore University HealthSystem Employee Network
- Plan pays 90% of most covered services (i.e., x-rays, lab services) if performed by a NorthShore University HealthSystem network provider or 75% if performed by an Aetna network provider after annual deductible
- Plan pays 55% of most covered services performed in the office by out-of-network providers after the annual deductible
- Physicians have a higher copay for specialists

Consumer Choice Plan (CCP) with Health Savings Account (HSA)

You may utilize NorthShore Employee Network, Aetna, and out-of-network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 85% for most other covered services performed by a NorthShore University HealthSystem network provider or 75% if performed by an Aetna network provider after the annual deductible
- Plan pays 55% of most covered services performed in the office by out-of-network providers after the annual deductible
- **Physicians are responsible for the full cost of non-preventive care, such as office visits and prescriptions, until the deductible is met**
- Prescription drug copays apply only after you meet the deductible
- Includes the opportunity to enroll in a Health Savings Account (HSA) to help cover out-of-pocket healthcare expenses. If enrolled in the HSA, NorthShore contributes: \$500 for employee coverage, \$750 for employee + child(ren)/employee + spouse coverage, \$1,000 for family coverage, prorated by effective date of coverage in 2015
- Physicians enrolled in Medicare are not eligible for HSA by law

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA		
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore, Aetna and Out-of-Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network ¹	NorthShore Employee Network	Aetna Network	Out-of-Network ¹
Annual Deductible							
Individual	\$400	\$400	\$600	\$1,500	\$1,400 ²	\$1,750 ²	\$2,000 ²
Family	\$800	\$800	\$1,200	\$3,000	\$2,800	\$3,500	\$4,000
Annual Out-of-Pocket Maximum (including deductible, coinsurance and medical & prescription copays)							
Individual	\$2,600	\$2,600	\$3,700	\$7,500	\$4,100	\$4,950	\$7,700
Family	\$5,200	\$5,200	\$7,400	\$15,000	\$8,200	\$9,900	\$15,400
PHYSICIAN SERVICES							
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%	100%
Treatment of Illness or Injury	100% after \$25 copay	100% after \$25 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Specialists Services (in office, including maternity) ¹	100% after \$35 copay	100% after \$35 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Allergy Treatments/ Materials	100% after \$35 copay	100% after \$35 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Outpatient Surgery (in office)	100% ³	100% ³	75% ³	55% ³	85% ³	75% ³	55% ³
Lab and x-ray	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
HOSPITAL							
Inpatient Services/ Supplies	90% ³ after \$175 copay	90% ³ after \$175 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Ancillary Services	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
Outpatient Services (lab & x-ray)/Supplies/Surgery	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
Emergency Room Services	100% after \$150 copay	100% after \$150 copay	100% after \$150 copay	100% after \$150 copay	85% ³	85% ³	85% ³
MENTAL HEALTH							
Inpatient	90% ³ after \$175 copay	90% ³ after \$175 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Outpatient	100% after \$25 copay	100% after \$25 copay	75% ³	55% ³	85% ³	75% ³	55% ³
SUBSTANCE ABUSE							
Inpatient	90% ³ after \$175 copay	90% ³ after \$175 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Outpatient	100% after \$25 copay	100% after \$25 copay	75% ³	55% ³	85% ³	75% ³	55% ³

1. Reasonable and Customary amounts apply.

2. Individual deductibles apply only to employee-only coverage.

3. After annual deductible.

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA		
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore, Aetna and Out-of-Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network ¹	NorthShore Employee Network	Aetna Network	Out-of-Network ¹
OTHER SERVICES							
Physical, Occupational and Speech Therapy (60 combined visits per plan year)	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
Home Healthcare	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
Ambulance	90% ³	90% ³	75% ³	55% ³	85% ³	85% ³	85% ³
Skilled Nursing	90% ³ after \$175 copay	90% ³ after \$175 copay	75% ³	55% ³	85% ³	75% ³	55% ³
Casts, Splints, Durable Medical Equipment	90% ³	90% ³	75% ³	55% ³	85% ³	75% ³	55% ³
VISION DISCOUNTS							
Eye Exams	100% after \$30 copay in Aetna's EyeMed Network						
Plan Features	Discount varies depending on the glasses/contacts chosen						

1. Reasonable and Customary amounts apply.
2. Individual deductibles apply only to employee-only coverage.
3. After annual deductible.

Employee Wellness Initiative

NorthShore Wellness – Living Healthy, NorthShore's employee wellness initiative, is designed to help our employees and their eligible dependents maintain and improve their overall health. To participate, you and your spouse or domestic partner must be covered under a NorthShore Medical Plan.

NorthShore Wellness – Living Healthy includes a menu of health and wellness activities that will qualify you and your eligible spouse or domestic partner for monetary wellness rewards up to \$300 per employee and/or spouse or domestic partner, paid quarterly.

New hires may enroll in this program after becoming covered by a NorthShore Medical plan.

Pharmacy

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

- Evanston Hospital
- Highland Park Hospital
- Glenbrook Hospital
- Skokie Hospital

Visit www.catamaranrx.com to locate the Catamaran network pharmacy nearest you.

Costs

	NorthShore Advantage Plan*		
	NorthShore University HealthSystems Pharmacy		Catamaran Network
	30-day	90-day	30-day only
Generic	\$10	\$20	\$15
Brand (formulary)	\$35	\$70	\$50
Brand (non-formulary)	\$70	\$140	\$90
Specialty Rx Preferred	10% up to \$125 maximum per prescription	30-day only	NorthShore Pharmacies only
Specialty Rx Non-Preferred	10% up to \$150 maximum per prescription		

* Under the CCP option, the deductible must be met before these copays apply.

Financial Protection Benefits

NorthShore offers two financial protection benefits, both on a voluntary (employee-paid) and employer-paid basis, depending on the Medical Plan option in which you are enrolled. Both plans offer financial protection for you or your covered family member over and above what you receive through your medical coverage. To be eligible, you must be covered under a NorthShore Medical Plan. Voluntary coverage is only available at Open Enrollment.

Critical Illness Insurance pays a one-time lump sum payment upon diagnosis of a covered critical illness or condition. This lump sum payment can be used at your discretion for medical costs or other expenses.

Accident Insurance provides a cash benefit if you experience a covered event. Payment can be used at your discretion for medical costs or other expenses.

If you enroll in the Consumer Choice Plan, NorthShore will pay for either:

- \$5,000 in Critical Illness Insurance coverage (the default for new hires), or
- Accident Insurance coverage (available at Open Enrollment).

Voluntary Coverage

Consumer Choice Plan participants can also choose to purchase additional coverage:

- If you choose the \$5,000 NorthShore-paid Critical Illness Plan, you can purchase an additional \$15,000 in Critical Illness Insurance coverage and/or the Accident Insurance coverage.
- If you choose the NorthShore-paid Accident Insurance, you can purchase \$15,000 in Critical Illness Insurance.

If you enroll in the NorthShore Advantage Plan, you have the option to purchase either or both of the following:

- \$15,000 in Critical Illness Insurance coverage, and/or
- Accident Insurance coverage.

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 calendar days of employment

Options

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 80% of basic procedures (i.e., x-rays, fillings)
- Pays 50% of major services (i.e., crowns, bridges)
- Plan includes orthodontia benefits up to a value of \$1,000 per course of treatment

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 up to \$225 family maximum, \$1,000 annual benefit level per person
- 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

(continued)

Dental 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 & resins</i>	80%	80%	80%
Oral surgery	<i>Simple extractions, impactions & alveoplasty</i>	80%	50%	50%
Endodontics	<i>Anterior & bicuspid root canals, molar root canals & 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 & core, core build-ups, fixed bridgework, full & partial removable dentures</i>	50%	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

Health

- Physicians scheduled to work 20 hours or more per week are eligible to contribute to a health flexible 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., copays, coinsurance)
- Annual maximum contribution of up to \$2,500
- Debit card is available for easier and faster reimbursement
- Physicians enrolled in the Health Savings Account (HSA) may choose to elect a "Limited Purpose FSA" to pay for dental and vision expenses

Dependent Care

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

Life Insurance

Eligibility/Coverage

- Full-time status for life insurance benefits is defined as scheduled to work 35 or more hours per week
- Part-time status for life insurance benefits is defined as scheduled to work 20 – 34 hours per week
- Coverage begins on the 1st day of the month following 60 calendar days of employment

Basic Term Life

- Premiums paid by NorthShore
- Coverage for newly-hired full-time physicians: 3 x annual base salary up to \$2.6 million + \$50,000 in Accidental Death & Dismemberment (AD&D) insurance
- Coverage for part-time physicians: 1 x annual base salary up to \$800,000 + 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 the lesser of 2 x annual base salary or \$3.5 million (combined with basic life insurance)
- Part-time physicians: 1 or 2 times annual base salary up to the lesser of 2 x annual base salary or \$1.5 million (combined with basic life insurance)
- Does not include Accidental Death & Dismemberment

Dependent Term Life

- Available for purchase by physicians
- Coverage:
 - Spouse/Civil Union Partner – \$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 \$500,000 for loss of life or limb while traveling on Company business
- Effective on date of hire

Disability

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 two voluntary programs:
 - 40% of monthly base salary up to \$5,000 per month
 - 60% of monthly base salary up to \$5,000 per month
- Coverage begins on the first of the month following 90 calendar days of employment
- See Summary Plan Description for pre-existing condition restrictions

Additional Benefits

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, 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 calendar days of employment
- Premiums begin the month of coverage
- May choose from several options, varying by type of care & optional inflation rider
- New hires have 90 days from date of hire to enroll with simplified underwriting

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 \$14,000 (\$28,000 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, benefit-eligible physicians are prorated. If eligible, you may use vacation, personal days and sick days after 90 calendar days of employment.

Vacation (eligibility may vary by department)

If eligible:

- Vacation days accrue monthly
- Full-time physicians: accrue 22 vacation days (176 hours) per year (14.67 hours per month)
- Part-time, benefit-eligible physicians: days are prorated based on scheduled hours
- Contact your department for clarification

Continuing Medical Education (CME)

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

Personal Days (eligibility may vary by department)

- 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

- Eligibility may vary by department; contact your department for clarification

Holidays (eligibility may vary by department)

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 (26 weeks 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
- Contribute up to annual IRS contribution limit (\$18,000 for 2015*) or 35% of annual income, whichever is less
- Physicians over age 50 by the end of the calendar year may contribute an extra \$6,000*
- Variable employer match on your contributions of \$0 to \$1.00 on up to 4% of eligible earnings
- Physicians who contribute to the Plan are eligible for the variable employer match if they:
 1. Are an active employee on December 31st
AND
 2. 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
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
- Physicians will have a menu of investment funds from which to choose

Retirement Contribution Plan

- All NorthShore University HealthSystem physicians at least 21 years of age are eligible to participate
- Newly hired 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
- To be eligible to receive the contribution, a participant must be actively employed on December 31st
- Physicians will have a menu of investment funds from which to choose
- Vesting occurs after 3 years of service (with at least 1,000 hours worked in each calendar year)

Age + Credited Service	% 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 (\$120,000 in 2015*) are eligible to participate upon hire
- Contribute up to annual IRS contribution limit (\$18,000 in 2015*) 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
- Physicians will have a menu of investment funds from which to choose

* Rates may be adjusted each year by the IRS.

Tuition Reimbursement

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, or M.D., D.O. or Ph.D. employees of the Research Institute, scheduled to work 32 hours or more per week, have a minimum of 5 years of continuous employment with NorthShore in a benefit-eligible position and have an academic appointment or title 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

NorthShore Employee Discount Program

NorthShore offers access to BenefitHub to bring physicians a one-stop shop for thousands of online discounts. NorthShore BenefitHub 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.

Eye and Vision Center Optical Shop at NorthShore Glenbrook Hospital

The Eye and Vision Center Optical Shop located at NorthShore University HealthSystem Glenbrook Hospital offers a 30% discount on all frames and lenses to employees and family members. To receive the discount, employees must show their NorthShore ID, and family members must be accompanied by a NorthShore employee (with ID).

Parking/Transportation

- Free parking is available to physicians at most NorthShore University HealthSystem sites
- For those using public transportation, NorthShore University HealthSystem pays \$20 toward a monthly CTA/Metra pass; the remainder may be taken out as a pre-tax deduction
- Free shuttle service is provided in between hospitals

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 2015



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