

Physician Benefits 2020

An Overview of Your Benefits Program



Medical	1
Pharmacy	5
Financial Protection Benefits	6
Dental	6
Vision	7
Flexible Spending Accounts	8
Financial Wellbeing Benefits	8
Legal	8
Backup Care Connection	9
Life Insurance	9
Disability	10
Additional Benefits	10
Vacation, Personal, Holiday and Sick Days	11
Retirement	12
Tuition Reimbursement	13
Physician Discounts	13

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
- Part-time physicians with 5 or more years of NorthShore University HealthSystem service can elect a NorthShore network only plan at reduced part time premium rates
- Coverage begins on the 1st of the month following hire date

Options

NorthShore Advantage Plan (NSAP)

The NorthShore Advantage Plan offers 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 service and emergency room care, are available through Aetna network providers and covered at the NorthShore Employee Network level.

- 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 85% 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 Physician Network
- Plan pays 85% of most covered services (i.e., x-rays, lab services) if performed by a NorthShore University HealthSystem network provider or 65% if performed by an Aetna network provider after annual deductible
- Plan pays 50% 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)

The Consumer Choice Plan offers 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 service and emergency room care, are available through Aetna network providers and covered at the NorthShore Employee Network level.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 90% for most other covered services performed by a NorthShore University HealthSystem network provider after the annual deductible
- Plan pays 50% 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: \$600 for physician coverage, \$900 for physician + child(ren)/physician + spouse coverage, \$1,200 for family coverage, prorated by effective date of coverage in 2020

(continued)

- Physicians enrolled in Medicare are not eligible for HSA by law. Contributions made towards an HSA when enrolled in Medicare are subject to an excise tax.
- For those enrolling dependents and utilizing the NorthShore network, there is a separate individual “Embedded” out-of-pocket maximum for any one person in the family tier. The “Embedded” out-of-pocket maximum option may result in lower healthcare expenses, because each family member’s individual expenses are capped—no one member of the family can meet the entire out-of-pocket maximum.

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 90% for most other covered services performed by a NorthShore University HealthSystem network provider or 70% if performed by an Aetna network provider after the annual deductible
- Plan pays 50% 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: \$600 for physician coverage, \$900 for physician + child(ren)/physician + spouse coverage, \$1,200 for family coverage, prorated by effective date of coverage.
- Physicians enrolled in Medicare are not eligible for HSA by law. Contributions made towards an HSA when enrolled in Medicare are subject to an excise tax.
- For those enrolling dependents and utilizing the NorthShore or Aetna networks, there is a separate individual “Embedded” out-of-pocket maximum for any one person in the family tier. The “Embedded” out-of-pocket maximum option may result in lower healthcare expenses, because each family member’s individual expenses are capped—no one member of the family can meet the entire out-of-pocket maximum.

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA			
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore Access	NorthShore, Aetna and Out-of-Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network ¹	NorthShore Employee Network	NorthShore Employee Network	Aetna Network ¹	Out-of-Network ¹
Annual Deductible								
Individual	\$650 ²	\$650 ²	\$1,300 ²	\$4,600 ²	\$1,500 ²	\$1,500 ²	\$3,000 ²	\$5,000 ²
Family	\$1,300	\$1,300	\$2,600	\$9,200	\$3,000 (True Family)	\$3,000 (True Family)	\$6,000 (True Family)	\$10,000 (True Family)
Annual Out-of-Pocket Maximum (including deductible, coinsurance and medical & prescription copays)								
Individual	\$3,100	\$3,100	\$6,200	\$15,000	\$4,200	\$4,200	\$6,750	\$12,000
Family	\$6,200	\$6,200	\$12,400	\$30,000	\$6,850 (Embedded) \$8,400 (True Family)	\$6,850 (Embedded) \$8,400 (True Family)	\$7,900 (Embedded) \$13,500 (True Family)	\$24,000 (True Family)
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%	100%
Treatment of Illness or Injury	100% after \$25 copay	100% after \$25 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Specialists Services (in office, including maternity)	100% after \$35 copay	100% after \$35 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Allergy Treatments/Materials	100% after \$35 copay	100% after \$35 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Outpatient Surgery (in office)	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Lab and x-ray	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
HOSPITAL								
Inpatient Services/Supplies	85% ³ after \$175 copay	85% ³ after \$175 copay	65% ³ after \$250 copay	50% ³ after \$500 copay	90% ³	90% ³	70% ³	50% ³
Ancillary Services	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Outpatient Services (lab & x-ray)/Supplies/Surgery	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Urgent Care \$35 copay	100% after \$35 copay	100% after \$35 copay	100% after \$35 copay	50%	90% ³	90% ³	70% ³	50% ³
Emergency Room Services	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	90% ³	90% ³	90% ³	90% ³
MENTAL HEALTH								
Inpatient	85% ³ after \$175 copay	85% ³ after \$175 copay	85% ³ after \$175 copay	50% ³ after \$500 copay	90% ³	90% ³	90% ³	50% ³
Outpatient (Office Visits)	100% after \$25 copay	100% after \$25 copay	100% after \$25 copay	50% ³	90% ³	90% ³	90% ³	50% ³
SUBSTANCE ABUSE								
Inpatient	85% ³ after \$175 copay	85% ³ after \$175 copay	85% ³ after \$175 copay	50% ³ after \$500 copay	90% ³	90% ³	90% ³	50% ³
Outpatient (Office Visits)	100% after \$25 copay	100% after \$25 copay	100% after \$25 copay	50% ³	90% ³	90% ³	90% ³	50% ³

¹ Reasonable and Customary amounts apply.

² Individual deductibles apply only to Physician-only coverage.

³ After annual deductible; up to annual out-of-pocket maximum.

(continued)

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA			
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore Access	NorthShore, Aetna and Out-of-Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network ¹	NorthShore Employee Network	NorthShore Employee Network	Aetna Network ¹	Out-of-Network ¹
OTHER SERVICES								
Physical, Occupational and Speech Therapy (60 combined visits per plan year)	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Home Healthcare	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Ambulance	85% ³	85% ³	85% ³	85% ³	90% ³	90% ³	90% ³	90% ³
Skilled Nursing	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Casts, Splints, Durable Medical Equipment	85% ³	85% ³	85% ³	50% ³	90% ³	90% ³	90% ³	50% ³
VISION DISCOUNTS								
Eye Exams	100% after \$30 copay in Aetna's Vision Discount Program				100% for CCP			
Plan Features	Aetna's EyeMed discount varies depending on the glasses/contacts chosen							

¹ Reasonable and Customary amounts apply.

² Individual deductibles apply only to Physician-only coverage.

³ After annual deductible; up to annual out-of-pocket maximum.

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 physician and/or spouse or domestic partner.

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 **OptumRX**. Our Physicians have the option of using NorthShore University HealthSystem or an OptumRX pharmacy for most acute (30 day) prescriptions. NorthShore University HealthSystem network pharmacies are located at:

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

Visit www.optumrx.com/mycatamaranrx to locate the OptumRX network pharmacy nearest you.

Costs

	NorthShore Advantage Plan*		
	NorthShore University HealthSystems Pharmacy		OptumRX
	30-day	90-day	30-day only
Generic (Tier 1 / Tier 2)	\$10 / \$20	\$20 / \$40	\$15 / \$30
Brand (formulary)**	25% coinsurance (\$45 min. / \$80 max.)	25% coinsurance (\$80 min. / \$150 max.)	25% coinsurance (\$60 min. / \$110 max.)
Brand (non-formulary)**	35% coinsurance (\$80 min. / \$175 max.)	35% coinsurance (\$150 min. / \$315 max.)	35% coinsurance (\$100 min. / \$215 max.)
Specialty Rx Preferred**	35% up to \$200 maximum per prescription	NorthShore Pharmacies only	NorthShore Pharmacies only
Specialty Rx Non-Preferred**	35% up to \$275 maximum per prescription		

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

**Minimums and maximums are per prescription, not annual amounts.

Financial Protection Benefits

NorthShore offers three financial protection benefits, both on a voluntary (physician-paid) and an 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.

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. You can purchase \$5,000 or \$15,000 in Critical Illness Insurance.

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.

Hospital Indemnity Insurance pays a cash benefit if you are admitted to the hospital (including hospitalization due to birth). The cash benefit can be used at your discretion for medical costs or other expenses.

If you enroll in the Consumer Choice Plan, you and your eligible dependents are automatically enrolled in Hospital Indemnity insurance at no cost to you.

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 hire date

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 50-100% of basic procedures (i.e., x-rays, fillings)
- Pays 50-80% 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)
- Plan includes orthodontia benefits up to a value of \$1,000 lifetime maximum

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	\$1,000 Life Max	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.

Vision

Eligibility

- Physicians scheduled to work 20 hours or more per week are eligible to elect vision insurance
- Coverage begins on the 1st of the month following hire date

In Network

Out of Network

Exam	Aetna Vision Network	
Use the Exam coverage once every calendar year		
<i>If you are an Aetna Medical member, you'll have access to additional North Shore in-network Ophthalmologists through your Medical benefit. See your Medical plan for more information.</i>		
Routine/Comprehensive Eye Exam	\$10 Copay	\$30 Reimbursement
Standard Contact Lens Fit/Follow-up	Member pays discounted fee of \$40	Not Covered
Premium Contact Lens Fit/Follow-up	Member pays 90% of retail	Not Covered
Eyeglass Lenses/Lens options		
Use your Lens coverage once every calendar year to purchase either 1 pair of eyeglass lenses OR 1 order of contact lenses.		
Single Vision Lenses	\$25 Copay	\$35 Reimbursement
BiFocal Vision Lenses	\$25 Copay	\$55 Reimbursement
TriFocal Vision Lenses	\$25 Copay	\$90 Reimbursement
Lenticular Vision Lenses	\$25 Copay	\$90 Reimbursement
Standard Progressive Vision Lenses	\$90 Copay	\$55 Reimbursement
Contact Lenses		
Use your Contact Lens coverage once every calendar year to purchase either 1 pair of eyeglass, lenses OR 1 order of contact lenses		
Conventional Contact Lenses	\$130 Allowance** Additional 15% off balance over the Allowance	\$105 Reimbursement
Disposable Contact Lenses	\$130 Allowance	\$105 Reimbursement
Medically necessary Contact Lenses	\$0 Copay	\$210 Reimbursement
Frames		
Use your Frame coverage once every calendar year		
Any Frame available, including frames for prescription sunglasses	\$130 Allowance Additional 20% off balance over the Allowance.	\$70 Reimbursement

**Allowance - Dollar amount to be applied toward the cost of materials or a service. Allowances are one-time use benefits.

Flexible Spending Accounts

Health

- Physicians scheduled to work 20 hours or more per week are eligible to contribute to a health care 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 \$2,700
- 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

Financial Wellbeing Benefits

NorthShore offers financial wellbeing benefits to all employees, including those who are Limited Benefits Eligible. The following benefits are available for enrollment at any time of the year on www.northshorefinancialwellbeing.com.

Auto and Home Insurance carriers include MetLife Auto & Home, Travelers, Liberty Mutual Insurance, Safeco Insurance and Progressive. Premiums are paid via biweekly payroll deductions.

Financial Counseling & Services provides access to educational information and tools, plus coaching services. Premiums are paid via direct bill.

Identity Protection Insurance protects your family’s privacy, identity and finances through InfoArmor®. Premiums are paid via biweekly payroll deductions.

Pet Insurance reimburses 90% on vet bills for routine types of care for your pet. Coverage is provided by Nationwide Insurance. Premiums are paid via biweekly payroll deductions.

Legal

Legal Insurance allows you to work with a Network Attorney to address legal situations you may encounter with Consumer Protection, Criminal Matters, Debt-Related Matters, Driving Matters, Tax Issues, Family, Landlord/Tenant Issues, Real Estate & Home Ownership, as well as Wills & Estate Planning.

- Coverage includes spouses and dependents under the age of 26
- Coverage begins on the 1st of the month following hire date
- The premium of \$9.72 is deducted biweekly after tax

Backup Care Connection

NorthShore offers a service called Backup Care Connection to all benefit eligible employees. Backup Care Connection provides a network of care providers when regular child or elder care plans are disrupted. Benefit eligible employees can use this benefit up to three times per year.

- If you choose an in-network care provider or facility, you pay \$10 co-pay per visit.
- If you choose an out-of-network care provider or facility, you pay the full cost and Backup Care Connection reimburses you for all of it, less a \$10 co-pay per visit.
- If you choose a personal caregiver such as a friend or family member, you pay the full cost of care and Backup Care Connection reimburses you for the cost of care up to \$75 per visit.

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/Domestic 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 – 26 years – \$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 of salary continuation prorated based on scheduled hours
- Coverage begins after 90 calendar days of employment
- Salary continuation is 100% of base salary

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

Additional Benefits

NorthShore Work-Life Connections

NorthShore University HealthSystem partners with Magellan to provide a wide range of confidential work-life services that support NorthShore employees and their dependents. The benefit is effective on the date of hire and is available at no cost to the employee. Services include child and elder care resources and referrals, legal and financial services, and confidential counseling support.

Contact NorthShore Work-Life Connections 24 hours a day, 7 days a week, at 800.327.6847. Online services are available at MagellanAscend.com.

Life & Long Term Care

Physicians scheduled to work 20 hours or more per week are eligible to purchase Life & Long Term Care Insurance during Open Enrollment

Section 529 College Savings Plan

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

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		24 hours
New Hires	Hire date: Jan 1st – March 31st	24 hours
	Hire date: April 1st – June 30th	16 hours
	Hire date: July 1st – September 30th	8 hours
	Hire date: October 1st – December 31st	0 hours

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

Holidays (eligibility may vary by department)

NorthShore University HealthSystem observes the 6 legal holidays below. For physicians classified as less than 1.0 FTE, holiday time will be prorated.

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

Sick Time

Sick time is allotted as listed in the chart below. Hours are prorated for new hires or transferred physicians.

FTE Status	1.0	0.9	0.8	0.7	0.6	0.5
Sick Hours	160 Hours	144 Hours	128 Hours	112 Hours	96 Hours	80 Hours

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 (\$19,500 for 2020*) or 45% of annual income, whichever is less
- Physicians over age 50 by the end of the calendar year may contribute an extra \$6,500*
- 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 31stAND
 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 31stOR
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 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 (\$130,000 in 2020*) are eligible to participate upon hire
- Contribute up to annual IRS contribution limit (\$19,500 in 2020*) 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 Research Institute employees with the academic credential of Ph.D., 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

Physician Discounts

NorthShore Physician Discount Program

NorthShore offers access to BenefitHub to bring employees 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.

Transportation

- 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



1301 Central Street
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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 2020