



All For You.

Unity Healthcare 2009 Benefit Plan Options

Unity Healthcare benefit plans provide a wide variety of options for physicians, employees, and their eligible dependents.

Employees are eligible to enroll in the medical, dental, vision, flexible spending, life insurance, and short term and long term disability plans on the first of the month following their date of hire, assuming they are working a minimum of 32 hours per week. Physicians are eligible to enroll on their date of hire assuming they will be working a minimum of 32 hours per week.

Physicians and employees are eligible to participate in the 401(k) Profit Sharing Plan effective the first of the quarter following one year of employment, assuming they have attained age 21 and have worked 1000 hours during their first year of employment.

Below is a brief summary of the employee benefit plans offered.

Medical Insurance

Unity Healthcare offers two medical plan options: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option and a Traditional Plan. Unity's plans are designed to include 80%/20% coverage for in-network Sagamore providers and 60%/40% coverage for out-of-network providers. Prescription drug coverage is provided under both plans. Employees and physicians may choose from four tiers of coverage.

Dental Insurance

Dental benefits are provided by Guardian and cover two routine exams per year. Other services are paid at 80% or 50% and include a \$50 annual deductible for individual coverage. The maximum coverage for orthodontia services is \$1,000 and applies only to children. There is no provider network so employees may obtain services from any provider they choose. Employees and physicians may choose from four tiers of coverage.

Vision Insurance

Vision Services Plan (VSP) provides a wide range of vision coverage including annual exams and lenses or contacts and frames every 24 months. Other laser vision correction services are offered at discounted prices for VSP members. Employees and physicians may choose from four tiers of coverage.

Section 125 Flexible Spending Plan

FlexPro offers many tax-saving advantages to employees and employee physicians who elect to set aside funds through payroll deduction on a pre-tax basis. Our plan includes: pre-tax premium deductions; savings for qualified out-of-pocket health, dental, vision, and dependent care expenses. A convenient MasterCard debit card will be issued for employees who elect to participate in a flexible spending account for medical or dependent care savings. The IRS does not allow physician owners to participate in this plan.

Life Insurance

Basic Life Insurance: All employees and physicians are required to enroll in this life insurance plan. The policy coverage amount is \$40,000 and includes Accidental Death and Dismemberment coverage. This coverage is offered through Guardian.

Additional Life Insurance: Employees and physicians have the option of purchasing additional life insurance coverage for themselves, their spouses, and/or dependent children through Lincoln Financial. Coverage for the employee or physician is available in \$10,000 increments up to a maximum of \$500,000, not to exceed five times his/her annual salary. Coverage of \$100,000 or less is extended to employees and physicians without requiring evidence of insurability as long as they meet the eligibility requirements and enroll during the initial enrollment period.

Short Term Disability Insurance

Short Term Disability coverage is offered through Lincoln Financial. Employees and physicians are eligible to purchase a benefit equal to 60% of their basic weekly income up to a maximum weekly benefit of \$2,000. This coverage is extended to employees and physicians without requiring evidence of insurability as long as the employee meets the eligibility requirements and enrolls during the initial enrollment period.

Long Term Disability Insurance

Employees and physicians may also elect to purchase Long Term Disability coverage through Lincoln Financial in \$100 increments (minimum of \$500) up to an amount equal to 60% of their basic monthly income. The maximum monthly benefit is \$5,000. This coverage is extended to employees and physicians without requiring evidence of insurability as long as they meet the eligibility requirements and enroll during the initial enrollment period.

401(k) Profit Sharing Plan

Unity Healthcare offers a generous 401(k) Profit Sharing Plan to eligible employees and physicians. There are three components of our Plan: elective employee deferrals, discretionary employer match and profit sharing.

Employees and physicians may choose from several investment options or they may elect to self-direct their account.

Additional information regarding Unity Healthcare benefit plans may be obtained by contacting:

Sherry Capano, Benefits Manager
Telephone: (765) 446-5086
Fax: (765) 446-5087
Email: scapano@unityhc.com