



All For You.

2012 Benefit Plan Options

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

Benefit plan options include medical, dental, vision, flexible spending (employees and employed physicians only – the IRS does not allow owners to enroll in a flexible spending account) and health savings accounts, life insurance, and short term and long term disability. Benefit plan coverage is effective on the first day of the month following date of hire, assuming a minimum work schedule of 32 hours per week.

401(k) Profit Sharing Plan participation is effective the first day of the quarter following one year of employment assuming the participant has attained age 21 and worked 1000 hours during their first year of employment.

Below is a brief summary of the Unity Healthcare benefit plan options:

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 with a higher level of coverage (approximately 80%) for in-network United Healthcare Options PPO providers with reduced coverage (approximately 60% coverage) for out-of-network providers, resulting in a network coverage differential of approximately 20%. Prescription drug coverage is provided under both plans. 100% (qualified) preventative care coverage is also available under both plans. Unity owners pay the larger share of this coverage for employees and employed physicians. Unity owners pay the full premium for their own coverage. Four tiers of coverage are available. UMR is the third party administrator for claims processing.

Dental Insurance

Dental benefits are provided by Guardian Life 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 services may be received from any provider. This premium is entirely paid by member. Four tiers of coverage are available.

Vision Insurance

Vision Services Plan (VSP) provides a wide range of vision coverage including annual exams and lenses or contacts (annually) and frames (every 24 months). Other laser vision correction services are offered at discounted prices for VSP members. This premium is entirely paid by the member. Four tiers of coverage are available.

Flexible Spending Plans and Health Savings Accounts

Flexible spending plans offer many tax-saving advantages to employees and employed physicians who elect to set aside funds through payroll deduction on a pre-tax basis. Unity plans include: 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 those who elect to participate in a flexible spending account for medical or dependent care savings. Although the IRS does not allow owners to participate in flexible spending plans, owners may enroll in a Health Savings Account (HSA) through Unity provided they are enrolled in the High Deductible Health Plan. Employees and employed physicians are also eligible to participate in an HSA. In addition to funding their own HSA, Unity owners also make quarterly contributions to employee and employed physician HSA's. UMR is the third party administrator for the flexible spending accounts. The HSA's are maintained through HSA Bank.

Life Insurance

Basic Life Insurance: All employees, employed physicians and owners are required to enroll in this life insurance plan. The policy coverage amount is \$40,000 and includes Accidental Death and Dismemberment coverage. The policy is offered at no cost to employees and employed physicians. Owners pay the full cost of their own coverage as well as the cost of the employee and employed physician coverage. This coverage is offered through Guardian Life.

Voluntary Additional Life Insurance: Employees, employed physicians and owners have the option of purchasing additional life insurance coverage for themselves, their spouses, and/or dependent children through Reliance Standard. Coverage is available in \$10,000 increments up to a maximum of \$500,000. Coverage of \$120,000 or less is extended without requiring evidence of insurability (i.e. "guarantee issue") as long as the eligibility and initial enrollment period requirements are met. This premium is entirely paid by the member.

Voluntary Short Term Disability Insurance

Short Term Disability coverage is offered through Reliance Standard. Employees, employed physicians and owners are eligible to purchase a benefit equal to 40%, 50% or 60% of their basic weekly income up to a maximum weekly benefit of \$2,000. This coverage is extended without requiring evidence of insurability (i.e. "guarantee issue") as long as the eligibility and initial enrollment period requirements are met. This premium is entirely paid by the member.

Voluntary Long Term Disability Insurance

Employees, employed physicians and owners may also elect to purchase Long Term Disability coverage through Reliance Standard in \$100 increments (minimum of \$500) up to an amount equal to 60% of their basic monthly income. The maximum monthly benefit is \$7,500. This coverage is extended without requiring evidence of insurability (i.e. "guarantee issue") as long as the eligibility and initial enrollment period requirements are met. This premium is entirely paid by the member.

401(k) Profit Sharing Plan

Unity Healthcare offers a 401(k) Profit Sharing Plan opportunity after eligibility requirements are satisfied. There are three components of our Plan: employee, employed physician and owner "elective" deferral (up to 100% of compensation to a maximum of \$17,000); discretionary employer match (up to maximum amount of \$10,000) and discretionary employer profit sharing (up to a maximum of \$23,000). A special "catch up" elective deferral (in the amount of \$5,500) funding option is also available for those that fund the maximum elective deferral and have attained age 50. In addition to funding their own accounts, Unity owners are also responsible for funding the employer match and profit sharing components of their employees' and/or employed physicians' accounts. Unity's Plan also includes a three year vesting requirement, applicable for employees', employed physicians', and owners' profit sharing funds. Unity's Plan offers several mutual fund investment options to choose from. Participants may also elect a self-directed brokerage account option.

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

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