

2023

BENEFIT SUMMARY

US Acute Care Solutions is proud to provide a comprehensive, market-leading benefits package for you and your family.

Benefits are available for all full-time employees. Even as healthcare costs continue to rise, USACS makes every effort to share that ever-increasing burden to remain a competitive and attractive employer.





HEALTH BENEFITS

Our medical coverage helps you maintain your well-being through preventative care and access to an extensive network of providers, as well as affordable prescription medication. In addition, we offer employee only coverage in the Value HDHP Plan at **NO COST TO EMPLOYEES**. Our medical plans are administered by Contigo Health using the Anthem BCBS PPO network. To see a current list of network providers online, visit [anthem.com](https://www.anthem.com)



MEDICAL PLAN SUMMARY

US Acute Care Solutions provides four medical plan options to meet your individual and family needs. USACS' medical plans are administered by Contigo Health using the Anthem BCBS PPO network. All plans pay 100% of the cost for in-network preventative care, including annual physicals.

	VALUE HDHP HSA ELIGIBLE		ENHANCED HDHP ² HSA ELIGIBLE		PREMIUM PPO ¹	
	NETWORK	OUT-OF-NETWORK	NETWORK	OUT-OF-NETWORK	NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE						
EMPLOYEE	\$3,500	\$5,000	\$1,750	\$3,500	\$1,250	\$2,500
FAMILY	\$7,000	\$10,000	\$3,500	\$7,000	\$2,500	\$5,000
COINSURANCE PAYS	80%*	60%*	80%*	50%*	80%*	50%*
ANNUAL OUT-OF-POCKET MAXIMUM						
EMPLOYEE	\$5,000	\$8,000	\$4,500	\$9,000	\$3,000	\$6,000
FAMILY	\$10,000	\$16,000	\$9,000	\$18,000	\$6,000	\$12,000
OFFICE VISITS						
PREVENTIVE CARE	100%	Not covered	100%	Not covered	100%	Not covered
PRIMARY CARE	80%*	60%*	80%*	50%*	\$25	50%*
SPECIALISTS	80%*	60%*	80%*	50%*	\$50	50%*
OTHER SERVICES						
URGENT CARE VISIT	80%*	60%*	80%*	50%*	80%*	50%*
EMERGENCY ROOM	80%*	60%*	80%*	50%*	80%*	50%*
DIAGNOSTIC TESTING & IMAGING	80%*	60%*	80%*	50%*	80%*	50%*
OUTPATIENT HOSPITAL	80%*	60%*	80%*	50%*	80%*	50%*
INPATIENT HOSPITAL	80%*	60%*	80%*	50%*	80%*	50%*
INFERTILITY	80%*	60%*	80%*	50%*	80%*	50%*

* After Deductible

¹ For Value HDHP & Premium PPO Plans: The individual deductible amount must be met by each member enrolled under your medical coverage. If you have several covered dependents, all charges used to apply toward a "per individual" deductible amount will also be applied toward the "per family" deductible amount. When the family deductible amount is reached, no further individual deductibles need to be met for the remainder of that plan year. No member may contribute more than the individual deductible amount to the "per family" deductible amount.

² For Enhanced HDHP: Each covered individual is not required to meet the individual deductible. This plan has an aggregate deductible, meaning the family deductible amount will include all combined eligible expenses you and your covered dependents incur. The family deductible amount may be satisfied by one member or a combination of two or more members covered under your medical plan.



PHARMACY BENEFITS

Prescription Drug Coverage for Medical Plans

	VALUE HDHP		ENHANCED HDHP		PREMIUM PPO	
	NETWORK	OUT-OF-NETWORK	NETWORK	OUT-OF-NETWORK	NETWORK	OUT-OF-NETWORK
PREVENTIVE DRUGS						
	100% COVERED**		100% COVERED**		100% COVERED**	
RETAIL RX (30-DAY SUPPLY)						
GENERIC	80%*	60%*	80%*	50%*	\$10 copay	50%*
PREFERRED	80%*	60%*	80%*	50%*	\$40 copay	50%*
NON-PREFERRED	80%*	60%*	80%*	50%*	\$70 copay	50%*
MAIL ORDER RX (90-DAY SUPPLY)						
GENERIC	80%*	Not covered	80%*	Not covered	\$25 copay	Not covered
PREFERRED	80%*	Not covered	80%*	Not covered	\$100 copay	Not covered
NON-PREFERRED	80%*	Not covered	80%*	Not covered	\$175 copay	Not covered

*Plan pays after deductible

**Must have a prescription for medication even if sold over the counter



VISION BENEFITS

US Acute Care Solutions offers a comprehensive vision benefit provided through VSP.

		VISION PLAN		
		NETWORK	OUT-OF-NETWORK	FREQUENCY
EXAMS				
	COPAY	\$10 copay	\$45 allowance	Every 12 months
LENSES				
	SINGLE VISION	\$10 copay	\$30 allowance	Every 12 months
	BIFOCAL	\$10 copay	\$50 allowance	
	TRIFOCAL	\$10 copay	\$65 allowance	
CONTACTS (IN LIEU OF LENSES AND FRAMES)				
	FITTING AND EVALUATION	Up to \$50 copay	N/A	Every 12 months
	ELECTIVE	\$150 allowance	\$105 allowance	
	MEDICALLY NECESSARY	\$10 copay	\$210 allowance	
FRAMES				
	ALLOWANCE	\$150 allowance	\$70 allowance	Every 24 months



DENTAL BENEFITS

USACS offers affordable dental plan options for routine care and beyond. Coverage is available from Delta Dental of Ohio.

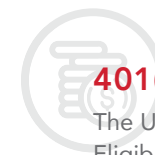
		BASIC PLAN		BUY-UP PLAN	
		BASIC PLAN NETWORK	BASIC PLAN OUT-OF-NETWORK	BUY-UP PLAN NETWORK	BUY-UP PLAN OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE					
	INDIVIDUAL	\$50	\$50	\$25	\$25
	FAMILY	\$50 per individual	\$50 per individual	\$25 per individual	\$25 per individual
CALENDAR YEAR MAXIMUM					
	PER PERSON	\$1,000	\$1,000	\$2,000	\$2,000
COVERED SERVICES					
PREVENTIVE SERVICES Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic X-rays		100%*	100%*	100%*	100%*
BASIC SERVICES Full Mouth X-rays, Fillings, Oral Surgery, Simple Extractions		80%*	80%*	90%*	90%*
MAJOR SERVICES Oral Surgery, Complex Extractions, Denture Adjustments and Repairs, Root Canal Therapy, Periodontics, Crowns, Dentures, Bridges, Implants		50%*	50%*	60%*	60%*
ORTHODONTICS		50% Dependent Children Only		50% Includes Adult Orthodontia	
ORTHODONTIC LIFETIME MAXIMUM		\$1,000		\$1,500	

*After Deductible



401(k) BENEFITS

At USACS, we don't just invest in your present. We also invest in your future. **We offer an industry-leading 10% 401(k) contribution** to set you up for long-term growth, success and security, regardless of your contribution. Our marquee benefit applies to all physician owners and employees. We want you to enjoy the fruits of your labor long after you've decided to retire.



401(k) RETIREMENT PLAN

The USACS 401(k) Plan provides you with the tools and flexibility you need to prepare for a secure retirement. Eligible employees can invest for retirement while receiving certain tax advantages.

PLAN AT A GLANCE

Recordkeeper	Fidelity
Website	www.netbenefits.com
Eligibility	Date of hire for individual contributions after 500 hours for employer contributions.
Company Contribution	US Acute Care Solutions offers a 10% contribution to clinicians/nonclinicians based on a set criteria.* You are immediately vested in the Company contributions.

* Eligibility

As a W-2 employee, you are eligible to participate in the 401(k) by making either pre-tax or Roth/post-tax contributions effective upon date of hire. US Acute Care Solutions offers a 10% contribution to clinicians/nonclinicians who meet the eligibility requirements; you are immediately vested in these company contributions.

For new hires, 500 hours must be worked within their anniversary year to become eligible to receive 3% of the US Acute Care Solutions contribution. The company contributions will begin on the date the eligibility requirement is met. New hires who work 1,000 hours within the calendar year will receive an additional 7% contribution starting on the date that the 1,000 hours requirement is met. The 7% contribution will be retroactive to the date that the 500-hour requirement is met or January 1, whichever is later.



HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a personal healthcare bank account used to pay for qualified medical expenses and funded by you. HSA contributions and withdrawals for qualified healthcare expenses are tax-free. You must be enrolled in a HDHP to participate. Check out IRS Publication 502 (www.irs.gov) for a complete list of eligible expenses. You can also contribute up to \$3,050 to a Limited Purpose Flexible Spending Account (FSA) for dental and vision only.

HSA FUNDING LIMITS

EMPLOYEE	\$3,850
FAMILY	\$7,750
CATCH -UP CONTRIBUTION (AGES 55+)	\$1,000

EMPLOYER HSA CONTRIBUTION ENHANCED HDHP ONLY

EMPLOYEE	\$250
FAMILY	\$500



PAID PARENTAL LEAVE

When one of our own is having a child, the rest of us rally around to ensure they receive the time they need to pursue their dream of family and the financial support they need to continue excelling in their career. This benefit is among the most generous not just in acute care, but in all of healthcare. It applies to all new parents including birth mothers as well as fathers, partners, spouses, adoptive, or surrogate parents. We take care of you like family so you can take care of yours.



PAID PARENTAL LEAVE

US Acute Care Solutions provides an industry-leading parental leave benefit that covers up to 12 weeks of paid leave for birth mothers and 2 weeks of paid leave, at 100% of base wages, for all new parents. This paid leave includes birth mothers as well as fathers, partners, spouses, adoptive, or surrogate parents. We take care of you like family so you can take care of yours.

FATHER, PARTNER OR SPOUSE (Non-Primary Parent):

2 weeks Parental Leave paid at 100%



ADOPTIVE OR SURROGATE PARENT (Primary Parent):

2 weeks Parental Leave paid at 100% + 4 weeks Primary Care Giver Leave paid at 50%*



BIRTH MOTHER:

8 weeks Leave paid at 100%* (2 weeks Parental Leave + 6 weeks short-term disability)

+ 4 weeks Primary Care Giver Leave paid at 50%*



PLUS flexible clinical scheduling for 3 months post leave, when available.

*Based on 12 months average salary.



SURVIVOR BENEFITS

Company-Provided Employee Life & Accidental Death and Dismemberment (AD&D) Insurance

Company-Provided Employee Life and AD&D benefits are provided to you as a part of your basic coverage. USACS provides employees with Basic Life & AD&D insurance through SunLife, which guarantees loved ones, such as a spouse or other designated survivor(s), continue to receive part of an employee’s benefits after a death.

Your Basic Life and AD&D insurance benefit is \$100,000 or higher, depending on your role.

Voluntary Life and AD&D Insurance

Life and AD&D benefits are an important part of your family’s financial security. US Acute Care Solutions provides a generous company-paid Life and AD&D insurance benefit to cover expenses in a time of need. Additional coverage is also available to protect you and your family. Eligible employees may purchase additional Voluntary Life and AD&D insurance. Premiums are paid through payroll deductions.

COMPANY-PROVIDED EMPLOYEE LIFE & AD&D	
COVERAGE AMOUNT	\$100,000
WHO PAYS	US Acute Care Solutions
MAXIMUM BENEFIT	\$100,000 or higher, depending on role
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No
VOLUNTARY EMPLOYEE LIFE	
COVERAGE AMOUNT	\$10,000 increments, up to \$500,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$500,000
VOLUNTARY SPOUSE LIFE	
COVERAGE AMOUNT	\$10,000 increments, up to \$250,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$250,000, up to 100% of the employee’s amount
EVIDENCE OF INSURABILITY (EOI) REQUIRED	\$50,000
VOLUNTARY CHILD LIFE	
COVERAGE AMOUNT	\$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No
VOLUNTARY EMPLOYEE AD&D	
COVERAGE AMOUNT	\$10,000 increments, up to \$500,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$500,000



INCOME PROTECTION

US Acute Care Solutions provides a market-leading, company-paid short and long term disability benefit. This coverage protects you financially in the event you cannot work as a result of a debilitating off-the-job injury or illness.

SHORT TERM DISABILITY (STD) INSURANCE	
WEEKLY MAXIMUM BENEFIT	Weeks 1-6; 100% of your weekly earnings Weeks 7-13; 60% of your weekly earnings
ELIMINATION PERIOD	8 days
MAXIMUM BENEFIT PERIOD	13 weeks
LONG TERM DISABILITY (LTD) INSURANCE	
MONTHLY MAXIMUM BENEFIT	\$10,000
ELIMINATION PERIOD	3 months
MAXIMUM BENEFIT PERIOD	Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.



INDIVIDUAL DISABILITY INSURANCE

Supplemental LTD coverage is an optional “buy up” offering to replace up to 65% of your earnings (up to max \$7,500/month additional) through UNUM. Participants pay the full cost after tax; hence the benefit is not subject to income tax. Coverage is Guaranteed Issue and will be effective once carrier approval is received. Enrollment is separate from Open Enrollment and you will be notified if you are eligible for this additional coverage.

For more information about
other career opportunities:

usacs.com/careers

To browse all our locations:

usacs.com/locations

