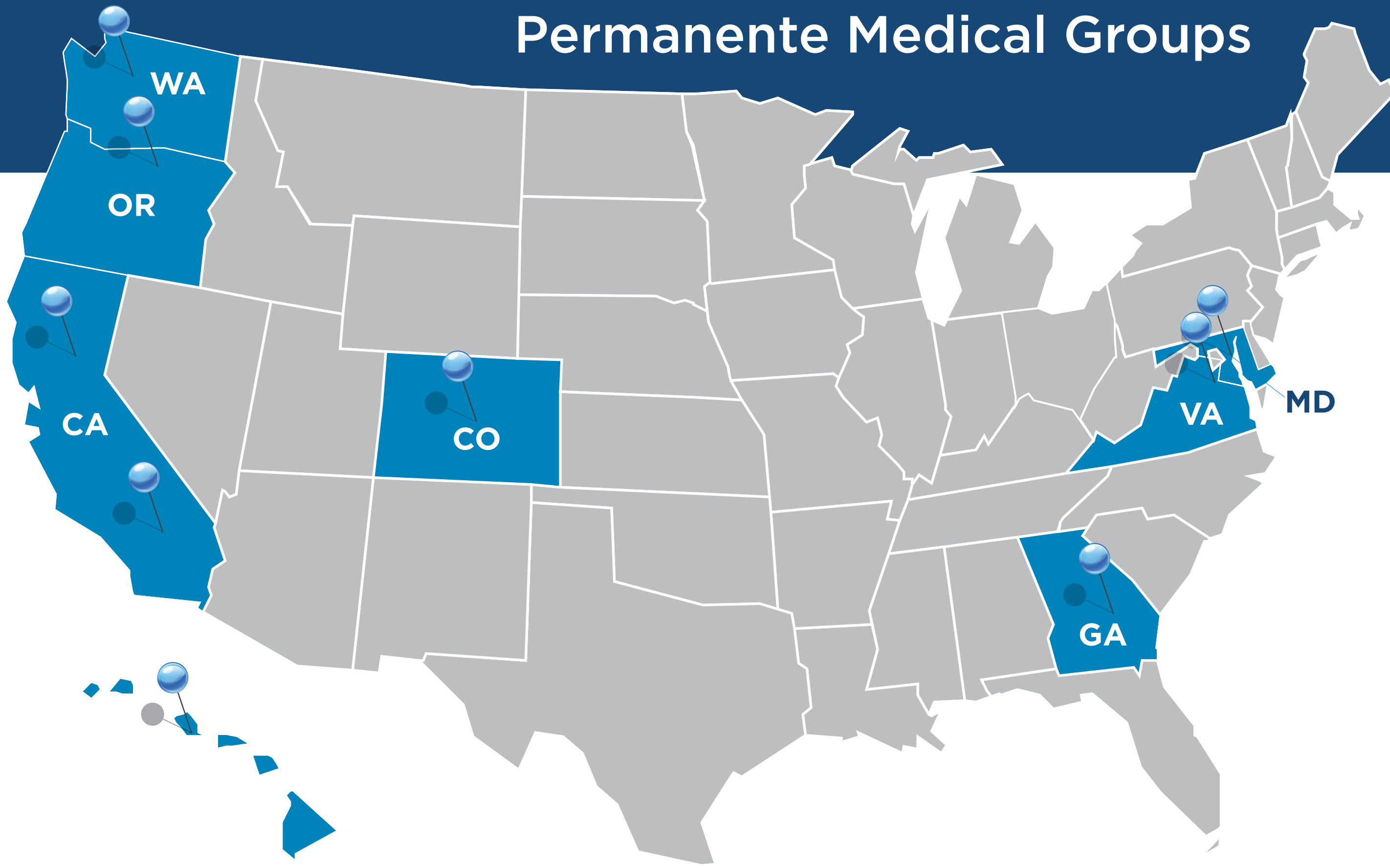
Permanente Medical Groups



California — Northern

The Permanente Medical Group
Physician Recruitment Services
1800 Harrison Street, 7th Floor, Oakland, CA 94612
Phone: (510) 625-4949 or (800) 777-4912
Fax: (855) 414-2391
Email: MDRecruitment.tpmg@kp.org

California — Southern

Southern California Permanente Medical Group
Professional Recruitment
393 East Walnut Street, 3rd Floor
Pasadena, CA 91188
Phone: (800) 541-7946 | **Fax:** (626) 628-3611
Email: PhysicianRecruitmentSCPMG@kp.org

Colorado

Colorado Permanente Medical Group
10350 East Dakota Avenue, Denver, CO 80231
Fax: (303) 344-7818
Email: CPMGRecruiting@kp.org

Georgia

The Southeast Permanente Medical Group
Nine Piedmont Center
3495 Piedmont Road NE, Atlanta, GA 30305
Phone: (404) 364-7083 or (800) 877-0409
Fax: (404) 364-4984

Hawaii

Hawaii Permanente Medical Group Professional Recruitment Services
2828 Paa Street, Suite 2055
Honolulu HI 96819-4430
Phone: (808) 432-5679 | **Fax:** (808) 432-5827

Mid-Atlantic (Washington DC, Maryland, Virginia)

Mid-Atlantic Permanente Medical Group
2101 East Jefferson Street
Rockville, MD 20852
Phone: (301) 816-6532 or (800) 227-6472 **Email:** MAPMG-PhysicianRecruitment@kp.org

Northwest (Washington & Oregon)

Northwest Permanente, PC
500 NE Multnomah Street, Suite 100
Portland, OR 97232
Phone: (503) 813-3860 | **Fax:** (503) 813-3555

Washington

Washington Permanente Medical Group 1300 SW 27th Street
Renton, WA 98057
Phone: (800) 543-9323 | **Fax:** (206) 877-0652

permanente.org

The Permanente Medical Group, Inc.
1950 Franklin Street
Oakland, CA 94612-2998

Home Loan Program for First Time Buyers

GENERAL

The TPMG Home Loan Program for First Time Buyers assists physicians with the purchase of their principal residence in the Kaiser Permanente Northern California Service Area. The Program provides a low-interest, secured loan of 10% of the purchase price to a maximum of $250,000. The loan has a ten-year term. No monthly payments are required. At maturity, the loan principal must be repaid. Interest is deferred and forgiven if the physician remains employed with TPMG in an eligible status. The loan is considered subordinate financing, typically a second mortgage with favorable interest terms, and is not considered a down-payment by lending institutions. The loan is funded after a physician's first day of work.

ELIGIBILITY

Eligible physicians include:

- Physicians hired on or after September 19, 2002, who did not own a principal residence in the Service Area on the date they signed an Associate Physician Employment Agreement with TPMG; and

- Physicians hired prior to September 19, 2002, who did not own a principal residence in the Service Area after September 18, 2002.

Additional Eligibility Requirements:

- The loan application must be approved by the Physician-in-Chief.

- Physicians must maintain Associate, Participant or Senior physician status for the duration of the loan.

INTEREST FORGIVENESS

- Interest is fixed for the term of the loan and is based on the Applicable Federal Rate (AFR) in effect at the time loan documents are signed.

- Interest is deferred each year.

- Two years of deferred interest will be forgiven at the end of each year in years six through ten of the loan, contingent upon continued employment by TPMG in an eligible status.

REPAYMENT

- Principal is due at maturity or earlier when:

  - Employment with TPMG is terminated or the physician no longer meets eligibility requirements; or

  - The principal residence securing the loan is sold, transferred, or conveyed. Eligible physicians may qualify for a replacement loan.

- Accrued interest, not yet forgiven, is due at ineligibility.

- The loan may be extended two years beyond the initial ten-year term. A payment of at least 25% of the principal balance is due before the original maturity date, and remaining payments are made through authorized payroll deductions.

TAX REPORTING

- TPMG will report imputed income annually to the Internal Revenue Service (IRS) on the physician's IRS Form W-2 in an amount equal to the interest deferred during the year.

- TPMG will report secured loan interest paid and/or imputed on IRS Form 1098. The physician should consult a tax advisor to determine eligibility for a mortgage interest deduction. See IRS Publication 936.

- Physicians required to pay deferred interest should consult a tax advisor to determine eligibility for a miscellaneous itemized deduction.

This material is a summary of the TPMG Home Loan Program for First Time Buyers. The Program is subject to the terms and conditions of the Program's actual documents: Letter of Agreement, Letter of Commitment, Promissory Note, and Deed of Trust. In the event of a conflict between the descriptions in this summary and the actual documents, the actual documents control.

None of the information herein should be construed as financial, tax or legal advice. Physicians are encouraged to discuss the Program with their personal financial, tax and legal advisors.

KAISER PERMANENTE®

Northern California medical centers and medical offices

The Permanente Medical Group, Inc.
Physician Recruitment Services
1800 Harrison St., 7th Floor, Oakland, CA 94612-3497

Phone: **1-800-777-4912**

E-mail: MDRecruitment.tpmg@kp.org
Web site: **https://northerncalifornia.permanente.org**

Benefits in Brief

TPMG Physicians

2023

PERMANENTE MEDICINE®
The Permanente Medical Group

Welcome

A sense of wholeness is the human component that enables each of us to naturally support others and impact society in positive ways. TPMG physician benefits are designed with this very focus—to support physicians through the entire span of their career; to enable fulfilling lives and practices; and to provide generous and reliable retirement plans that help maintain high standards of living.

Physician Human Resources is easy to access with a strong presence on-site at every medical center and virtually. We offer guidance and provide innovative ways to self-manage benefits and plan for the future. This brochure gives an overview of benefit plans and programs offered to TPMG physicians of Northern California.

We look forward to a lifelong relationship. Thank you for joining us on this journey.

Visit our website for more information about benefits:
northerncalifornia.permanente.org

Contents

PERMANENTE MEDICINE®
The Permanente Medical Group

Medical

Kaiser Foundation Health Plan

The Kaiser Foundation Health Plan (KFHP) provides a complete range of health care services available at Kaiser Permanente facilities. The plan includes inpatient care, outpatient services, optical, and prescription drugs. TPMG pays the cost of this plan for you and your eligible dependents. Coverage is effective on your date of hire.

Plan Summary

- No co-pay for office visits
- $5 co-pay for prescriptions (100-day supply)
- No fees for lab work and x-rays
- $175 allowance every 24 months for eyewear purchased from plan optical sales offices

Supplemental Medical Plan

In addition to KFHP, you and your eligible dependents have a supplemental medical plan that is also paid for by TPMG. Cigna coverage is effective on your date of hire.

Plan Summary

- Reimbursement at 50% or 80% after annual deductible ($100/individual; $200/family) is met. Covered services include:
  - Mental health services reimbursed at 80% with no annual limit on visits
  - Acupuncture and chiropractic services; each benefit has a $1,000 maximum per calendar year
  - Infertility treatment, including in-vitro, GIFT, and ZIFT with a $30,000 life-time maximum
  - Custodial care in a long-term care facility reimbursed at 50% after deductible
  - Some health care services not covered by KFHP or if KFHP limits have been reached
- $1 million lifetime maximum per person

Eligible Dependents

- Spouse or domestic partner
- Children under age 26, including biological, adopted, stepchildren, or children of a domestic partner
- Dependent children of any age who are physically or mentally disabled prior to age 26 and depend on you for support

Open Enrollment

Each November, you can make changes to your benefit elections for the following year during Open Enrollment.

You can add or remove eligible dependents to your medical and dental plans and enroll parents/parents-in-law.

This is the only time to do so unless you, your dependents, or parents experience a qualifying family event.

You will receive information from MD Benefits on how to make changes.

Qualifying Events

Outside of Open Enrollment, you can make changes to your benefit elections within 31 days of a qualifying life event such as new family member, marriage, divorce, or domestic partnership. Notify MD Benefits within 31 days of a qualifying life event.

Dental

Delta Dental

TPMG pays the cost of coverage for you and your eligible dependents. Coverage is effective the first of the month following your date of hire.

Plan Summary

- No deductible
- 100% diagnostic and preventive services
- Four cleanings and two oral examinations per calendar year
- Oral surgery, crowns, and cast restorations covered at 70–100%*
- Prosthodontic work covered at 60%
- $2,000 calendar year maximum per covered individual
- Orthodontic benefits for children up to age 26 covered at 50%**

* Delta Dental pays 70% of fees for these services during the first calendar year of your coverage. The percentage increases by 10% each consecutive year to a maximum of 100%. If you have a break in coverage, the percentage will go back to 70% when you begin coverage again.

** Subject to a $3,000 lifetime maximum per child for orthodontia

In-Network Dentists

Dentists in the Delta Dental PPO network charge less for services such as cleanings, x-rays, surgeries, and crowns. This savings could help reduce or eliminate your out-of-pocket fees by stretching your maximum per year dollars. Contact your dentist to see if their office is in the PPO network.

Health Benefits in Retirement

Health coverage (Medical, Supplemental Medical, and Dental) for you and your eligible dependents continues to be TPMG-paid when you retire if you are enrolled in a TPMG medical plan for active physicians at the time of retirement. You will also need to meet any of the following requirements:

- Age 60 or older with at least 15 years of services; or
- Age 65 or older with at least 10 years of service; or
- Disabled at any age with at least 10 years of service; or
- Age 60-64 and have 10-14 years of service. You must pay the cost of health plan premiums until you reach age 65. Thereafter, TPMG will cover that cost.

In addition to the eligibility requirements above, physicians must have at least 3 years of vesting service as a TPMG physician within the 10 year period before retirement.

Medical and Dental for Parents

Kaiser Foundation Health Plan

Your parents, parents-in-law, step-parents, or parents of your domestic partner are eligible to enroll in a Kaiser Foundation Health Plan. Parent coverage is paid at your expense through automatic payroll deduction.

Plan Summary

- Comprehensive health care services provided at Kaiser Permanente facilities with a $20 co-pay
- Prescription drugs with per prescription co-payment of $10 for generic or $25 for brand name
- Emergency room visit coverage with a $35 co-pay (waived if admitted to a hospital)
- Medicare-eligible parents must first enroll in Medicare and assign their Medicare benefits to Kaiser Permanente
- Parents residing in Kaiser Permanente service areas outside of California may be eligible for enrollment in TPMG-sponsored group contracts in Colorado, Georgia, Hawaii, Mid-Atlantic, the Northwest, and Washington

Parent plans do not provide the same coverage as the plans provided to TPMG physicians and their eligible dependents. A complete list of covered services and monthly premium rates is available on MDPeople or by contacting MD Benefits.

DeltaCare

Parents residing in California may enroll in DeltaCare PMI dental coverage. They must choose a participating DeltaCare dentist.

- Coverage for parents is paid at your expense through automatic payroll deduction
- Coverage is effective the first of the month following the date a completed enrollment form is received by MD Benefits
- DeltaCare provides some services at no cost while many services require co-payments

Family Care For All Ages

TPMG partners with Bright Horizons® to give you access to back-up child care in your home or in a center as well as a comprehensive database of resources for child care, elder care, pet care, and more.

Back-up Child Care

Back-up child care for infant to teenage children is available for up to 15 days per calendar year. Five additional days are allowed in 2022 for a total of 20 days. Highlights of this service include:

- High quality, low co-pay back-up care when your regular arrangement is not available
- 24/7 contact center to arrange care
- Mobile app for on-the-go reservations

The co-pay for center-based care is $15 per child with an out-of-pocket per day, per family maximum of $25. In-home care co-pay is $6 per hour and covers up to three children. Note: Imputed income applies for using the program.

Pre-registration is recommended so you can access care whenever needed. Once registered, you can reserve care up to two months in advance or on the same day. We recommend requesting care as early as possible to secure a provider as care is not guaranteed.

Registration is free and can be completed online at: www.backup.brighthorizons.com (Username: TPMG; Password: 4Backup) or by calling 1-877-BH-CARES.

Full-time Child Care

- Preferred enrollment at child care centers and discounts at partner centers
- $250 registration credit at participating centers

Enhanced Family Support

You have access to a comprehensive online database of self-pay services that include:

- Experienced, pre-screened nannies and sitters for evening and weekend care
- Long-term elder care, planning, and referrals
- Pet care resources such as dog walkers, pet sitters, and more
- Private and small-group tutoring and test prep for your children

Access to the above resources is available immediately upon free registration in the program. These are self-pay services and although exclusive discounts may apply, the costs of services rendered are your responsibility. Learn more and register online at: clients.brighthorizons.com/TPMG

While we have an arrangement with Bright Horizons to offer services to TPMG's physicians, Bright Horizons operates independently and is not under our control. We perform no background checks, reference checks, or screening of service providers offered by Bright Horizons, and so we make no representations or endorsements concerning the quality, timing, legality, reliability, timeliness, or accuracy of Bright Horizons' services. You therefore assume all risk when using Bright Horizons' services, and so we urge you to perform your own screening and investigation of any persons with whom you come into contact with through use of Bright Horizons. Any issues concerning the conduct of service providers offered by Bright Horizons including, without limitation, the quality or safety of services received or payment due, must be resolved directly between you and Bright Horizons. We will not be held responsible and expressly disclaim any liability for any claims, demands or damages direct or indirect of every kind and nature, whether known or unknown, suspected or unsuspected, disclosed or undisclosed, arising out of or in any way related to use of Bright Horizons' services.

Dependent Care Plan

You may be able to contribute up to **$5,000*** annually on a pre-tax basis to pay for the care of your dependents under age 13 or older if they are mentally or physically disabled and unable to care for themselves. Contributions are deducted each pay period.

You can enroll in this plan at time of hire, when you experience a qualifying life event, and during Open Enrollment. Annual enrollment during Open Enrollment is required to participate each year.

*IRS rules require flexible spending accounts to be nondiscriminatory with regard to participation rates and average salary reduction amounts. If you are highly compensated (as defined by statutes), the amount of your contribution may be reduced below the annual maximums to comply with the rules.

More Saving Opportunities…

Commuter Spending Account

Pre-tax dollars can be used to pay for public transportation, vanpool, and parking expenses for your commute to and from work. Access your account at https://tpmghr.kp.org/benefits and select Commuter Spending.

Employee Discounts

You have exclusive employee discounts from participating companies that offer family entertainment, fitness programs, phone & internet services, and gift giving. Visit MDPeople to see the full list of companies that offer TPMG physician and employee discounts.

Identity Theft Protection

TPMG partners with Aura Identity Guard® (Aura) to offer a comprehensive identity theft protection program for you and your family members at a discounted rate. Aura is an award winning service that has helped over 47 million people in the past 20 years.

Aura provides a suite of services designed to detect fraud including: real-time credit monitoring, dark web monitoring, safe browsing tools, social insight report, risk management report, monthly credit report, and more. If Aura finds certain activity that may indicate fraud, they will alert you so you can respond promptly.

Learn more and enroll online at: https://app.identityguard.com/eligibility/tpmg. Start by entering your first name, and date of birth to confirm your eligibility and begin the enrollment process.

Legal Insurance

TPMG is pleased to offer legal insurance from ARAG®. When you need advice and help with personal legal matters, ARAG provides accessible, affordable legal assistance that can reduce stress and save you time.*

The monthly premium for ARAG legal insurance is $17.75 and paid via payroll deduction. The legal comprehensive coverage includes estate planning (with wills, trusts, etc.) and family law matters like divorce.

ARAG provides a large network of local, professional attorneys who can advise and represent you. With ARAG legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters. You and your eligible family members can contact a network attorney to address an extensive range of personal legal matters such as estate planning and traffic ticket defense.

Learn more and enroll online at: https://www.araglegal.com/plans. Enter this access code when prompted: 18760pmg.

*This plan is designed to assist you with personal legal matters. Business, investment-related, and employment matters are not covered.

Compensation

Salary

- Monthly salary is your annual salary divided by 12
- Prorated salary is your monthly salary multiplied by base units

Additional Time

Time worked in excess of your base units may be paid or accrued and taken as time off in the future at the convenience of the department.

Maximum accrual is 52 units (208 hours).

Pay Days

- 10th of each month (1/2 monthly salary & paid overtime)
- 21st of each month (1/2 monthly salary)
- Pay days that fall on a Saturday or Sunday are paid on the preceding Friday
- Pay days that fall on a holiday are paid on the day prior to the holiday

Salary Advance

- Eligible within first three months of employment
- One month salary advance ($10,000 maximum)
- Repayment over six months through payroll deduction

Paid Time Off

Paid Holidays

New Year Day
Martin Luther King Jr. Day
President's Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Christmas Day

Vacation

When the maximum accrual allowed is reached, units are paid out in cash.

Part-time physicians who work at least six units (24 hours) per week are eligible for Vacation accrual on a prorated basis.

VACATION ACCRUAL SCHEDULE

BEGINS ON	MONTHLY	ANNUAL MAX	TOTAL MAX
Date of hire	2.5 units	30 units	33 units
4 year anniversary	3.33 units	40 units	44 units
11 year anniversary	4.17 units	50 units	55 units

1 Unit = 4 Hours

Time Bank

- One month before Vacation time is to be paid in cash, you may elect to transfer 10 units or more to a Time Bank
- Maximum accumulation is 176 units
- Units can be used for vacation or educational purposes

Sick Leave

Paid time for personal illness, injury, or medical/dental appointments.

SICK LEAVE ACCRUAL SCHEDULE

COMPLETED EMPLOYMENT SERVICE	MAXIMUM ANNUAL
2–6 months	22 units
6 months–1 year	44 units
1–5 years	60 units
5–10 years	88 units
10+ years (or upon election to Senior Physician)	260 units

Leaves of Absence

Family and Medical Leave

A total of 12 weeks of leave may be taken during a 12-month period for one or more of the following reasons:

- Birth of a child and/or care for child within the first year of birth
- Placement of a child for adoption or foster care
- To care for your seriously-ill spouse or domestic partner, parent, or dependent child
- Your own serious illness

Note: In accordance with California law, a physician is entitled to up to four months for pregnancy-related disability regardless of how much Family and Medical Leave is taken for other purposes.

Parental Leave

You are entitled to up to 12 weeks of leave for the purpose of bonding with your newborn, adopted, or foster child in the first year of birth, adoption, or placement, provided you had not previously utilized your Family and Medical Leave time for any other qualifying event.

Education Leave

Paid leave to attend medical educational activity, management training, or for professional development that is mutually beneficial to both you and TPMG is available as specified below:

- Annual accrual of 10 units, prorated for schedule
- Maximum accrual of 22 units, prorated for schedule
- Approval required from your Physician-in-Chief and Chief-of-Service

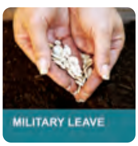
Examinations

Up to three paid days each year may be granted for you to:

- Take American Board exams for certification or re-certification
- Act as an examiner for the American Boards

Additional Resources Available Online

More information about leaves of absence is available on the TPMG HR website (https://tpmghr.kp.org/content/policymanual/index.cfm). You can review a detailed Policy Manual as well as download these informational booklets:



HR Support

For any leave of absence, it is important to connect with your local HR office to review details specific to your leave needs.

Retirement and Savings Plans

Pension Plan (Plan 1)

Your Pension Plan (Plan 1) is a defined benefit plan that pays a monthly benefit amount to you at retirement based upon the formula described on the right.

Membership and Vesting Service

You will automatically become a member of Plan 1 effective your first employment anniversary date, provided you completed 1,000 hours of vesting service during that year. You will vest in the plan after completion of five years of vesting service (a calendar year in which you were compensated 1,000 hours or more).

Retirement Age and Years of Service

Normal retirement is age 65, however, a reduced benefit may be received earlier, if eligible. A physician with 30 years of credited service at age 65 would be entitled to 50% of their highest average compensation.

Highest Average Compensation (HAC)

Retirement income is calculated based on your HAC which is the 36 highest paid consecutive months with TPMG over your entire service period and includes both base pay and annual incentive payment multiplied by your years of credited service.

Credited Service

Credited service begins on your date of hire and is based on 2,000 hours of compensated service each calendar year. Proportional credited service is granted for years in which compensated service is less than 2,000 hours.

Benefit Formula

2% of HAC per year during first 20 years of credited service, and 1% per year thereafter.

Payment Options

Life annuity, joint and survivor annuity, period certain, or installments.

PLAN 1 BENEFIT EXAMPLE

Physician retires at age 65 with 30 years of credited service:

Monthly HAC	$20,000
Credited Service:	
20 years at 2% (40%)	
10 years at 1% (10%)	x 50%
Monthly benefit at age 65:	$10,000*

* Life Annuity

Full Early Retirement Plan

The Full Early Retirement Plan gives you the option to begin receiving benefits as early as age 60 without actuarial reduction for payment before age 65. To be eligible for this plan, you must be at least age 60 and have completed 15 years or more of vesting service before your retirement date.*

*If you are hired or rehired by TPMG on or after July 1, 2012, to qualify for a Full Early benefit, you must also have completed at least five years of vesting service as a TPMG physician after your hire or rehire and immediately before you separate from service.

Permanente Contribution Plan (Plan 2)

TPMG contributes to Plan 2 based upon your eligible compensation (base compensation plus bonus) each pay period. Plan 2 contributions are equal to 5% of the amount of eligible compensation you receive up to the Social Security Wage Base (SSWB) plus 10% of your eligible compensation over the SSWB up to the maximum IRS compensation limit.

Plan 2 contributions begin the first of the month following the completion of 1,000 hours of service within an anniversary year.

VESTING SCHEDULE BY SERVICE

YEARS OF EMPLOYMENT	% VESTED
Under 1 year	0%
1 year	10%
2 years	30%
3 years	50%
4 years	70%
5 years	100%

Salary Deferral Plan 401k (Plan 3)

Your 401k contributions can be made on a pre-tax or Roth (post-tax) basis. You choose how you want to invest your savings. You can elect to contribute on a pre-tax or post-tax Roth (post-tax) basis. You can also contribute an additional after-tax amount. Contributions are subject to annual IRS and other limits as shown in the table below.

Contributions can begin the first of the month following your date of hire. If you do not make an election within 30 days of your hire date, you will be automatically enrolled at a pre-tax contribution rate of 6%. If you were automatically enrolled at 6% and do not make a change, your contribution percentage will increase by 1% on your anniversary date each year up to a maximum of 15%.

DEFERRAL TYPE	MAX LIMIT	TAXABILITY
Pre-tax*	75%	Distributions and earnings taxed
ROTH* (post-tax)	75%	Distributions and earnings not taxed
Catch-up** (age 50+)	75%	Dependent on whether deferrals are pre-tax or ROTH (see above)
After-tax**	25%	Earnings taxed; principle amount not taxed

*Cannot exceed limits combined between pre-tax and ROTH

**Must make separate election

401(k) Contribution Options

PRE-TAX

Payroll deductions are contributed to your 401(k) account before they have been taxed.

ROTH

When you make Roth 401(k) contributions, you pay your taxes upfront for tax-free income in retirement.

CATCH-UP

If you are age 50 or older, you may elect to make a catch-up contribution up to the annual IRS maximum. A separate election is required.

AFTER-TAX

You may elect an additional option to contribute after-tax pay. A separate election is required.

Life Insurance

Physician Group Term Life Insurance

TPMG provides life insurance to you at different levels based upon your physician status. You can request additional coverage by submitting an additional life insurance application to MD Benefits. MD Benefits will contact you if evidence of insurability is required. The maximum life insurance coverage is four-times your annual prorated base salary up to $2,000,000.

Life Insurance coverage options will become effective upon approval by Standard Insurance Company (The Standard). Imputed income applies for coverage over $50,000.

If you elect to waive your TPMG-provided life insurance coverage, you will automatically receive $50,000 of life insurance coverage at no cost.

Spouse/Domestic Partner Term Life Insurance

You may buy coverage for your spouse or domestic partner at your own expense in units of $50,000 to a maximum of $500,000. A coverage amount of $100,000 is guaranteed if applied for at time of hire. Evidence of insurability is required if you select an amount greater than $100,000 or apply for coverage at a later date. The cost of coverage is based on your spouse or domestic partner's age.

Life Insurance in Retirement

Life Insurance continues to be TPMG paid when you retire at a reduced coverage amount if you meet eligibility requirements. You have the option to continue Life Insurance for your spouse or domestic partner at your own expense.

Travel Accident Insurance

Travel accident insurance covers you for death or dismemberment while traveling on TPMG business. TPMG pays the cost of this coverage, provided by MetLife, and benefits are paid in addition to any other life or accidental death and dismemberment benefits described above. The benefit provided is equal to four times your annual prorated base salary up to a maximum of $250,000 with a minimum benefit of $100,000.

Long-Term Disability Insurance

During the first 31 days of your employment, you may elect to participate in TPMG's Long-Term Disability (LTD) plan provided by The Standard. You can choose a benefit level of 50% or 60% of your monthly prorated earnings.

You pay for the cost of LTD coverage through payroll deductions on an after-tax basis. Benefits received from The Standard will be considered non-taxable income. However, any offsets (e.g., SDI, Social Security) to this benefit may be taxable.

LONG-TERM DISABILITY COVERAGE OPTIONS
50% of monthly earnings* up to maximum per month benefit of $20,833
60% of monthly earnings* up to maximum per month benefit of $25,000

*Based on covered, prorated monthly earnings

Enrollment in this group LTD plan is required to be eligible for Income Continuance benefits provided by TPMG's Sick Leave policy. In the case that you develop a disabling condition that requires leave in excess of that which you have earned, Income Continuance benefits cover 60% of your prorated base salary as taxable income for up to six months from the last day worked after all paid time off (Sick Leave, ATO, Vacation, Time Bank) has been exhausted.

Supplemental Individual Disability Insurance

Unum offers a Supplemental Individual LTD insurance plan that can be purchased in addition to group LTD coverage or as individual LTD coverage. Highlights of the plan include: 25% discount on rates up to age 65; benefit amounts based on previous year's W-2 earnings rather than pro-rated base salary; and policies remain in place if your employer changes in the future.

Long-Term Care Coverage for Senior Physicians

TPMG provides basic Long-Term Care coverage to Senior Physicians at no cost. As a Senior Physician, you may purchase coverage for yourself above the TPMG-paid base plan as well as coverage for your spouse or domestic partner, children, and parents/parents-in-laws.

More information is available on the MD Benefits website.

Professional Dues, CME Fees, and Journals

TPMG reimburses physicians for 100% of annual dues for county and state medical societies or the National Medical Association and its component societies and 100% of the fees charged by the California Medical Association to issue a certificate of Continuing Medical Education (CME).

The annual maximum reimbursement allowance for professional society dues, journals, CME registration fees, and travel expenses is $5,000.

TPMG reimburses for the following:

- Dues paid for membership in professional societies (including application fees)
- Registration fees for CME
- Purchase of professional journals, text books, e-books, and smartphone apps

Professional Liability Coverage

Coverage begins on your date of hire and is paid for by TPMG. You are protected against the costs associated with professional liability claims that arise from medical care to patients provided by you within the course and scope of your employment with TPMG.

Workers' Compensation

Every TPMG Physician is covered by Workers' Compensation upon date of hire. Benefits provided under the workers' compensation laws of the state of California are available in any case in which physicians suffer injury or death arising out of or in the course of their employment.

TPMG has been permissibly self-insured for workers' compensation since 1962. These benefits are administered by Athens Administrators.

Physician Recruitment Services

northerncalifornia.permanente.org

PERMANENTE MEDICINE®

The Permanente Medical Group