



Group Health Plan, Inc. 2025 Benefits and Policies Summary for Residents

HealthPartners/GHI offers a flexible benefit plan, called *Advantage*, which allows you to customize benefits to fit your needs. You are eligible for a benefit package if your FTE is .50 or greater and your coverage is effective on your first day of benefit eligible employment.

Insurance benefits are covered as follows:

- HealthPartners pays the majority of the premiums for single or family medical (including eye) and dental insurance. Coverage is effective your first day of benefit eligible employment. You may choose one of three medical plans and/or one of two dental plans. Single basic dental insurance may be elected at no cost to you if your position is full-time.
- HealthPartners pays the premiums for Life and Accidental Death & Dismemberment Insurance at one and one-half times your salary worth of coverage. You will be allowed to purchase additional coverage.
- Short Term and Long Term Disability Insurance is covered by HealthPartners. The plans cover you at 100% for the first 12 weeks of a disability, and 80% for the next 14 weeks. Long term disability is covered at 60%, and you are given the option to purchase up to the 70% coverage level. (Maximum monthly benefit of \$15,000) The coverage is for your own occupation.
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In addition to your Basic Personal Time Off of four weeks per year, you have the option to purchase an additional week of Purchased Personal Time-off (PTO) with the benefit dollars you receive from HealthPartners.

You may also purchase life insurance for your dependents and enroll in the pre-tax Health Care and/or Dependent Care Flexible Spending Accounts at the same time you elect your insurance benefits.

Please refer to the Advantage brochure for further details.

RETIREMENT BENEFITS

- ♦ **The 401(k) Plan – The 401(k) Plan offers pre-tax deferral of annual employee contributions of up to 50% of your pay or the annual IRS dollar limit of \$23,500, whichever is less. There is no waiting period to enroll and you may change your investment mix and/or your contribution percentage at any time. HealthPartners will provide a 5% contribution without any contribution from you. Additionally there is an employer matching contribution, which is a 50% match on the first 5% of pay you contribute. The employer contribution and match are subject to the federal compensation cap of \$350,000 in 2025. The employer contribution and match are made during the first quarter of the following calendar year. The employer contribution is contingent on employee being employed on 12/31 of the plan year, or being at least 55 years old. You become vested in the employer contributions upon completing three years of service, each with 1,000 hours worked. This plan also has a loan provision. For participants ages 50 - 59 and over 64, the 2025 catch-up contribution limit is \$7,500. For participants age 60-63 the catchup contribution limit is \$11,250. The 401(k) offers a Roth option.**

TIME-OFF BENEFITS

- ◆ **Personal Time Off (PTO)** - Your vacation, personal holiday, and sick time are combined into a pool of PTO. You are given PTO in two types: Basic PTO and benefit dollars to purchase PTO (Purchased PTO).

PTO is prorated based on the percentage of a 1.0 FTE you are scheduled to work and for partial year of service.

If you have zero to nine years of service, your annual basic PTO benefit is four weeks. If you have ten or more years of service, your annual basic PTO benefit is five weeks. You may carry a cumulative 80 hours of Basic PTO into a new year. In addition to your Basic PTO account, benefit dollars are provided to cover the cost of one additional week of (Purchased) PTO. You may choose to use the benefit dollars to purchase PTO or receive the dollars as taxable pay.

Purchased PTO, whether paid with employer provided benefit dollars or with your own pay, is kept in a separate account. There is no year-to-year carry-over of Purchased PTO. If you do not use your Purchased PTO by the end of the year you will receive a refund. Refunds are processed at the end of each year and are taxed at the supplemental rate.

Although PTO is advanced in January of each year, it is earned over the course of the calendar year. Please refer to the Advantage brochure for further information regarding Personal Time-off (PTO).

- ◆ **Jury Duty or Witness Leave** - You will receive your regular pay from Group Health Plan, Inc. for the regularly scheduled workdays you miss due to jury or witness duty. However, you must remit any income you receive for jury or witness duty, less your travel expenses to HealthPartners c/o Physician Services.
- ◆ **Personal Leaves of Absence** - Personal leaves of absence are available depending upon staffing considerations. The duration of such leaves will be determined by mutual agreement between you and your medical leader.

WORK AND FAMILY LEAVE POLICIES AND RELATED BENEFITS

- ◆ **FMLA Qualifying Leave** – You are eligible for FMLA qualifying leave if you have been employed by Group Health Plan, Inc. for at least twelve months; and you have worked at least 1,250 hours of service during the twelve month period immediately preceding the commencement of the leave. Eligible staff members are entitled to up to sixteen weeks of FMLA qualifying leave in a twelve-month period, as defined from January 1 through December 31. A FMLA qualifying leave will be granted to eligible staff for the following reasons: birth or placement of an adopted child or foster care; to care for your spouse/spousal equivalent, son, daughter, or parent who has a serious health condition; or due to your own serious health condition for which you are unable to perform the functions of your job.
- ◆ **Adoption Benefits** - If you have been employed for a minimum of six months and you are in a .50 FTE or greater benefit status, Group Health Plan, Inc. will reimburse you 80% of all eligible expenses incurred in the adoption of a child, **up to a maximum of \$2,000 per child**. Eligible expenses include legal fees, court fees, adoption agency fees, pregnancy expenses for the birth mother, temporary foster care expenses, medical examination fees for the child and transportation fees for the child. While you are an active employee, you can apply to have eligible expenses reimbursed at the time custody is granted in anticipation of legal adoption. If both parents are employees, only one parent is eligible to submit expenses for reimbursement under this benefit. These benefit dollars are taxable.
- ◆ **Parenting Leave** - An employee will be granted a parenting leave of absence within one year after the birth or placement of a child for adoption. From the last day worked, the maximum time off under this and related benefits used for such a leave is sixteen weeks. You may choose to use accumulated PTO in order to receive pay during a parenting leave. A parenting leave should be arranged in advance with your Chief of Professional Services and/or Department Head.

In the case of an employee giving birth to a child, a portion of the parenting leave is considered a period of disability, typically six weeks. Short term disability at 100% of pay is available. If an employee has complications prior to the birth and must take a medical leave of absence, the sixteen-week parenting leave allowance will not begin until the date of delivery. The Short Term Disability Plan will not pay benefits if you become disabled during the first 12 months your insurance is in effect and your disability is the result of a pre-existing condition.

- **Funeral/Bereavement** – In the event of a death in your immediate family or your household, you are provided three regularly scheduled workdays off, with pay. Medical leaders may grant up to five days to eligible physicians if extensive travel is required or for extenuating circumstances that will require additional time away from work. "Immediate family" means: your spouse/spousal equivalent; your/your spouse's/your spousal equivalent's: parents, grandparents, brothers, sisters, sons, daughters; and your grandchildren. *For more information see Funeral Leave/Policy Manual.*

- **HealthPartners Paid Leave Benefit-**

All GME residents and fellows are eligible for a paid leave (described below) once per training year. More details are provided in the GME-7 Trainee Leave policy. Leave requests must be approved by the Program Director and must comply with program and specialty board policies regarding time away from training.

Residents and fellows will receive:

- One six-week paid leave (at 100% of base pay) for medical, parental or caregiver leave once per training year.
- This leave is available to the trainee the day they are required to report for training.
- This leave is offered in addition to Short-term Disability insurance benefits and Paid Time Off (PTO).
- Trainees can choose which leave type to take and when throughout the training year.

PROFESSIONAL LIABILITY INSURANCE

- ◆ Effective immediately upon your employment, HealthPartners will provide professional liability insurance coverage for all claims and lawsuits arising out of your medical practice as a staff physician. This means, so long as this benefit remains in effect, you will not be required to purchase a reporting endorsement (or "tail coverage") when you leave the company.

This policy does not afford coverage for claims arising out of your medical practice prior to your employment nor does it provide coverage for activities outside the scope of your employment with Group Health Plan, Inc. unless those activities have been disclosed to and approved by HealthPartners in writing, in advance.

This summary is intended only as a brief description of benefits and policies and may be subject to change. The Plan Documents of benefit plans and corporate policies, which contain the full and authoritative descriptions, are available in the Human Resources Department.

In the event of any conflict between the information provided in benefit summaries and in benefit plan documents, provisions of the benefit plan documents will prevail. The terms and conditions of the benefit plans, as amended from time to time by HealthPartners/GHI, and an employee's elections under such plans control the employee's rights under the benefit plans.

For additional information, please contact Laura Gaylord, Senior Manager, Physician Services at 952-883-5339.