



## RESIDENTS BENEFITS SCHEDULE 2009-2010

**Important:** Any variations between the explanation of benefits in the Benefit Schedule and the insurance policies and plans will be governed by the specific insurance policies and plans. Benefits may be added, deleted or modified at any time, at Synergy Medical's sole discretion. Nothing in this Fringe Benefit Schedule is to be construed or interpreted as modifying or superseding Synergy Medical at-will employment status.

| BENEFIT                               | WHEN ELIGIBLE                                       | BENEFIT YOU RECEIVE   |
|---------------------------------------|---|---|
| <b>Medical</b>                        | <b>Immediate</b>                                    | <p><b>Base Plan - BC/BS Community Blue Plan 12</b><br/>Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits, No prescription coverage. Calendar year deductible \$1000 per person and \$2000 for family, reimbursement after deductible at 80% to Coverage effective on date of employment. No pre-existing condition clause.</p> <p>Bi-weekly premium costs: Employee only - <b>No Cost</b>, \$12.49 to add spouse (or one dependant), \$15.33 for family, \$5.68 additional to add full time college student age 19-25.</p> <p><b>BC/BS Community Blue Plan 4</b><br/>Preferred Provider (PPO) individual and family coverage; hospitalization; co-pay for office visits, and prescription coverage. Calendar year deductible \$500 per person and \$1000 for family, reimbursement after deductible at 80%; coverage effective on date of employment. No pre-existing condition clause.</p> <p>Bi-weekly premium costs: \$28.38 for single coverage, \$59.62 for two persons, \$66.72 for family, and \$14.20 additional to add full time college student age 19-25.</p> <p>**If the employee elects to cover their spouse under a Synergy Medical health plan and the spouse is employed full-time and eligible for other group medical coverage, he/she must be enrolled in their own employer's plan to be eligible under the Synergy Medical Plan.</p> <p><b>** YOU MUST CONTACT THE HUMAN RESOURCES DEPARTMENT WITHIN 30 DAYS OF A CHANGE IN MARITAL, DEPENDENT AND/OR WORK STATUS.</b></p> |
| <b>Employee Patient Care Discount</b> | <b>Immediate</b>                                    | <p>Employees and covered family members receive patient care discounts for services administered by a provider employed at Synergy Medical and conducted during normal hours of operation in facilities maintained by the corporation. Those covered through health insurance provided by Synergy Medical receive a <b>100% discount</b> on such services. Employees and family members not covered on Synergy Medical's health insurance may receive a 50% discount after all third party resources have been billed.</p>  |
| <b>Dental</b>                         | <b>1<sup>st</sup> of month following employment</b> | <p>Delta Dental Plan of Michigan individual and family coverage. Maximum yearly benefit is \$800 per covered member; \$25 deductible per person per contract year and \$75 per family: 100% diagnostic; 80% other; orthodontic coverage pays 50% with a maximum life time benefit of \$1000; coverage effective 1<sup>st</sup> day of month following date of employment.</p> <p>Bi-weekly premium costs: \$1.11 for single coverage, \$2.11 for two persons, and \$3.67 for family.</p>  |
| <b>Vision</b>                         | <b>Immediate</b>                                    | <p>Vision Services Plan individual and family coverage; \$20 co-pay for exam, frames and lenses every 24 months; contact lenses in lieu of exam, frames and lenses; coverage effective on date of employment.</p> <p>Bi-weekly premium costs: \$2.71 for single coverage, \$6.13 for two or more.</p>   |
| <b>Life Insurance</b>                 | <b>Effective 31<sup>st</sup> day of employment</b>  | <p>The Lincoln National Life Insurance Company individual coverage; equal to two year's salary (\$300,000 maximum); <b>no premium cost to employee</b>; coverage effective 31<sup>st</sup> day of employment.</p>   |

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| <b>Long Term Disability</b>              | <b>Effective 31<sup>st</sup> day of employment</b> | AMA sponsored MedPlus Advantage policy underwritten by UNUM Insurance; pays \$2,000 monthly benefit to PGY-1 and PGY-2 residents; \$2,500 monthly benefit to PGY-3, PGY-4 and PGY-5 residents. Benefits doubled for total and permanent disability; no premium cost to resident; coverage effective date of employment; guaranteed conversion to individual policy upon completion of residency.   |
| <b>Supplemental Insurance options</b>    | <b>Immediate</b>                                   | Offered through AFLAC, additional insurance policies are available such as: Short Term Disability Insurance, Accident Insurance, Hospital Intensive Care Insurance, and Cancer Indemnity Insurance.  |
| <b>Flexible Spending Accounts</b>        | <b>Immediate</b>                                   | IRS sponsored plan whereby employees may pay insurance premiums, dependent care expenses (up to \$5000 per year) and certain out-of-pocket medical expenses (up to \$5000 per year) with pre-taxed accounts. Enrollment through AFLAC.   |
| <b>Malpractice Insurance</b>             | <b>Immediate</b>                                   | \$100,000 each occurrence; \$300,000 aggregate for year; provide under terms of Synergy Medical self-funded insurance program; limited to medical practice performed under the auspices of the Synergy Medical Resident Program.   |
| <b>Membership Dues</b>                   | <b>Immediate</b>                                   | Membership dues to appropriate departmental medical associations.  |
| <b>Educational Expense Reimbursement</b> | <b>Immediate</b>                                   | <p>Reimbursement of expenses for <u>approved</u>* educational activities and materials such as: Conference registration, conference travel and related expenses, text books, professional journal subscriptions, PDA's (new residents only), laptop computers (one laptop per residency training period with pre-approval of the program director), computer software programs, PDA upgrades, and expenses related to licensure are as follows:</p> <p style="text-align: center;"> PGY-1: up to \$1000                      PGY-4: up to \$1750<br/> PGY-2: up to \$1250                      PGY-5: up to \$1750<br/> PGY-3: up to \$1450 </p> <p>*Residents will be reimbursed only for educational support needs that are pre-approved by the department's Program Director. Reimbursement will be processed upon submission of original receipts.</p> |
| <b>Meals</b>                             | <b>Immediate</b>                                   | Lump-sum stipend provided each year. Value determined by amount of call.   |
| <b>Physician Coats</b>                   | <b>Immediate</b>                                   | Stipend for two (2) coats during first year of training (\$35 each); One \$35 coat stipend for each subsequent year.   |
| <b>Transitional Reimbursement</b>        | <b>Immediate</b>                                   | \$1,000 reimbursement for the following: moving, and expenses related to credentialing that is required by the state. Taxable income for year paid.  |
| <b>Paid Time Off</b>                     | <b>Immediate</b>                                   | PGY-1                      - 3 weeks; non-cumulative; non-vested benefit.<br>PGY-2+                      - 4 weeks; non-cumulative; non-vested benefit.  |

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| <b>Catastrophic Sick Bank Account</b>         | <b>Immediate</b>                      | PGY-1+ - 2 weeks; non-cumulative; non-vested benefit. Available for serious health conditions exceeding 3 days (must use 3 days of PTO before utilizing).   |
| <b>Guaranteed Housing Loan</b>                | <b>Immediate</b>                      | Synergy Medical has an agreement with Citizens Bank of Saginaw to guarantee resident housing loans. The loan must be for the purpose of making a down payment to purchase a house.  |
| <b>Medical Excellence Fund Emergency Loan</b> | <b>Immediate</b>                      | Short-term Emergency Loans are available for residents in good standing at Synergy Medical who demonstrate a need of such a loan caused by situations of an immediate nature. Medical Excellence Fund Emergency Loans are provided for amounts up to \$1,000.00 and are interest free. Repayments are processed through payroll deduction over periods of thirty, sixty, or ninety days.  |
| <b>Pension Plan</b>                           | <b>6 year graded vesting schedule</b> | VALIC (The Variable Annuity Life Insurance Co.); 4.0% of monthly salary contributed by Corporation; enrollment each July 1 <sup>st</sup> or January 1 <sup>st</sup> upon completion of one year of service (and 1000 hours), and attainment of 21 <sup>st</sup> birthday; 20% vested after 2 years, 40% vested after 3 years, 60% vested after 4 years, 80% vested after 5 years, and 100% vested after 6 years of service.   |
| <b>403-B Investment options</b>               | <b>Immediate</b>                      | <p>Synergy Medical currently has arrangements with 403-B providers offering pre-taxed retirement investment opportunities for employees. If you are interested in learning more, please feel free to contact any of the representatives listed below:</p> <ul style="list-style-type: none"> <li>• VALIC - John Gray, Financial Consultant, 800-448-2542 ext. 87535</li> <li>• Equitable (AXA Advisors) - Matthew List, Retirement Benefits Specialist, 989-799-9630 ext. 211</li> <li>• Aetna (ING Financial) -</li> </ul> |
| <b>Employee Assistance Programming (EAP)</b>  | <b>Immediate</b>                      | Provides counseling and treatment for anxiety/depression; marital/relationship/divorce counseling; child/adolescent issues; substance abuse assessment/evaluation/ treatment/therapy; familial relationship counseling, etc. Initial assessment plus three (3) problem solving sessions are available at no cost to all Synergy Medical staff and their families.   |