



Physicians
Mutual®

Insurance for all of us.®



2024

EMPLOYEE BENEFITS SUMMARY



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Welcome to Your Benefits

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This summary answers some of the basic questions you may have about your benefits. Please read it carefully along with any supplemental materials available.

Eligible family members include:

- Your legally married spouse;
- Your registered domestic partner (RDP), and/or their children where required by state law;
- Your children who are your biological children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

New Hires

Both full-time and part-time employees are eligible the first of the month following 30 days of employment for all benefits, except Basic Life Insurance at 31 days and Long-Term Disability at 3 months for full-time employees. Enrollment must be completed within the first 31 days of employment. Employees may make changes to their elections on an annual basis during the open enrollment period.

Annual Open Enrollment

Once a year, employees have the opportunity to review their current elections, enroll in benefits and make changes to their election(s). During an open enrollment, you may change deductible options, join the Total Wellness Program, add or remove dependents, or terminate coverage. **Even if you are not making any changes, you must still confirm your elections on MyADP by the deadline.**

- You **must** enroll in the FSA each year online by the deadline.
- You may change your HSA at anytime during the year.



Special Enrollment

Choose carefully! Outside of the open enrollment or new hire period, the Internal Revenue Service (IRS) prohibits plans from allowing participants to make changes unless they have a **qualifying life change**. A life event includes: Marriage, Divorce, Birth, Adoption, Death, or Loss of other health coverage due to spouse's change in employment status, or you gain access to state coverage under Medicaid or CHIP.

- You must notify the Employee Benefits Department within 31 days of the qualifying life event (including newborns) to make elections.
- When making changes to medical, dental, vision, LTD, and FSA, you must complete the changes on the Benefits Enrollment System, MyADP, within 31 days of the event.
- Be prepared to show documentation of the event.

If changes are not submitted on time, you must wait until the next open enrollment period to make your election change.



New for 2024: Online Benefits Enrollment System

If you are a new hire, register for MyADP



Welcome!

Register an account with ADP to access your paycheck statements and benefit enrollment services.

Getting started is easy ...

1. Click the MyADP icon on your desktop or go to <https://online.adp.com/MyADP/login.html>
2. Click "Register Now."
3. Enter the Registration Code: **Phy-Mu**
4. Do you want to set up an account with Physicians Mutual: Yes
5. Enter **your name** as it appears on your payroll statement, the **last four digits of your Social Security number**, and **date of birth**. Check the box, "I'm not a robot," and follow the prompts. Click "Next."
6. Enter the **Personal Registration Code** (all letters are lowercase), or "I Want to Answer Security Questions."
7. Enter your **email address**. If you do not have a personal or work email address, use MyADP@physiciansmutual.com. Phone number is not required.
8. Enter your **city of birth** and select security questions.
9. Create password (note your User ID at top of page).
10. **Congratulations!** You have successfully completed your registration. Now you may use your User ID and password to access your pay statements and benefit information anytime.

Want to access your information on the go?

Download the ADP® Mobile Solutions app through the Apple App Store or Google Play.



If you forget your login information, use the Forgot User ID/Forgot Password link on the ADP service website to complete a quick verification and recover your information.

Employee Qualifying Change Instructions



Did you recently have a Life Event or Qualifying Change event?

A Qualifying Change such as marriage, birth of a child, divorce, spouse's job change or a death event under the IRS rules will allow you to make consistent changes to your benefits. The IRS requires you to report the event and request changes no later than 31 days **after** your qualifying event.

To report changes, follow the below instructions:

1. Login to iPay/MyADP located on your desktop or login to the mobile app. Go to the "Your Benefits" tile.

Note: If you would like to see a Benefits Summary Guide, click on the "Your Benefits" tile, then download the Guide by selecting "View forms and documents":

[View forms and documents](#)

2. Once logged in, find the "Report a Qualifying Change" tile and click "Declare an event."



3. You will then see a list of events to choose from, along with a request to enter a **valid date**. Enter the date the new coverage should be effective. Depending on the event, you may need to enter any dependent information. Be prepared with:
 - a. Correct spelling of names
 - b. Social Security number
 - c. Dates of birth
 - d. Address if different than yours

Note: You can change or add beneficiaries anytime in the "Manage Information" tile.

4. Once you have completed any dependent information, you will move to the **election portion**. You will be asked survey questions to determine eligibility for specific coverages. Be sure to read all descriptions carefully (this may require you to expand the description) prior to making a selection.
5. Confirm your elections and print a PDF or hard copy for your records. It's as simple as that!

Medical

Physicians Mutual offers three different Medical plans administered by AETNA to full-time and part-time employees, their spouses, domestic partners and dependents under age 26. All full-time and part-time employees are eligible the first of the month following 30 days of employment. In-Network deductible and coinsurance are listed below.

Medical Plan Summary

	Traditional \$2,000	HDHP (1) \$3,200	HDHP (2) \$4,000
Calendar Year Deductible	In-Network/Out-of-Network		
Individual*	\$2,000 / \$4,000	\$3,200 / \$6,400	\$4,000 / \$8,000
Family*	\$4,000 / \$8,000	\$6,400 / \$12,800	\$8,000 / \$16,000
Coinsurance	80% / 60%	80% / 60%	80% / 60%

Out-of-Pocket Maximum (includes deductible)

Individual	\$4,800 / \$9,600	\$5,100 / \$10,200	\$5,900 / \$11,800
Family	\$9,600 / \$19,200	\$10,200 / \$20,400	\$11,800 / \$23,600

General Benefits

Office Visit	Deductible & coinsurance ¹	Deductible & coinsurance ²	Deductible & coinsurance ²
Specialist Office Visit	Deductible & coinsurance ¹	Deductible & coinsurance ²	Deductible & coinsurance ²
Mental Health Visits ³	Deductible & coinsurance ¹	Deductible & coinsurance ²	Deductible & coinsurance ²
Routine/Preventive Exam	100%, deductible waived	100%, deductible waived	100%, deductible waived
Childhood Immunizations	100%, deductible waived	100%, deductible waived	100%, deductible waived
Urgent Care Center	Deductible & coinsurance ¹	Deductible & coinsurance ²	Deductible & coinsurance ²
Emergency Room	Deductible & coinsurance ¹	Deductible & coinsurance ²	Deductible & coinsurance ²
Inpatient/Outpatient Hospital & Other Covered Services	Deductible & coinsurance ²	Deductible & coinsurance ²	Deductible & coinsurance ²

Prescription Drugs – Retail (up to 30-day supply)

Generic on Formulary	\$0 co-pay ² / 50%	Deductible & coinsurance ²	Deductible & coinsurance ²
Brand Name on Formulary	\$40 co-pay ² / 50%	Deductible & coinsurance ²	Deductible & coinsurance ²
Brand Name Not on Formulary	\$70 co-pay ² / 50%	Deductible & coinsurance ²	Deductible & coinsurance ²
Specialty Rx	\$125 co-pay ² / 50%	Deductible & coinsurance ²	Deductible & coinsurance ²

Prescription Drugs – Mail Order (up to 90-day supply)

Generic on Formulary	\$0 co-pay / No Benefit	Deductible & coinsurance ²	Deductible & coinsurance ²
Brand Name on Formulary	\$80 co-pay / No Benefit	Deductible & coinsurance ²	Deductible & coinsurance ²
Brand Name Not on Formulary	\$140 co-pay / No Benefit	Deductible & coinsurance ²	Deductible & coinsurance ²

¹ A separate co-pay fee applies (ranges from \$30 to \$250 depending on the type of service) in addition to the deductible. Co-pay does not reduce deductible.

² Up to max out of pocket, then 100%.

***Embedded:** If you have employee-only coverage, you only need to satisfy the individual deductible and out-of-pocket limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family deductible and out-of-pocket amounts.

Medical Plans – Semi-monthly Premiums

Traditional \$2,000 Deductible:

	Wellness	Non-Wellness
Employee Only	\$61.16	\$98.66
Employee + 1 Dependent	\$316.01	\$353.51
Employee + > 1 Dependent	\$373.72	\$411.22

HDHP (1) \$3,200 Deductible:

	Wellness	Non-Wellness
Employee Only (Non-HSA option)	\$0.00 ¹	\$37.50
Employee Only (HSA option)	\$41.63	\$79.13
Employee + 1 Dependent	\$215.08	\$252.58
Employee + > 1 Dependent	\$260.12	\$297.62

HDHP (2) \$4,000 Deductible:

	Wellness	Non-Wellness
Employee Only (Non-HSA option)	\$0.00 ¹	\$37.50
Employee Only (HSA option)	\$32.55	\$70.05
Employee + 1 Dependent	\$168.15	\$205.65
Employee + > 1 Dependent	\$203.39	\$240.89

¹ HDHP Employee Only (Non-HSA) discounted premium is covered by the company.



ScriptSave® WellRx is America's Premier Prescription Drug Savings Program.

You can save up to 10%, 20%, 30% or even more on brand name and generic prescription drugs at participating pharmacies nationwide. There are no fees or waiting periods to join this program. It's effective upon hire for all employees.

\$75
MONTHLY
DISCOUNT

Total Wellness = Health Insurance Savings

Physicians Mutual is dedicated to providing a healthy work environment. Therefore, you are encouraged to participate in our Total Wellness Program. This program allows you the opportunity to engage in a variety of wellness activities offered throughout the year. By tracking your participation in these activities and accumulating 30 points each quarter, you can earn a \$75 monthly discount off your medical insurance premiums. For more details, email Sheila Cole at sheila.cole@physiciansmutual.com.

Strada Healthcare

What is Strada? Direct Primary Care (Strada) is a health care model in which physicians provide primary care services for one low monthly fee. Strada providers spend more time with patients, who get unlimited access to their healthcare team. Strada's fresh alternative to traditional health care is available to both full- and part-time employees. This simple, straightforward and affordable schedule eliminates doctor office fees and other costs often imposed by present day health care.

	Employee (19 and older)	Additional Adult	Child ¹ (26 and younger)
Monthly Membership Fees	\$99.00	\$79.00	\$49.00

¹ Children must be enrolled in a plan with at least one adult member.

All employees can join Strada Healthcare and pair the membership with one of our High Deductible Health Plans (HDHP). If you choose Strada Healthcare and an HDHP, you are not be eligible to contribute to a Health Savings Account (HSA) via payroll deduction. Also, please note the Company will not make contributions to your HSA.


	Employee	Additional Adult	Child
\$3,200 HDHP (1) Monthly Membership Fees	Company Pays	\$79.00	\$49.00
\$4,000 HDHP (2) Monthly Membership Fees	Company Pays	\$79.00 ²	\$49.00 ²

² The Company will pay up to \$51.00/month additional toward dependent membership.

Benefits You'll Enjoy

- Personalized care tailored to you
- A physician who knows you and your family
- Provider who spends more time with you
- Same to next-day appointments
- Quality time to ask all the questions you want with your health care team
- Convenient connectivity – call, text or email your provider anytime
- No hassling with insurance each time you visit

Check out our website at www.stradahealthcare.com/about/practices-providers/ for a Strada provider near you.



402-401-4404

info@stradahealthcare.com

To sign up for Strada: Go to MyADP, then register with Strada and select your provider at <https://stradahealthcare.hint.com/enroll?company=com-xUjFt7rG3gxY>

Strada Member Coverage

What is Covered

- Annual Physical
- Preventative appointments and follow-ups
- Annual lab work
- EKG
- Repair of simple cuts and abrasions
- Treatment of sprains
- Women's health
- Well checks for infants and children
- Urgent care with your Strada Provider
- Chronic disease management
- Weight management and health risk assessment
- School and sports physicals
- Mental health, including treatment for depression, anxiety and other mood disorders
- Stress management

General Benefits	Employee	Employee
	(HDHP + Strada Membership)	(Strada Membership only)
Office Visit	\$0 (Deductible doesn't apply)	\$0
Wellness Visit & Annual Wellness Lab	\$0 (Deductible doesn't apply)	\$0
Telehealth	\$0 (Deductible doesn't apply)	\$0
Direct Contact App	\$0	\$0
Other Services	\$0 (Deductible may apply) ³	\$0

See website at Stradahealthcare.com for discounted services and provider list.

³ Employee can submit claim to Aetna, if desired.

Discounted Cash Pricing

Strada has negotiated discounted cash prices for labs, imaging, physical therapy, and chiropractic care. Here are some examples of the savings members enjoy.

Lab/Imaging Test	Strada Price	Retail
Complete Blood Count (CBC)	\$2.75	\$30.00
Complete Metabolic Panel (CMP)	\$2.50	\$54.00
Hemoglobin A1c (HgA1c)	\$4.00	\$57.00
Lipid Panel	\$3.50	\$58.00
Prostate Specific Antigen (PSA)	\$8.40	\$70.00
Thyroid Stimulating Hormone (TSH)	\$6.00	\$50.00
MRI without contrast	\$369.00	\$3,500.00
CT without contrast	\$235.00	\$1,600.00
Ultrasound	\$150.00	\$400.00
X-ray	\$45.00	\$300.00

Vision Plan Summary

Physicians Mutual offers a voluntary vision plan through EyeMed Vision Care. This plan is available to full- and part-time employees. Coverage begins the first of the month following 30 days of employment.

Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary:	\$10 co-pay	Up to \$35
Contact Lens Fit and Follow-Up (available once a comprehensive eye exam has been conducted):		
Standard	Up to \$40	N/A
Premium	10% off retail price	N/A
Frames:	\$130 allowance; 80% of balance over \$130	Up to \$65
Standard Plastic Lenses:		
Single Vision/Bifocal/Trifocal	\$25 co-pay	Up to \$25/\$40/\$55
Lens Options (paid by the member and added to the base price of the lens):		
Tint (Solid and Gradient)	\$15	N/A
UV Coating	\$15	N/A
Standard Scratch-Resistance	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective	\$45	N/A
Standard Progressive (Add-On to Bifocal)	\$65	N/A
Other Add-Ons and Services	20% discount	N/A
Contact Lenses:		
Conventional	\$0 co-pay, \$130 allowance; 15% off balance over \$130	Up to \$104
Disposables	\$0 co-pay, \$130 allowance	Up to \$104
Medically Necessary	\$0 co-pay, paid in-full	Up to \$200
LASIK and PRK Vision Correction Procedures:		
	15% off retail price OR 5% off promotional pricing	N/A
Frequency:		
Exams	Once every 12 months	
Frames	Once every 24 months	
Standard Plastic Lenses/Contact Lenses	Once every 12 months	

Vision Plan Premiums

Semi-Monthly Premiums		Semi-Monthly Premiums	
Employee Only	\$3.19	Employee + Child(ren)	\$6.31
Employee + Spouse	\$6.00	Employee + Family	\$9.24

Dental Plan Summary

Physicians Mutual offers a dental plan administered by Ameritas to full- and part-time employees, their spouses, domestic partners and dependents under age 26. All employees are eligible the first of the month following 30 days of employment.

Coverage %	In-Network	Out-of-Network
Preventive	100%	100%
Restorative	80%	60%
Crowns	60%	40%
Child Orthodontia	Lifetime Maximum of \$1,500 for children under age 18	

\$2,000 yearly maximum if In-Network provider/\$1,000 if Out-of-Network provider.
\$50 Deductible applies per person, per calendar year.

Dental Plan Premiums

	Semi-monthly Premiums
Employee Only	\$3.46
Employee + 1 Dependent	\$14.98
Employee + > 1 Dependent	\$26.51





On-Site Workout Facility

The Fitness Zone is an on-site fitness facility including treadmills, ellipticals, bicycles and a full set of strength training equipment. In addition, we offer a variety of on-site aerobic classes. There is a \$10 monthly membership fee for the Fitness Zone. Forms to join are on Elliott. For more information, contact Sheila Cole at sheila.cole@physiciansmutual.com.

Hours

Mon - Fri
5 a.m. to 10 p.m.

Sat - Sun
5 a.m. to 7 p.m.

FSA & HSA

Flexible Spending Accounts – (FSA) You must enroll each year to participate

FSAs are available to all employees and administered by WEX Inc., along with Healthcare Bank. Employees will not pay federal or state taxes on contributions they direct to the FSA. FSAs allow employees to set aside pretax dollars from their paycheck to pay for eligible health care expenses not covered by insurance and eligible dependent care expenses. **If the money in the employee's FSA is not spent during the plan year, the amounts will be forfeited.**

Annual Contributions

Plan	Minimum Employee Contributions	Max Employee Contributions	Max Company Contributions	Total
Medical FSA	\$100	\$3,200 ¹	N/A	\$3,200 ¹
Limited Medical FSA ²	\$100	\$3,200 ¹	N/A	\$3,200 ¹
Dependent Care FSA	\$100	\$5,000 ¹ (filing jointly) \$2,500 ¹ (filing separately)	N/A	\$5,000 ¹ \$2,500 ¹

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

Health Savings Account – (HSA)

HSAs are available to employees enrolled in an HDHP and administered by Wex Inc., along with Healthcare Bank. The HSA is a pretax savings vehicle – similar to a 401(k) – that allows you to save for current and future medical expenses. You can make pretax contributions straight from your paycheck, so you reduce your taxable income. When you have eligible medical expenses, you can pay for those costs out of your HSA. The money in your HSA rolls over from year to year, so you never lose what you don't use. Employees are eligible the first of the month following 30 days of employment and must be enrolled in the Physicians Mutual HDHP with HSA. The Company will make semi-monthly contributions to your HSA.

Annual Contributions

Plan	Minimum Employee Contributions	Max Employee Contributions	Per Paycheck Calculation ³	Max Company Contributions	Total
HDHP (1) \$3,200					
Individual	\$0	\$3,150	\$131.25	\$1,000 (\$41.67/paycheck)	\$4,150
Family	\$0	\$6,800	\$283.33	\$1,500 (\$62.50/paycheck)	\$8,300
Catch-Up (ages 55 & over) ⁴		\$1,000	\$41.67	N/A	\$1,000
HDHP (2) \$4,000					
Individual	\$0	\$2,650	\$110.42	\$1,500 (\$62.50/paycheck)	\$4,150
Family	\$0	\$6,300	\$262.50	\$2,000 (\$83.34/paycheck)	\$8,300
Catch-Up (ages 55 & over) ⁴		\$1,000	\$41.67	N/A	\$1,000

Important Notes:

- You may not be enrolled in Medicare
- You cannot be claimed as a dependent on another person's tax return
- Adult children must be claimed as dependents on your tax return for their medical expenses to qualify
- For a complete list of qualified health care expenses, refer to IRS publication 502
- Domestic partner medical expenses may not be reimbursed from a health Flexible Spending Account (FSA)

¹ 2024 limit.

² Used for dental, orthodontia and vision expenses for employees enrolled in the HSA.

³ This calculation is based on the max employee contribution for a full year divided by 24 pay periods.

⁴ Add to the corresponding above amounts if you are age 55 & over.

Disability Insurance

Disability (Short-Term and Long-Term)

The Physicians Mutual disability programs are designed to offer income security in the case of one’s own serious health or disability.

Short-Term Disability

Eligibility: All full-time employees who have completed one year of full-time service.

Short-Term Disability is for an illness of oneself, which exceeds five consecutive workdays. Compensation for Short-Term Disability begins on the sixth consecutive workday of absence.

The following chart shows the total number of workdays (as of anniversary date) payable at 100% of salary for Short-Term Disability:

Length of Service	Short-Term Days	Length of Service	Short-Term Days
1 year	10 days	4 years	35 days
2 years	20 days	5-9 years	50 days
3 years	25 days	10 years or more	60 days

Note: Short-Term Disability is not a vested benefit and cannot be carried over from year to year.

Long-Term Disability

Eligibility: All full-time employees who have completed three continuous months of full-time service. Long-Term Disability is for illness or disability of oneself, that extends 90 calendar days or more. If approved for Long-Term Disability by our insurance carrier, The Hartford, the employee will receive an income equivalent to 60% of their base salary, less other income, such as Social Security Disability. The maximum monthly benefit is \$10,000. If approved, the monthly benefit will be paid after day 90 until the employee returns to work, reaches normal retirement age, or is no longer declared disabled by the insurance carrier. Employees may elect to have their Long-Term Disability premium taxed to maximize their benefit.



Life Insurance

Physicians Mutual provides full-time employees and eligible dependents Basic Life Insurance coverage through The Hartford beginning on the 31st day of qualified employment. It also pays a benefit in the event of accidental death or dismemberment. In addition, supplemental life insurance is available for purchase on the first of the month following 30 days of employment.

	Full-Time Employee Coverage	Sales Director & Broker Relationship Manager Coverage	Spouse Coverage	Dependent Coverage
Basic Life Insurance	1 times annual base salary for the 1st year, 1.5 times thereafter	0 - 4 years \$50,000 5 - 9 years \$100,000 10+ years \$150,000	\$5,000	\$2,500 for each child over 6 months old, up to age 19 (or 26 if a full-time student)
Basic AD&D	1 times annual base salary for the 1st year, 1.5 times thereafter	0 - 4 years \$50,000 5 - 9 years \$100,000 10+ years \$150,000	Not applicable	Not applicable
Supplemental Life Insurance¹	May be purchased in increments of \$10,000 up to 5 times annual base salary, not to exceed \$500,000	May be purchased in increments of \$50,000, not to exceed \$150,000	May be purchased in increments of \$5,000, not to exceed \$45,000	May be purchased in increments of \$2,500, not to exceed \$22,500

¹ For individual pricing, see the Life Insurance Enrollment and Change Request located on Elliott under Human Resource Forms > Benefit Forms.

Business Travel Accidental Death and Dismemberment Insurance

Physicians Mutual provides business travel accident insurance for full-time employees while traveling on behalf of the Company. In the event of death or dismemberment, a maximum \$250,000 benefit will be provided to the employee's beneficiaries.



Retirement Benefits

401(k) – Vanguard

All new employees are automatically enrolled at 3% pretax contribution in a Vanguard Target Retirement Fund within the 401(k) Plan and Physicians Mutual matches \$1 for \$1 on the first 6% of your contributions. Employee contribution begins the first of the month following 30 days of employment. If you are a rehire – notify your benefits professional to learn more about your eligibility rules. Your contribution deferral automatically increases each year on January 1 by 1% up to a max of 10%. You may opt out or increase your contributions at any time.

Effective January 1, 2023: We replaced the annual contribution to the Defined Contribution Plan (D.C.) with the \$1 for \$1 match on the first 6% of your contributions. Anyone hired prior to October 1, 2006, will have no changes to their match, annual contributions or vesting.

Roth 401(k)

Employees are eligible to participate in a Roth 401(k) option. All contributions are made after taxes. This means all the accumulated earnings on contributions are tax free.

Catch-up Contribution

Anyone age 50 or over is eligible for catch-up contributions. If you qualify, you can contribute an additional amount above the annual limit. Make sure to increase your percentage enough to reach the annual limits.

Annual Contributions

Plan	Minimum Employee Contributions	Max Employee Contributions	Max Company Contributions	Total
401(k)	\$0	\$23,000 ¹	N/A	\$23,000 ¹
Roth 401(k)	\$0	\$23,000 ¹	N/A	\$23,000 ¹
Catch-Up (ages 50 & over)	\$0	\$7,500	N/A	\$7,500

To make changes to your 401k/Defined Contribution Plan, contact Vanguard at 1-800-523-1188 or register online at www.Vanguard.com. You will need the Plan number 092046 to register.

Vesting Schedule for the 401(k) Plan

Company contributions vest according to the following schedule (a year of vesting service is defined as a plan year in which an employee worked at least 1,000 hours). Employee contributions are always 100% vested.

Completed Years of Service	1	2	3	4	5	6
Vested Portion	0%	20%	40%	60%	80%	100%

¹ 2024 limit.

Paid Time Off

Wellness Time

Wellness time may be used only for the employee's or employee's immediate family member's illness or preventative health care including mental health. Full-time employees receive five days of wellness time after six months of employment. After one year of employment, employees receive five days of wellness time to be used during that year. Part-time employees accrue up to a maximum of 20 hours (based on regular schedule). Note: Wellness time cannot be carried over to the next year.

Paid Family Bonding Leave

Paid Family Bonding Leave is provided to all Full-time regular employees, at no cost, in order to care for and bond with their newborn or newly adopted child. Physicians Mutual will provide up to two weeks (maximum of 80 hours) of paid family bonding leave to eligible employees following the birth of an employee's child or the placement of a child with an employee in connection with a legal adoption. This policy will be in effect for births or adoptions occurring on or after January 1, 2023, and can be used anytime during the first 12 months following the birth or adoption as defined in the policy.

Vacation Schedule for Full-Time and Part-Time Employees Hired After 12/31/2008 (based on hourly accrual)

We encourage employees to live a well-balanced life. Vacation is important to this balance and carryover is limited to a maximum of 80 hours each year. **The number of vacation hours is based on the number of actual hours paid.**

Employment Years	0-4	5-7	8-10	11-12	13	14	15-24	25+
Vacation Days	0.0385	0.0577	0.0615	0.0654	0.0692	0.0731	0.0769	0.0962

Holidays¹

The following are paid Company holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday following Thanksgiving Day
- Christmas Day
- An Elective Holiday will be assigned to the Monday preceding a Tuesday Christmas or Friday following a Thursday Christmas. If Christmas falls on any day other than Tuesday or Thursday, the Elective Holiday can be scheduled by employee during the year.
- Birthday holiday must be taken during your birth month.

¹ For eligibility, see the general operating guidelines in the Employee Manual under My Employment on Elliott.

Volunteer Time

Physicians Mutual encourages employees to be involved with our community. Full-time employees receive 3 hours quarterly to volunteer at Physicians Mutual community partners with Supervisor approval.



Employee Assistance Programs

Employee Assistance Program (EAP)

The Best Care EAP provides counseling and consultation services designed to help employees and their eligible family members with a wide range of personal, emotional or financial issues. Employees are automatically enrolled the first of the month following 30 days of employment. This service is 100% paid by the Company for up to five sessions per issue.

First Stop Health Telemedicine from Strada Healthcare

As a full or part-time employee, you and up to seven family members (spouse, children, parents, siblings, aunts, uncles, cousins, etc) have access to 24/7 telemedicine and virtual counseling services powered by First Stop Health. You can download the mobile app to your device or call toll-free 1-888-691-7867 to access free care anytime and anywhere. This completely confidential service provides access to doctors 24/7 and counselors M-F, 8am - 8pm. For more detailed information go to Elliott and look under Benefits > My Employment > First Stop Health Telemedicine and Virtual Counseling.

Physicians Mutual Family Fund

The Physicians Mutual Family Fund has been created to help employees, their spouses/domestic partners or eligible dependents of deceased employees who are in need of financial assistance because of an unforeseen personal hardship. The fund is supported primarily by individual donations from employees and a matching donation from Physicians Mutual. Every contribution helps and when combined with the donations of others, can provide the help a fellow employee needs when facing the unexpected.

Tuition Assistance

Physicians Mutual encourages and financially supports continuing education that is applicable to an employee's current role or future role at Physicians Mutual. Regular full-time employees are eligible after one year of service and following the completion of two insurance courses. Reimbursement amounts are based on the degree program and grade received. Please contact Organizational Development for more details.

Insurance Education

Upon hire, part-time and full-time employees may take self-study insurance industry courses, leading to professional insurance designations. Books are provided at no cost and the course is paid if exams are passed. Topics cover industry overview, marketing, claims, law, accounting, etc. College credit and/or state insurance continuing education credits may be available for most industry courses. Please contact Organizational Development for more details.

Career Currency Program

Physicians Mutual has partnered with the University of Nebraska at Omaha (UNO) to help our employees get one step closer to their educational goals. Whether you are looking to earn a degree, hone your professional skills, or advance your career options – the Physicians Mutual Career Currency Program is here to assist.

As part of this unique partnership, Physicians Mutual employees will be able to register for UNO courses without any out-of-pocket tuition costs. This enhanced educational benefit is available to all employees meeting the qualifications listed located outside of Nebraska. Out-of-state employees will be able to attend UNO as distance learners, at the Nebraska in-state tuition rate.

Full- or part-time Physicians Mutual employees are eligible. See Elliott or Organizational Development for details.

Physicians Mutual Products at Discounted Rates

Employees and their family members may purchase pet, cancer and life insurance products at discounted rates. For more information, please contact Sales Support at 1-877-888-5580 to speak to an agent or see discounts on Elliott at My Employment > Employee Manual > General Operating Guidelines > Insurance Premium Discounts for Employees.

Contact Information

	Contact/ Provider	Website/ Email Address	Phone
Human Resources			
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General Information	Sheri Howard	sheri.howard@physiciansmutual.com	402-633-1079

Benefit Providers

Medical	Aetna	aetna.com	888-416-2277
Direct Primary Care	STRADA Healthcare	stradahealthcare.com	402-401-4404
FSA/HSA	WEX Inc.	wexinc.com/login/	Ph: 866-451-3399 Fx: 866-451-3245
EAP (Mental Health Support)	Best Care EAP	bestcareeap.org	800-801-4182
Dental	Ameritas	ameritas.com	800-487-5553
Vision	EyeMed	eyemed.com/en-us	866-723-0514
401(k)	Vanguard	vanguard.com	800-523-1188
First Stop Health Telemedicine		fshealth.com	1-888-691-7867

Notes

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