2017 Benefit Program Summary
Hourly Professional – Group IIH

Health Insurance
Benefit eligible employees may choose from four (4) health plans. The plans include a range of deductibles, copays and coinsurance, including a prescription drug benefit. The premium cost is shared between the employee and the Clinic. The employee’s share of the premium is paid through payroll deduction with pre-tax dollars through the Premium Conversion Plan. Coverage is effective on the first of the month following the date of hire, if enrolled within 31 days of employment.

Dental Insurance
Benefit eligible employees may choose from two (2) dental plans. Coverage is effective on the first of the month following the date of hire, if enrolled within 31 days of employment. The employee’s share of the premium is paid through payroll deduction with pre-tax dollars through the Premium Conversion Plan.

Section 125 Plans
• Medical Expense Flexible Spending Account or Limited Purpose Flexible Spending Account
  A MEFSA or LP-FSA allows the employee to set aside pre-tax dollars to cover eligible medical expenses not payable by insurance, such as health and dental plan deductibles or copays, prescription drugs, eye glasses, etc.
• Dependent Care Plan (DCP)
  Eligible participants may elect to pay for qualifying child or elderly care expenses with pre-tax dollars.
• Health Savings Account (HSA)
  High Deductible Health Plan participants can elect to fund their HSA with pre-tax payroll deductions.

Life Insurance
The Clinic provides a group term life insurance program effective the first day of the month following the date of hire as a benefit status employee. The life insurance amount is a multiple of salary (1.5). The benefit is rounded up to the next $5,000 increment, not to exceed $200,000.

Additional Voluntary Insurance
Additional term life insurance and voluntary accidental death and dismemberment insurance may be purchased by the employee for themselves, their spouse, and children at reasonable rates.

Travel and Accident Insurance
The Clinic provides $150,000 of travel/accident insurance coverage while traveling on Clinic business.

Retirement Plan
The Clinic fully funds a retirement plan for employees. The Clinic contributes 3% of compensation + 3% over social security wage base up to $208,000 of annual income. (Example: $145,000 annual income and $127,200 social security wage base: $127,200 x 3% = $3,816 (145,000 - 127,200) 17,800 x (3% + 3%) 6% = $1068 for a total $4884 annual contribution. Vested 100% upon eligibility. Your money is invested according to the investment options you select. Contributions are made annually based on meeting the following criteria: age 21 prior to or as of the last day of the calendar year, worked a minimum of 1000 hours during the calendar year (based on the paychecks received in the calendar year) and actively employed as of the last business day of the calendar year.

401(k) Plan
In addition to the retirement plan, benefit eligible staff may defer pre or post-tax dollars into a 401(k) plan. Eligibility requirements are: age 21 and scheduled to work 1000+ hours in an anniversary year or worked 1000 hours in an anniversary year. Upon eligibility, you may elect to set aside up to 100% of your salary on a tax-deferred or post-tax basis subject to IRS limitations, i.e.; annual maximum = $18,000. The Clinic matches the first 6% of those savings 50 cents on the dollar up to an annual maximum income of $208,000. Vested 100% upon eligibility. Your money is invested according to the investment options you select.

Paid Time Off Account
Vacation and short-term sick leave are combined into one paid time off account. Paid time off hours are earned each pay period based on counted hours during the pay period. Earned hours are awarded on a per-pay-period basis and can be used as soon as reflected in your balance in
WorkDay. Paid time off stops accruing once an employee has reached 2080 counted hours in an anniversary period, or an employee’s paid time off balance reaches the maximum balance allowed, whichever occurs first. Paid time off will commence accruing again either 1) at the beginning of a new anniversary period if paid leave accrual stopped as a result of reaching 2080 counted hours, or 2) once an employee has used paid time off hours and their balance falls below the maximum balance allowed. Employees have the option to sell back or contribute to their 401(k) account up to 40 hours of their balance on their anniversary date as long as their balance does not drop below a minimum of 40 hours.

Staff utilizing short or long-term disability benefits, worker’s compensation benefits or any unpaid leave do not earn or accrue paid time off. (See supplemental information for employees under special work schedules.)

Holidays
Marshfield Clinic observes 6½ holidays. Holiday time is based on the position’s budgeted week, i.e.; 40 hours per week = an 8 hour paid holiday, 30 hours per week = 6 hour paid holiday. Holidays are not additional days of vacation or floating holidays unless an employee is required to work on the holiday or is required to be on-call on the holiday. To be eligible for holiday pay, you must be in active employment status on the holiday and in a benefit eligible status. (See supplemental information for employees under special work schedules.)

Short-Term Disability Leave
Employees are eligible the first of the month following 90 days of employment. A 70% benefit (based on Budgeted Average Week) is payable after a 7-calendar day elimination period up to 90 days and a 60% benefit during the 91 – 180 day disability period. Maximum benefit period is 180 calendar days. Benefits are subject to approval by the disability insurance company.

Long Term Disability (LTD)
Benefit eligible employees are enrolled in a long-term disability insurance program. The effective date of coverage is the first of the month following 90 days of employment as a benefit status employee. The premium is paid by the Clinic. Benefits begin after 180 calendar days of disability and may continue up to age 65. It provides up to a maximum of 60% of a person’s gross income not to exceed $15,000 monthly benefit.

Employee Education and Development
Marshfield Clinic intends to support employee development through ongoing education and development activities. In-house training programs are offered in a variety of technical, professional, managerial, and personal development areas. Off-site education opportunities may also be available through the Clinic’s meeting and development reimbursement program and tuition assistance program.

Employee Assistance Program (EAP)
Marshfield Clinic staff, employees, and their immediate families may utilize the Clinic’s EAP for assistance and referral for personal concerns and challenges. The program is voluntary and confidential.

<table>
<thead>
<tr>
<th>Completed Years of Service</th>
<th>Paid Time Off Accrual Rate per Counted Hour</th>
<th>Annual Maximum Accrual Hours (based on 2080 counted hours)</th>
<th>Maximum Balance Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 10</td>
<td>.0808</td>
<td>168</td>
<td>208</td>
</tr>
<tr>
<td>10 – 24</td>
<td>.1000</td>
<td>208</td>
<td>248</td>
</tr>
<tr>
<td>25 +</td>
<td>.1192</td>
<td>248</td>
<td>288</td>
</tr>
<tr>
<td>7/70 schedule (all years)</td>
<td>.0202</td>
<td>42</td>
<td>82</td>
</tr>
<tr>
<td>24 hours/weekend schedule &lt; 10 years</td>
<td>.0256</td>
<td>48</td>
<td>88</td>
</tr>
<tr>
<td>24 hours/weekend schedule 10 + years</td>
<td>.0320</td>
<td>60</td>
<td>100</td>
</tr>
<tr>
<td>36 hours/weekend schedule &lt; 10 years</td>
<td>.0347</td>
<td>72</td>
<td>102</td>
</tr>
<tr>
<td>36 hours/weekend schedule 10 + years</td>
<td>.0433</td>
<td>90</td>
<td>130</td>
</tr>
</tbody>
</table>

This summary is designed to acquaint you with general information about some current employee benefits. More information regarding the benefits is addressed in the Clinic’s Policy and Procedure Manual, Employee Handbook, and Summary Plan Documents. Marshfield Clinic reserves the right to revise, supplement, or rescind any policies from time to time as it deems appropriate, in its sole and absolute discretion. Employees will be notified of changes through e-memos and on-line publications.