

Staff and Allied Health Practitioner Benefits

The Oregon Clinic provides a comprehensive benefits package that becomes effective the first of the month following 30 days of employment. Programs including the following:

Medical, Vision, and Rx Insurance — 100% paid for by The Oregon Clinic for full-time employees (prorated credit given for part-time and 3/4 time employees)

- The plan is a PPO allowing individuals to access care without requiring a referral. There is an in-plan and out-of-plan benefit. Individuals are able to access care through a preferred provider with \$15 co-pay for primary care, \$25 for specialty visits, a \$350 annual deductible for labs, x-rays, hospitalization, and out-patient surgery. Imaging services provided at The Oregon Clinic are covered at 100% after the annual deductible. The out-of-pocket maximum for in-plan benefits is \$2,000. The out-of-plan benefits require a \$500 deductible to be met, and then all services are covered at 70%, with an out-of-pocket maximum of \$3,000. The PPO panel of Physicians is through Regence Blue Cross. The vision benefit provides a \$200 allowance for hardware every 12 months. There is also a 3-tier prescription drug benefit included in this plan.

Dental Insurance — 100% paid for by The Oregon Clinic for full-time employees (prorated credit given for part-time and 3/4 time employees)

- The dental plan is a traditional 100/80/50 plan covering 100% of preventive care, 80% of basic services and 50% of major services. There is a \$50 deductible, waived for preventive services and \$1,500 calendar year maximum. The plan allows individuals to seek care from any dentist.

Life Insurance — 100% paid for by The Oregon Clinic

- The Life and Accidental Death and Dismemberment plan provides one times an employee's annual income, up to a maximum of \$50,000 of coverage. Supplemental coverage is available on an individual basis with Kerr-Cruickshank, our agents and consultants.

Long-Term Disability — 100% paid for by The Oregon Clinic

- The long-term disability plan is a combination plan between group and individual coverage. The plans cover 60% of income to a maximum of \$5,000 per month after 90 day elimination period and benefits are payable until age 65.

Voluntary Short-Term Disability

- The plan provides coverage up to 60% of gross income, up to a maximum of \$5,000 in monthly benefit, for up to three months of benefit to coordinate with the LTD plan.

401K Plan

- Eligible to participate at next quarterly open enrollment after 90 days of service.
- Pre-tax salary deferrals up to 75% of monthly compensation (up to the IRS annual limit).
- TOC matches employee deferrals dollar for dollar, up to a maximum of 5% of employee compensation (up to the IRS wage limits).
- 6 year vesting schedule for employer matching contributions.

Profit Sharing

- Eligible to participate at next quarterly open enrollment after 90 days of service.
- Fully funded by TOC, 3% of participants gross income.
- Must be employed on December 31st to receive to contribution for that year.
- 100% vested immediately.
- Plan discontinues once participant qualifies for the Fixed Contribution Plan.

Fixed Contribution Plan

- Must have completed 2 years of employment.
- Enrollment is semi-annual (Jan. 1 and July 1).
- Fully funded by TOC, 5.7% of participants gross income up to the social security wage maximum and 11.4% of participant's income between IRS wage maximum and social security maximum
- 100% vested immediately.

Pre-Tax Medical Spending Account

Pre-Tax Dependent Care Account

Paid-Time Off

Disclaimer

The above information is for summary purposes only. The details on plans and eligibility are found in individual plan documents. The Oregon Clinic reserves the right to modify any of the plans at anytime. The compensation and benefits programs outlined in this document do not constitute an employment offer or form the basis of an employment contract.