

# MAPMG Physician Benefits 2024

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**This presentation (audio and print) is a summary of MAPMG's benefits for full-time physicians. Some benefits are prorated for physicians working part time. It is not a guarantee of benefits. Complete plan provisions may be found in the applicable Summary Plan Description or Policy available on UKG Self Service or by contacting MAPMG Benefits.**



# Welcome

- ▲ Review this presentation before your start date
- ▲ Review Physician Benefits Flip Book
- ▲ Enroll in your benefits starting on your first day of work
- ▲ Find detailed plan information, links to vendors, and Summary Plan Descriptions at UKG Self Service (accessible after your onboarding is complete)
- ▲ We're here to help you now and throughout your career – don't hesitate to contact us!

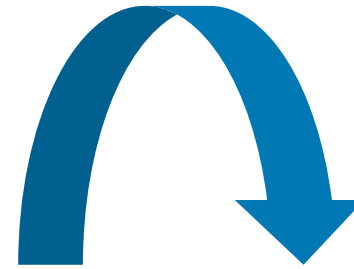
# MAPMG Benefits Department

[MAPMG-Benefits@kp.org](mailto:MAPMG-Benefits@kp.org) (301) 816-7192

## What You Need to Know – Key Dates

You have 31 days from your hire date (start date) to enroll in Health, Dental, Medical and Dependent Care Flex Spending, Supplemental Life/AD&D, Long Term Disability, Long Term Care & Legal benefits.

Transit and 401(k) may be elected at any time.



If you waive these benefits when you are hired, your next opportunity to enroll will be the following November during Open Enrollment for the next calendar year, unless you have a life status change (e.g. marriage, newborn).

# Health Insurance – Kaiser Foundation Health Plan of the Mid-Atlantic States (KPMAS)

100% MAPMG paid; coverage effective date of hire. Eligible dependents: spouse/domestic partner\*; children through age 25 \*tax implications if covering a domestic partner

Office Visits	Prescriptions	Out of Area – Emergency
<ul style="list-style-type: none"> <li>■ PCP \$10 / Spec \$20</li> <li>■ Referral needed for Specialists</li> <li>■ Chose PCP online at kp.org when cards arrive</li> <li>■ Includes vision benefits at KP optical centers</li> </ul>	<ul style="list-style-type: none"> <li>■ \$10 for 30-day supply at centers</li> <li>■ \$10 for 90-day mail order</li> <li>■ \$20 at Giant, Target, Walgreens, Walmart</li> </ul>	<ul style="list-style-type: none"> <li>■ Covered</li> <li>■ Get care- contact Member Services</li> <li>■ Submit receipts for reimbursement upon return</li> </ul>

**Supporting documentation required to enroll eligible family members**

# Supplemental Medical Plan

## HealthPlan Services

- ▲ Reimburses you for certain eligible health care expenses that aren't covered by KP coverage or that exceed its limits.
- ▲ Does not replace KP coverage
- ▲ Does not permit you to choose treatment outside of KP
- ▲ Eligible if enrolled in HMO (includes dependents)
- ▲ 80% reimbursement, up to reasonable and customary charges, after \$100 deductible (\$200 family)
- ▲ Summary Plan Description – UKG Self Service

# Employee Assistance Program & Alternative Behavioral Health Benefits

[www.mapmgliveandworkwell.com](http://www.mapmgliveandworkwell.com) | (800) 622-7276

## OptumHealth Behavioral Solutions

- ▲ 5 MAPMG-paid EAP visits per incident per year for all physicians and dependents for help with demands of everyday life
- ▲ For ongoing behavioral health treatment, use your KP benefits *or* Optum
- ▲ Optum: In or Out of Network benefits available

Optum Behavioral Health	In Network Providers	Out-of-Network Providers
Only available if you (and Dependents) are enrolled in KP HMO	\$20 copay	Plan pays 80% coinsurance up to plan allowance You will be responsible for any remaining balance.

# Health Insurance for Parents & In-laws

- ▲ Must live in a KP service area
- ▲ Medicare (Age 65+ ) plan – average cost \$265/month
- ▲ < Age 65 plan – average cost \$1,100/month
- ▲ Payroll deduction
- ▲ One year commitment





# Dental Insurance



100% MAPMG paid; coverage effective date of hire. Eligible dependents: spouse/domestic partner\*; children through age 25 \*tax implications if covering a domestic partner

**Deductibles:** \$50 per person / \$150 per family each calendar year (Waived for preventive and orthodontics)

**Maximum Benefit:** \$1,500 per person each calendar year / \$2,000 lifetime orthodontics (<age 19)

Benefit	Delta Dental Premiere PPO Dentists	Non-Delta Dental Premiere PPO Dentists
<b>Diagnostics and Preventative</b> Exams, cleanings, x-rays	100% negotiated rate	100% negotiated rate, plus any balance
<b>Basic Services</b> Fillings, root canals	80% negotiated rate	80% negotiated rate, plus any balance
<b>Major Services</b> Crowns, implants, bridges, orthodontics	50% negotiated rate	50% negotiated rate, plus any balance

Supporting documentation required to enroll eligible family members

# Pre-Tax Spending Accounts – Flores & Associates



## Medical FSA

- Use pre-tax dollars to pay for non-reimbursable medical, dental, vision or Rx expenses
- Flores Debit Card
- Flores e-receipt app
- \$640 Rollover feature

**\$3,050 per individual for 2024**

## Dependent Care FSA

- Use pre-tax dollars to pay for day care/child care expenses
- File one claim for the year
- “Use it or lose it”

**\$5,000 annually per family**

## Qualified Transit

- Use pre-tax dollars to pay for mass transit and/or parking for your work commute
- Flexible enrollment
- Flores Debit Card

You may update this benefit anytime throughout the year

**\$315/month transit  
\$315/month parking**

# Back-Up Care

- ▲ 15 days per calendar year of back-up care for emergency childcare, adult/elder care and self care needs
  - School holidays, snow days, recovery for you or spouse from illness or injury, or if your regular care giver call in sick or quits
- ▲ Heavily subsidized rates! Only \$6/hour for in-home care and \$15/child or \$25/family for center-based care
- ▲ Preferred enrollment at Bright Horizons' childcare centers (for full time care) and up to 10% discounts at participating non-Bright Horizons centers
- ▲ Online database with access to regular sitters and nannies, pet care, elder care planning and referrals, homework help and more
- ▲ REGISTER: <https://clients.brighthorizons.com/mapmgcares> [one week after hire]

**User Name:** mapmg | **Password:** mapmgcares

# Life/Accidental Death & Dismemberment Insurance



- ▲ Basic Life/AD&D - **\$250,000** MAPMG provided
- ▲ Supplemental Life/AD&D – 5 x salary up to **\$1,000,000**
  - Amounts over **3 x salary** require Evidence of Insurability
- ▲ Dependent Life/AD&D
  - Spouse: up to **\$50,000**
  - Child(ren) : **\$10,000** (through age 19 or 25 if full time student)
- ▲ Supplemental and Spouse Life/AD&D rates based on age and volume
  - Premiums adjusted each January 1<sup>st</sup> based on age and volume in force

# Business Travel Accident Insurance

- ▲ MAPMG paid
- ▲ **\$250,000** if death occurs while traveling on company business
- ▲ Excludes accidents coming and going to work

# Sick Leave and Disability



**Sick Leave**  
(provided)

- 40\* hours at hire
- Accrue 40\* hours during first year
- Accrue 80\* hours 2<sup>nd</sup> year and thereafter

\*prorated to FTE

**Maximum accrual: 8 weeks (320 hours)**

**Short Term Disability**  
(provided)

- 14-day waiting period
- Benefit paid as salary continuation
- SHT: 50%
- SH: 67%

**Maximum duration: 166 days**

**Long Term Disability**

- 180 - day waiting period
- 60% monthly base up to \$400k
- Tax free income

LTD is optional; you decide if you wish to purchase through MAPMG

Feature	Option A	Option B
Definition of 'Own Specialty'	Age 65	3 years; then Own Occupation as physician
Cost of Living Adjustment (COLA)	3% each year	No COLA
Monthly Premium	\$1.50/\$100 covered payroll	\$.58/\$100 covered payroll

# Long Term Care Insurance

[unuminfo.com/mapmg](http://unuminfo.com/mapmg)



You, spouse/domestic partner, parents/in-laws, grandparents, siblings (max age at enrollment – 80)

\$3,000 - \$8,000 monthly benefit paid (Max = 5 years Facility)

- Amount of benefit received depends on where care is received
  - ✓ Nursing Home: **100%**
  - ✓ Assisted Living: **60%**
  - ✓ Total Home Care: **50%**

5% simple inflation on monthly base benefit each year

Accelerated Payment Option

- Plan **fully paid** for at **greater of** age 65 or 15 years

	EOI	Payment
You	Over \$5,000	Payroll deduction
Family Members	All amounts	Payroll deduction – spouse All others: direct bill

# Pre-Paid Legal Services Legal Resources



- ▲ 100% coverage for general consultation and advice; basic will preparation
- ▲ 25% discount for pre-existing matters, complex trust preparation or legal matters outside DC Metro area
- ▲ Eligible dependents: spouse/children to 19 or 26 if student
- ▲ Parents also covered at 25% level for all legal matters
- ▲ \$18.00 per month
- ▲ One year minimum commitment
- ▲ Select attorney firm online



# Annual Leave

Inclusive of time taken for CME activities

Years of Service	Days per Year (based on 40 hour M-F work week)	Weeks per Year (based on 40 hour M-F work week)
1 <sup>st</sup> – 3 <sup>rd</sup>	20	4
4 <sup>th</sup> – 10 <sup>th</sup>	25	5
11 <sup>th</sup> +	30	6

Balances roll year to year until you reach the maximum of 12 weeks (480 hours); then automatic cash payout



**IMPORTANT- REIMBURSEMENT SUBMISSION DEADLINES**  
**All PEP reimbursement requests must be submitted within 60 days of purchase, or within 60 days from return from a conference. In the case of board exams, within 60 days of receipt of passing grade.**

## Professional Expense Reimbursement at a Glance

### CME

Amount Covered	What is covered	Website/System	Contact
\$3,000 - prorated based on start and termination dates	<ul style="list-style-type: none"> <li>Conferences</li> <li>Professional Society Dues</li> <li>Self-study prep courses</li> <li>Books/Software</li> <li>Travel/Lodging</li> <li>Stethoscopes/Medical instruments</li> </ul>	<p style="text-align: center;"><a href="http://www.mymapmgbenefits.com">www.mymapmgbenefits.com</a></p> <p style="text-align: center;">PEP System</p> <p style="text-align: center;">You can also link to the PEP system through UKG</p>	<p>MAPMG Benefits  <a href="mailto:MAPMG-Benefits@kp.org">MAPMG-Benefits@kp.org</a>                      (301) 816-7192</p>

### BOARD CERTIFICATION

Amount covered	What is covered	Website/System	Contact
No maximum- total cost of required elements covered	<ul style="list-style-type: none"> <li>Initial Certification</li> <li>Recertification</li> <li>Application &amp; Exam Fees</li> <li>All Required Modules/Admin fees</li> </ul>	<p style="text-align: center;"><a href="http://www.mymapmgbenefits.com">www.mymapmgbenefits.com</a></p> <p style="text-align: center;">PEP System</p> <p style="text-align: center;">(Board Certification Tab)</p>	<p>MAPMG Benefits  <a href="mailto:MAPMG-Benefits@kp.org">MAPMG-Benefits@kp.org</a>                      (301) 816-7192</p>

### LICENSES/HOSPITAL PRIVILEGES

Amount covered	What is covered	Website/System	Contact
No maximum- total cost covered	<ul style="list-style-type: none"> <li>State Medical Licenses*</li> <li>State CDS*</li> <li>State DEA*</li> <li>Hospital Privileges</li> </ul>	<p style="text-align: center;">*MAPMG Concierge Service</p> <p style="text-align: center;"><a href="http://www.mymapmgbenefits.com">www.mymapmgbenefits.com</a></p> <p style="text-align: center;">License and Affiliation Expense Reimbursement System</p>	<p style="text-align: center;">*MAPMG-Physician-Services@kp.org</p> <p>Professional Staff Office (PPQA)  <a href="mailto:PPQA-MAS@kp.org">PPQA- MAS@kp.org</a>                      (301) 816-5853</p>

### OTHER EXPENSES

Amount covered	What is covered	Website/System	Contact
No maximum- total cost covered	<ul style="list-style-type: none"> <li>BLS, ACLS, PALS</li> </ul>	<p style="text-align: center;"><a href="http://www.mymapmgbenefits.com">www.mymapmgbenefits.com</a></p> <p style="text-align: center;">PEP System</p>	MAPMG Benefits
	<ul style="list-style-type: none"> <li>Transcript Fees; Postage</li> <li>Profile Fees/Verification Fees</li> </ul>	<p style="text-align: center;"><a href="https://onelinkfscm.kp.org/">https://onelinkfscm.kp.org/</a></p> <p style="text-align: center;">OneLink</p>	IT Help Desk - (888) 457-4872

This is a summary of Professional Reimbursements for Physicians. It is not a binding document. See policies for complete plan provisions.

# MAPMG's Retirement Plans

## 401(k) Plan

- Your contributions *plus* MAPMG's contributions

## Pension Plan

- MAPMG's contributions only

# 401(k) Plan – Fidelity



- ▲ Pretax and/or Roth contributions up to annual IRS limit
  - **\$23,000** in 2024 or **\$30,500** if age 50 or older
- ▲ An additional **\$18,000** in after-tax contributions above the IRS limit
  - Automatic Roth in-plan conversion feature available for additional potential retirement savings
- ▲ Rollovers from previous employer plans accepted – contact Fidelity

## Investment Options

- ▲ Target Date Funds (default)
- ▲ Many mutual funds of varying risk tolerance
- ▲ BrokerageLink Option

Fidelity will notify you by email once your account is set up. You can logon to NetBenefits at [www.401k.com](http://www.401k.com), but wait until after your first paycheck. Fidelity: **(800) 835-5095**

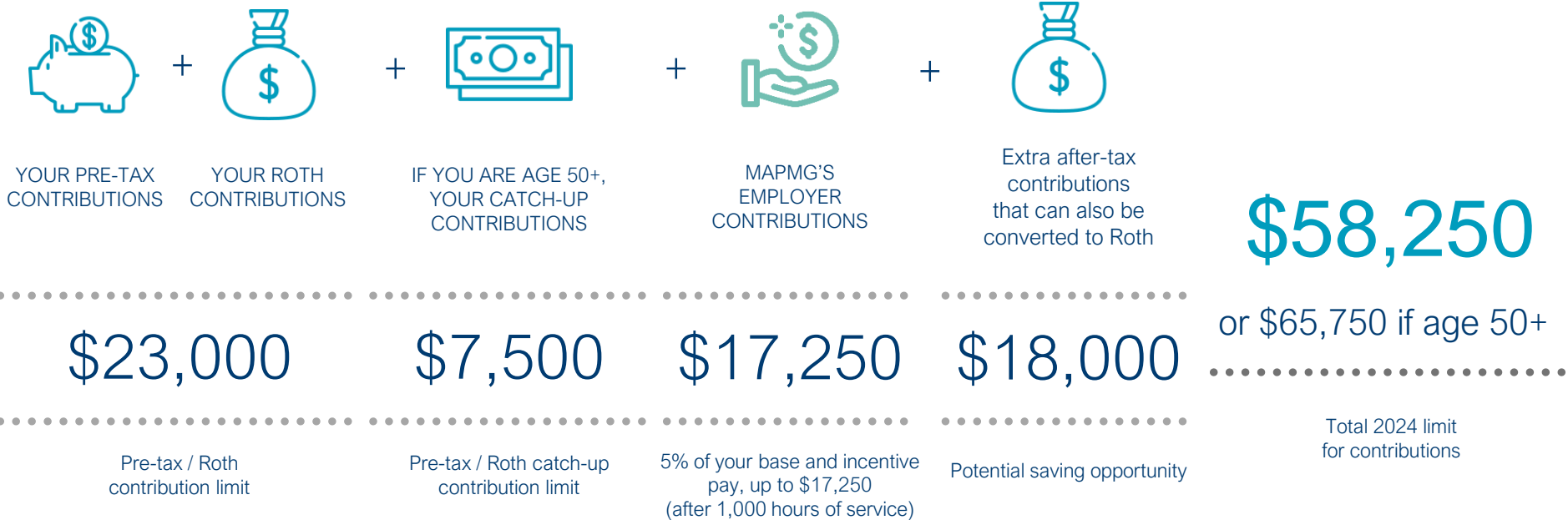
- ▲ Enrollment in the 401(k) Plan is done via Fidelity soon after hire; not as part of your new hire elections.

# MAPMG's Contribution to 401(k) Plan

- ▲ 5% contribution of your base and incentive compensation up to IRS compensation limit, after 1,000 hours of service
- ▲ 2024 IRS compensation limit is **\$345,000**
- ▲ Does not limit what you can contribute
- ▲ 5-year graded vesting schedule

Years of Service	Vesting Percentage
1	10%
2	30%
3	50%
4	70%
5	100%

# How much can be contributed to your MAPMG 401(k) account in 2024?



# 401(k) – Excess Contribution Plan

**Total 2024 Base/Incentive Compensation = \$375,000**

**\$375,000 x 5% = \$18,750**

Calculation	Total of Biweekly 401(k) contributions	Year-end cash payment; taxable
5% of first <b>\$345,000</b> of base/incentive pay	<b>\$17,250</b> into your Fidelity 401(k) account (subject to vesting)	N/A
5% of <b>excess</b>	N/A	<b>\$1,500</b> (paycheck- taxed)
<b>Total</b>		<b>\$17,250 + \$1,500</b> <b>=\$18,750</b>

# Pension Plan (PPRP)

- ▲ 100% funded by MAPMG
- ▲ Defined benefit based on a formula combining final pay and service
- ▲ Rewards longevity
- ▲ **5-year** vesting (Yes or No)
- ▲ **Normal** Retirement Age is **65**
- ▲ **Full and Early** Retirement: Age **60 - 64** with at least **20** years service
- ▲ Various forms of payment at retirement – lump sum, single life annuity, joint and survivor options
- ▲ Supplemental Retirement Plan for benefits that exceed compensation limits
- ▲ Kaiser Permanente Retirement Center: [www.myplansconnect.com/kp](http://www.myplansconnect.com/kp) or use link on Benefits home page at <https://mapmgssso.ultipro.com>



# Pension Plan - Example

Dr. Gordon retires from MAPMG in 2024 after 25 years at age 65 with Highest Average Compensation of \$330,000

Highest Average Compensation\* x 2% x years of Credited Service up to 20 yrs  
*plus*

Highest Average Compensation x 1% x years Credited Service over 20 years

HAC = highest average **36 months** out of last **120 months** worked, limited by IRS

\* Up to IRS compensation limit; 2024 IRS compensation limit = \$345,000

$$\$345,000 \times 2\% \times 20 = \$138,000 \text{ plus}$$

$$\$345,000 \times 1\% \times 5 = \underline{\$ 17,250}$$

$$\begin{aligned} \text{Single Life Annuity} &= \$155,250 \text{ (45\% HAC)} \\ &= \$ 12,938 \text{ monthly for } \mathbf{Life} \end{aligned}$$

# Summary and Next Steps

- ▲ Review Flip Book
- ▲ Make your new hire benefit elections using UKG Self Service within 31 days of your start date
- ▲ Contact MAPMG Benefits with any questions
  - [MAPMG-Benefits@kp.org](mailto:MAPMG-Benefits@kp.org)
  - (301) 816-7192

The background consists of a central diamond shape (a square rotated 45 degrees) in a medium teal color. This diamond is set against a larger, lighter teal diamond that is also centered. The corners of the image are filled with a dark blue color, creating a geometric pattern of overlapping shapes.

**See you at the Academy!**