



Leave Policy for Physicians

Policy Statement

This policy describes the various leave benefits for physicians employed by the Mid-Atlantic Permanente Medical Group (“MAPMG” or “Medical Group”), which includes Paid Holidays, Annual Leave, Sick Leave, Short-term Disability, Long-term Disability, Family and Medical Leave Act (FMLA), Bereavement Leave, Jury Duty, Military Leave, Administrative Leave, and Leave without Pay. MAPMG reserves the right to change these benefits from time to time. Complete provisions may be found in the applicable section of this policy manual or, where applicable, the Summary Plan Description

1 Policy

- 1.1 MAPMG shareholder and shareholder-track physicians are eligible for certain benefits depending upon their category of employment. Full-time employment (100% time) is normally defined as being regularly scheduled to work in a shareholder or shareholder-track position for 2,080 hours during a continuous 12-month period. Shareholder and shareholder-track physicians who are scheduled to work fewer hours per week than full time are eligible for prorated leave benefits as defined by the MAPMG “Physician Category” policy. Hourly physicians are not eligible for leave benefits.
- 1.2 Shareholder or shareholder-track physicians of another Permanente Medical Group who transfer directly to MAPMG will receive credit toward benefits seniority with respect to annual leave and sick leave accruals.
- 1.3 Leave is to be requested according to established MAPMG guidelines. A request for leave must be submitted in a timely fashion to the appropriate Service Chief, designee or Physician-In-Chief (PIC). Physicians who work for more than one Service Chief must submit a request to each Service Chief affected by the leave or PIC.
 - 1.3.1 A request for unpaid leave in excess of two weeks must be submitted to the appropriate Service Chief(s) or designee or PIC, and the Physician Human Relations Consultant (PHRC).
 - 1.3.2 When a shareholder or shareholder-track physician is granted any unpaid leave in excess of two (2) weeks, the PHRC will provide written notification to the Senior Director of Physician and Employee Benefits as soon as possible after approval by the appropriate Service Chief, designee or PIC.
- 1.4 The minimum amount of leave that may be taken at any one time is the equivalent of one hour.
- 1.5 Payment for unused leave for terminating physicians is governed by the Resignation Policy and individual employment agreements.

2 Holidays

- 2.1 Full-time shareholder and shareholder-track physicians receive the following paid holidays: New Year's Day, Martin Luther King's Birthday,

Presidents' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

2.1.1 In addition, physicians have either Christmas Eve Day or New Year's Eve day as a paid holiday.

2.1.1.1 The physician's Service Chief, designee or PIC has the discretion to determine which of these two days the physician can take as a holiday. The Service Chief, designee or PIC also has the discretion to determine another day for use of eve holiday within the pay period.

2.1.2 US Veterans receive priority to take vacation leave on Veteran's Day (November 11).

2.1.3 Holiday pay shall not exceed eight hours per holiday.

2.2 Physicians working at least .5 but less than 1.0 FTE receive pro-rated holiday pay, whether or not they are scheduled to work on a holiday.

2.2.1 Part-time physicians who experience a reduction in their usual earnings due to the holiday pay will offset the reduction with vacation, accrued time off previously banked, or additional hours worked if available to meet their contracted scheduled FTE each pay period.

2.2.1.1 They must get approval from their Service Chief or PIC for those additional hours in the pay period in which the holiday falls.

2.3 Physicians working a holiday will not be provided an alternative ("compensatory") day off with the exception of the eve holidays referenced in section 2.1.1.

3 Accrued Time Off (ATO)

3.1 Shareholder and shareholder-track physicians may have additional hours worked above their scheduled hours to be banked for later use as time off rather than paid at the time the hours were worked. The decision to bank or to pay the additional time must receive prior approval by the Service Chief or PIC and will be based on the operational needs of the department. The banked ATO hours are similar to accrued vacation leave but are identified separately. ATO may be used to replace regular scheduled FTE hours. Upon termination or death, the remaining banked ATO hours are payable at the next pay period following the effective date of termination or death with no 90-day notice provision required.

Physicians may not work at another medical center while charging additional hours to their home medical center in the same 24-hour period.

3.2 The maximum number of hours of ATO a physician can accrue is prorated based on scheduled FTE as outlined in Exhibit A. ATO accrued above the maximum will be paid out to the physician in the pay period earned.

Exhibit A

| Accrued Time Off Maximum Balance Allowed | |
|---|-------|
| FTE | Hours |
| 1.0 | 160 |
| 0.9 | 144 |
| 0.8 | 128 |
| 0.7 | 112 |
| 0.6 | 96 |
| 0.5 | 80 |
| 0.4 | 64 |
| 0.3 | 48 |
| 0.2 | 32 |
| 0.1 | 16 |

4 Annual (Vacation) Leave Benefit

- 4.1 Shareholder and shareholder-track physicians are eligible for paid annual leave accrual at a rate based on scheduled FTE and length of service with MAPMG, as outlined in Exhibit B. Annual leave requests will be approved at the discretion of the physician's Service Chief, designee or PIC. Approval decisions will be based on patient care and operational needs. Priority will be given based on the date requests are received. Exceptions may be made for emergencies. Physicians may not work at another medical center while charging annual leave to their home medical center in the same 24-hour period.
- 4.2 Accumulated annual leave time is payable at the next pay period following the effective date of termination or death, except in specific cases as defined in the MAPMG "Resignation Policy for Physicians". Physicians who fail to comply with the 90-day notice provision, who do not work as directed during the notice period, or who are terminated for cause, are not entitled to payment of accrued annual leave.
- 4.3 The maximum amount of annual leave a physician can accrue is 480 hours. Annual leave earned beyond 480 hours will be paid out to the physician in the pay period earned.
- 4.4 Physicians may borrow up to a maximum of forty (40) hours of annual leave against future annual leave accruals, at the discretion of the Service Chief or PIC only under unusual circumstances and after all annual leave time and ATO balances have been exhausted. If approved, the leave may only be taken as paid time off. In the event employment is terminated before the advanced time is accrued, the un-accrued advance balance will be withheld from monies otherwise due the physician.
- 4.5 In order to foster equitable management of leave, educational leave or CME is considered part of annual leave for scheduling and approval purposes.

Exhibit B

| Bi-Weekly Accrual of Annual Leave | | | | | | | | | |
|-----------------------------------|--------------------|--------------|-------------|---------------------|--------------|-------------|--------------------|--------------|-------------|
| FTE | 0-3 years: 4 weeks | | | 4-10 years: 5 weeks | | | 11+ years: 6 weeks | | |
| | Hrs/ PP | Hrs/ Annl | Max Accr | Hrs/ PP | Hrs/ Annl | Max Accr | Hrs/ PP | Hrs/ Annl | Max Accr |
| 1.0 | 6.15 | 160 | 480.00 | 7.69 | 200 | 480.00 | 9.23 | 240 | 480.00 |
| .9 | 5.53 | 144 | 480.00 | 6.92 | 180 | 480.00 | 8.30 | 216 | 480.00 |
| .8 | 4.92 | 128 | 480.00 | 6.15 | 160 | 480.00 | 7.38 | 192 | 480.00 |
| .7 | 4.30 | 112 | 480.00 | 5.38 | 140 | 480.00 | 6.46 | 168 | 480.00 |
| .6 | 3.69 | 96 | 480.00 | 4.61 | 120 | 480.00 | 5.53 | 144 | 480.00 |
| .5 | 3.07 | 80 | 480.00 | 3.84 | 100 | 480.00 | 4.61 | 120 | 480.00 |

5 Sick Leave/Short-Term Disability (STD) and Long-Term Disability (LTD) Benefits

- 5.1 The timeline for Sick Leave, Short-Term Disability, and Long-Term Disability is outlined in Exhibit C:

Exhibit C

| Days 1-60 Sick Leave | Days 61-180 Short-Term Disability (Salary Continuation) | Days 181+ Long-Term Disability |
|---|---|---|
| Physicians use accrued sick and/or annual leave | Salary continuation at 50% of pay for shareholder-track physicians or 67% for shareholders. Claim must be approved by LTD carrier | 60% monthly base salary, up to plan maximums. Claim must be approved by LTD carrier |

- 5.2 Periods of absence due to illness or injury fall under the provisions of Sick Leave, Short-Term Disability and Long-Term Disability. A disability related to pregnancy is treated the same as any other disability.
- 5.3 Details of each follow under the applicably named section below. Paid sick leave may be used for the illness or medical care of the physician.
- 5.4 Up to two weeks per calendar year of sick leave that does not qualify for FMLA may be used for the illness or medical care of the physician's immediate family members. Immediate family members are defined as children, spouse/same sex domestic partner, sibling or parent) Such use of sick leave is subject to the criteria described in Section 6.5.
- 5.5 A disability leave of absence will continue for up to six months from the date a physician's short term disability benefits have ended, provided the-physician is receiving long term disability benefits under MAPMG's Group LTD Policy (or the Sr. Director of Physician & Employee Benefits determines that the physician would have received LTD benefits if he/she had been covered by MAPMG's Group LTD Policy). Employment terminates at the end of the leave of absence.

6 Sick Leave

- 6.1 Shareholder and shareholder-track physicians receive paid sick leave accrual based scheduled FTE, as outlined in Exhibit D. Once the maximum amount of accrued hours is reached, no further sick leave accruals are made.
- 6.2 Accumulated sick leave is not payable at the time of termination or death.
- 6.3 Newly hired full-time shareholder-track physicians receive 40 hours of sick leave on the date of hire and accrue sick leave at the rate of 1.53 hours per pay period for the first year of employment. After the first year, full-time shareholder and shareholder-track physicians accrue sick leave at the rate of 3.07 hours per pay period. Prorated amounts apply to physicians who work less than full-time.
- 6.4 For periods of sick leave that are three days or less, documentation may be required at the discretion of the physician's Service Chief, designee or PIC. If sick leave in excess of three days is requested, the physician must submit written documentation satisfactory to MAPMG from a licensed health care provider specifying the need for such leave in order to be granted paid sick leave. The certifying health care provider must be in a bona fide therapeutic relationship with the ill physician or the physician's immediate family member who is sick. The documentation must specify the dates the condition existed or is expected to exist. In the case of leave to care for a family member, the documentation must verify that the family member is unable to care for him/herself. If the physician's sick leave is expected to extend beyond 60 calendar days, the sick leave documentation may be sent to the long-term disability carrier for review.
- 6.5 If sick leave is requested for elective/urgent medical treatment, the Service Chief or PIC may require that the requesting physician meet scheduling commitments or that a health care provider in a bona fide therapeutic relationship with the ill physician (or physician's immediate family member as in section 5.4) certifies the elective/urgent nature of the treatment. Physicians are expected to seek leave for elective medical treatment as far in advance as possible. Physicians are expected to use all reasonable means to minimize the disruption of patient care, including scheduling treatments or other foreseeable events during non-work hours whenever practical.
- 6.6 Sick Leave may be substituted for annual leave if while on scheduled annual leave for five 5 or more days, the physician is sick. Medical documentation from his/her treating physician is required. Only days in excess of 3 may be considered for reclassification from annual leave to sick leave.
- 6.7 Accrual of Sick Leave is outlined in Exhibit D.
- 6.8 When a Physician's FTE status is reduced, his or her maximum accrual level will be adjusted to the level appropriate to their status, and his or her accrued balance shall be adjusted so that it does not exceed the maximum number of hours for their FTE status reflected in Exhibit D.

Exhibit D

| Bi-Weekly Accrual of Paid Sick Leave | | | | | |
|--------------------------------------|----------------------|------------------|-------------------------|------------------|--------------------|
| FTE | 0-1 Year Hours/PP | Hours/ Annual | Over 1 Year Hours/PP | Hours/ Annual | Maximum Accrual |
| 1.0 | 1.53 | 40 | 3.07 | 80 | 320 |
| .9 | 1.38 | 36 | 2.76 | 72 | 288 |
| .8 | 1.23 | 32 | 2.46 | 64 | 256 |
| .7 | 1.07 | 28 | 2.15 | 56 | 224 |
| .6 | 0.92 | 24 | 1.84 | 48 | 192 |
| .5 | 0.76 | 20 | 1.53 | 40 | 160 |

7 Short-Term Disability

- 7.1 Shareholder and shareholder-track physicians may apply for STD benefits. STD begins after 60 calendar days of sick leave. The maximum length of STD is 120 calendar days (day 61 through day 180). As soon as a medical absence is expected to exceed 60 calendar days, the eligible physician must notify the Senior Director of Physician and Employee Benefits to assist in the initiation of the disability claim.
- 7.2 Claims are sent to the LTD carrier for review. If the LTD carrier approves the claim, shareholder-track physicians will receive salary continuation at 50% of base weekly salary and shareholder physicians will receive 67%, regardless of holidays. Physicians are permitted to use any accrued annual or sick leave to supplement the STD benefit, but in no event will the total pay exceed 100% of regular salary.
- 7.3 Sick and vacation leave accruals end during any period of company-paid STD, including periods when accrued time is being used to supplement STD.
- 7.4 Refer to the Annual Leave Donation Policy and the Conditions Affecting Your Benefits (Exhibits E & F) at the back of this policy for additional information.

8 Long-Term Disability

- 8.1 Eligible physicians (those who are enrolled in LTD and are paying premiums) must notify the Senior Director of Physician and Employee Benefits as soon as a medical absence is expected to exceed 60 days in order to initiate the applicable paperwork. Claims will be forwarded to the LTD carrier for review. If approved, the vendor will make monthly payments equal to 60% of pre-disability base monthly wages, up to plan maximum benefits.
- 8.2 Refer to the Conditions Affecting Your Benefits Exhibits E & F) at the back of this policy for additional information.

9 Family and Medical Leave Act (FMLA)

- 9.1 The FMLA requires eligible physicians to be granted up to a total of 12 weeks (16 weeks if primary work location is in the District of Columbia) of leave for a serious health condition, for the birth or placement of a child for adoption or foster care, or to care for a child, spouse, or parent with a serious health condition. Eligible physicians are those who have worked at least 1,250 hours during the past twelve months immediately preceding their absence and have been employed by MAPMG for at least one year. The foregoing eligibility standards are applicable to MAPMG physicians and the rights and

- obligations described in this section.
- 9.2 Physician's FMLA leave entitlement is limited to a total of 12 weeks during a "rolling" 12-month period measured backwards from the date the physician uses any FMLA leave. Each time a physician takes FMLA leave, his/her remaining leave entitlement would be the balance of the 12 weeks (or 16 weeks in the District of Columbia) that has not been used during the immediately preceding 12 months.
- 9.3 Spouses employed by MAPMG are jointly entitled to a combined total of 12 weeks (16 in the District of Columbia) of family leave for the birth of a newborn child, placement of a child for adoption or foster care, or to care for a family member who has a serious health condition. Leave taken for the birth or placement of a child must be concluded within the one-year period beginning on the date of the birth or placement.
- 9.4 Physicians are required to use all available paid leave during FMLA. Requests for time off in excess of 12 weeks (or 16 weeks if District of Columbia) will be considered under the provisions of a short term or long term leave of absence. Requests for such time must be put in writing and approved by the Service Chief or designee and PIC. Accrued sick leave may be used as part of FMLA Leave if the leave is taken because of an illness of the physician, child, spouse or parent. Such paid leave may be combined with unpaid leave to satisfy the requirements of the FMLA.
- 9.5 A female may not use more than 6 weeks of sick leave following the birth of a baby (8 if C-section).
- 9.6 Physicians may use up to ten days of accrued sick leave following the adoption of a child; then may use accrued vacation for additional time off, up to the 12 week (or 16 if District of Columbia) entitlement.
- 9.7 Physicians expecting to take FMLA leave should notify their Service Chief and the Sr. Director of Physician and Employee Benefits, or his/her designee, in writing as soon as possible, but at least 30 days in advance where the need for leave is foreseeable based on an expected birth, placement of a child for adoption or foster care, or planned medical treatment for a serious health condition of the physician or of a family member. In all other cases, the physician must provide notice as soon as practical. Benefits staff will send an FMLA application to the physician and all FMLA leave must be approved by the Sr. Director of Physician and Employee Benefits or his/her designee. Unpaid leave that exceeds thirty-one consecutive calendar days or more will result in an interruption of accrual of seniority, holiday, and leave time.
- 9.8 Required Documentation: Certification of the need for leave for a serious health condition by a licensed health care provider who is in a bona fide therapeutic relationship with the ill physician or family member must be provided to the Sr. Director of Physician and Employee Benefits. This information is explained on the FMLA application. Physicians are expected to use all reasonable means to minimize the disruption of patient care, including scheduling treatments or other foreseeable events during non-work hours whenever practical. For leave to care for a seriously ill child, spouse, or parent, the certification must include an estimate of the amount of time the physician is needed to provide care. MAPMG may require a second medical opinion at its own expense. Physicians may be required to report periodically to MAPMG about their leave status and intention to return to work and may be required to submit recertification of medical conditions periodically.

- 9.9 Physicians returning from FMLA leave will be reinstated to their former position or to a position with equivalent pay, benefits, and other conditions at the discretion of MAPMG. FMLA leave can be part-time, e.g., one day a week, if approved by the Service Chief or PIC, as long as the total amount of such leave does not exceed that individual's entitlement.
- 9.10 During paid vacation, sick leave, and/or ATO taken as part of FMLA Leave, compensation, benefits, and accrual of seniority and leave time will continue as usual. During unpaid FMLA Leave accrual of seniority, holiday, and leave time ceases, and physicians will forfeit their portion of any discretionary distributions prorated on a daily basis. Certain benefits may be continued at the physician's initiative and expense. Physicians failing to continue one or more of these benefits must re-apply for such benefit or benefits within 30 calendar days after their return to work to retain their eligibility for the benefit or benefits. During FMLA Leave, health insurance and supplemental medical insurance will continue under the same terms that applied before the leave; MAPMG will continue to pay the usual MAPMG portion of health insurance.
- 9.11 Military Caregiver Leave. Physicians, who are also a spouse, child, parent, or next of kin of a U.S. Armed Forces service member who is recovering from an illness or injury sustained while on active duty may take up to 26 weeks of FMLA leave in a 12-month period to care for him or her. This leave is in addition to that already permitted under FMLA, but the physician's combined total annual FMLA cannot exceed 26 weeks.
- 9.12 Qualifying Exigency Leave. Physicians whose spouse, son, daughter, or parent is on active military duty or called to active military duty status in the National Guard or Reserves in support of a contingency operation may use their 12-week FMLA benefit to address certain qualifying exigencies, which may include; attending certain military events; arranging for alternative childcare; addressing certain financial and legal arrangements; attending certain counseling sessions; or attending post-deployment reintegration briefings.

10 Maternity and Parental Leave for Physicians Ineligible for FMLA

- 10.1 Maternity Leave: Mothers who have given birth are limited to 6 weeks off following the date of delivery for regular delivery or 8 weeks following a C-section, and are required to use all accrued sick, vacation, and ATO leave during the absence; leave without pay follows.
- 10.2 Parental Leave: Physicians whose partners have given birth are limited to 2 weeks off following the birth of the child. Physicians whose partners have adopted a child are limited to 2 weeks off following delivery or placement of the child. Physicians are required to use all accrued sick, vacation, and ATO leave during Parental Leave; leave without pay follows.
- 10.3 Requests for time off in excess of above stated limits require written approval by the Service Chief and PIC.

11 Bereavement Leave

- 11.1 Shareholder and shareholder-track physicians are eligible for three days of paid leave due to the death of an immediate family member. An immediate family member is defined as spouse or same-sex domestic partner, parent, son, daughter, step child, sibling, grandparent/in-law, mother/father-in-law, son/daughter-in-law, or brother/sister-in-law. For the purpose of this policy, "in-laws" also include parents of same sex domestic partners. The duration of

- such leave is up to three work days, or the bookable hours equivalent to no more than three work days, per occurrence. One additional day of bereavement leave may be granted for travel each way if traveling more than 300 miles. This time will be charged to Bereavement Leave (BRL). Any additional leave will be charged to vacation. Part-time shareholder and shareholder-track physicians will receive time-off for no more than three calendar days, plus applicable travel time whether or not they were scheduled to work during that time, and will receive payment only for those hours for which they were originally scheduled to work.
- 11.2 Use of additional annual leave or leave without pay may be permitted with the approval of Service Chief and PIC.

12 Jury Duty

- 12.1 Jury service as a result of summons to serve is considered a duty of citizenship. MAPMG will continue the full salary and benefits of a shareholder or shareholder-track physician for a period of up to sixty (60) calendar days. This time will be charged to Jury Duty (JD). Remuneration received in compensation for jury service that is equal to or greater than one hundred dollars (\$100) for an instance of jury service (regardless of the number of days served) will be remitted to MAPMG.

13 Military Leave

- 13.1 MAPMG provides military leave for physicians who enter active duty in the US Armed Forces or who must meet US National Guard or Reserve training obligations. The policy is intended to be compliant with the Uniformed Services Employment and Reemployment Right Act, including, but not limited to, the right to take leave for required reserve training.
- 13.2 Physicians who take military leave must give notice to their Service Chief or PIC, accompanied by a copy of the military orders, unless prevented from doing so by military necessity.
- 13.3 A reservist may take annual leave to perform annual military service training and drills and, in that case, need not submit a copy of military orders.
- 13.4 Except as provided in section 13.6, military leave is without pay. Physicians may retain any remuneration received for military service.
- 13.5 Professional liability coverage provided by KFHP will be discontinued during military service; coverage for KFHP/MAS-related clinical activities continues.
- 13.6 In the event of a military emergency, when a military unit is activated by a legitimate act of government, physicians will receive 30-calendar days paid leave of absence during the first month of absence. This time will be charged to Paid Military Leave (PML). Subsequent to that time the physician may choose to use part or all of his or her accrued vacation leave and compensatory time. After that paid time ceases, the provisions of long-term leave of absence apply, including, if applicable, selling of any shares held. This time will be charged to Unpaid Military Leave (UML). Physicians returning from a long-term leave of absence for a military emergency may repurchase their shares at the selling or current price, whichever is less.
- 13.7 Physicians returning from military leave will be reinstated to their previous position (or a comparable one) as required by federal law.

14 Administrative Leave

- 14.1 The MAPMG Board allows use of paid administrative time in limited

- circumstances for the day(s) of taking specialty boards and subspecialty boards certifying and recertifying examinations. With advance approval of the PIC, up to one day (two work sessions) of paid administrative leave can be allocated for travel related to the Board Certification and recertification.
- 14.2 Up to seven days per year of paid administrative leave may be granted to be an officer of a professional medical organization with written approval of PIC and TPMG Associate Executive Director for MAS.
- 14.3 Paid administrative leave for other reasons may be allowed with written approval of the TPMG Associate Executive Director for MAS. The evaluation of and decisions concerning administrative leave requests will be based upon patient care and other operational needs. Priority will be given based upon the date requests are received. Exceptions may be made for emergencies. Salary and benefits continue during paid administrative time. Administrative leave may be rescinded by MAPMG at any time.

15 Leaves of Absence Without Pay

- 15.1 A physician may apply for either short-term or long-term leave without pay. The purpose of such leave must, in all cases, be set forth in writing and submitted to the Service Chief, designee or PIC, and approved in writing by the Service Chief, designee or PIC. The evaluation of and decisions concerning these leave requests will be based upon patient care and other operational needs. Priority will be given based on the date requests are received. Exceptions may be made for emergencies. Written appeals may be directed to the Governance and Administrative Issues Committee, which will then make a recommendation to the Board of Directors. The decision of the board is final regarding appeals.
- 15.2 Leaves of absence without pay may not be used to engage in medical practice or medically-related activities, except for educational or training activities (fellowships, preceptorships, etc.) that carry their own professional liability coverage or for charitable or pro bono activities whose primary purpose is not remuneration and that are approved in advance in writing by the TPMG Associate Executive Director for MAS or designee. Professional liability coverage is not available during an unpaid leave of absence, except for pro bono activities that are approved in advance in writing by the TPMG Associate Executive Director for MAS or designee – see Pro Bono Medical Practice Policy.
- 15.3 During a leave of absence without pay, accrual of seniority, holiday, and leave time ceases and physicians forfeit their portion of any bonus or other distributions prorated on a daily basis. However, certain benefits may be continued at physicians' initiative and expense. Physicians failing to continue one or more of these benefits must reapply for such benefit or benefits within thirty calendar days after their return to work to retain their eligibility for the benefit or benefits. Once a leave of absence without pay has been approved by the physician's Service Chief, designee or PIC, -written notification must be sent by the approver to the Sr. Director of Physician and Employee Benefits as soon as possible.
- 15.4 Physicians are required to use all annual leave and ATO before a leave without pay can be approved.
- 15.5 Short-Term Leave (Up to thirty calendar days). With written approval of the Service Chief or designee and PIC, physicians may take leave of absence without pay under this provision for up to thirty calendar days. Physicians on

- short-term leave will, generally, upon returning to work, resume the same classification, position and medical center location. Physicians on short-term leave may terminate their leave at any time prior to its scheduled completion, assuming adequate advance notice to allow scheduling of patients.
- 15.6 Long-Term Leave (Thirty-one calendar days up to one calendar year): A long-term leave is a leave of absence without pay in which the total leave is thirty-one calendar days to one calendar year. Physicians on long-term leave are not required to withdraw from the Group. However, it is possible a physician may not receive the same classification, position, and/or medical center location on returning to work. All long term leaves of absence must have written approval by the Service Chief, PIC and Board of Directors.
- 15.7 A physician applying for a long-term leave of absence prior to seven years of service (or before 5 years since completion of the last leave, if applying for a subsequent leave of absence) must be a shareholder and must present compelling reasons for requesting the leave. Requests in this category shall be submitted in writing to the Service Chief, designee or PIC. If approved, the request will be submitted to the PIC and Board of Directors for final approval.
- 15.8 Long-term leave should commence and end on the last calendar day of a month, if practicable. Once requested and granted, long-term leave cannot be changed in term or canceled without written permission of the physician's Service Chief, designee and PIC. At the commencement of long-term leave of absence, the physician will receive all accrued vacation time up to the total period of the long term LOA. Shareholder status will cease at the commencement of leave and will be automatically reinstated upon the return of the physician to active service.
- 15.9 Except for leaves of absence due to military service, a leave of absence will not exceed one year.
- 15.10 If a physician does not return at the end of the scheduled leave of absence, he/she will be considered to have resigned.
- 16 Conditions Affecting Your Benefits**
- 16.1 The chart outlining benefits that may be impacted by disability leave is shown in Exhibit E.
- 16.2 The chart outlining benefits that may be impacted by FMLA and Leave of Absence is shown in Exhibit F.

Exhibit E
Status of MAPMG Pay and Benefits during Disability

| Benefit | First 60 days of Disability | Short-Term Disability 50% (Shareholder Track) or 67% (Shareholders) base weekly salary (61-180 days) | Long-Term Disability 60% base monthly salary Only if enrolled and paying premiums (181 days +) |
|--------------------------------|--|--|--|
| Income | Accrued sick, vacation and ATO days are used. If all banks are expected to be exhausted, you may be eligible for donated annual leave under provisions of the Donation of Annual Leave Policy. | Short-term disability claims will be sent to the disability insurance company for review. If approved, STD benefits begin. Any remaining paid time off may be used to supplement pay, not to exceed 100% of pay. | If approved by the insurance company, LTD benefits begin (60% monthly salary, up to \$20,000 per month). Income received is tax-free. Other provisions apply; see LTD Certificate of Coverage. |
| Health Insurance | Full coverage continues. You must make arrangements to make monthly premium payments, if applicable. | Full coverage continues during an approved STD claim. You must make arrangements to make monthly premium payments, if applicable. | Full coverage continues during an approved LTD claim until retirement or until Medicare approved, whichever is earlier, but cost sharing is based on years of MAPMG service: 0-4 yrs: 25% MAPMG paid 5-9 yrs: 50% MAPMG paid 10+ yrs: 100% MAPMG paid Coverage will transfer to Medicare Plus if Medicare approved. |
| Dental Insurance | Full coverage continues for up to 60 days; you continue to pay monthly premiums. | After 60 days of absence, COBRA applies (you pay the full premium for up to 29 months). | Coverage ends under COBRA after 29 months. |
| Life/AD&D Insurance | Coverage remains in effect provided premiums are paid. | | Application for Waiver of Premium (Life only) should be filed. If approved, your premium payments stop but coverage remains in effect. |
| LTD Insurance | If enrolled, you continue to pay premiums. | | LTD premium payments are no longer required if you are collecting LTD benefits. Application to Social Security should be made. |

Exhibit E (continued)
Status of MAPMG Pay and Benefits during Disability

| Benefit | First 60 days | Short-Term Disability 50% (Shareholder-Track) or 67% (Shareholders) base weekly salary (61-180 days) | Long-Term Disability 60% base monthly salary (181 days +) Only if enrolled |
|---|--|---|--|
| Pre-tax Medical & Dependent Care Spending Accounts | Deferrals continue during periods of paid leave only. | Deferrals continue | Deferrals end |
| 401(k) Plan – Physician Deferrals | Deferrals continue during periods of paid leave only. | Deferrals continue | Deferrals end |
| 401(k) Plan – MAPMG Contributions | MAPMG's contributions end after paid leave is exhausted. | Contributions end | |
| Pension Plan Service | You continue to earn vesting service for up to two years. You continue to earn Credited Service for benefit accrual purposes for up to 90 days. Service and credited service accruals end after two years (aggregate) of disability for any one condition. | | |
| Shareholder Status | Remains in effect, if applicable | | May end if disability extends beyond 1 year (employment is terminated). Shareholder status may be reinstated subject to the terms of Shareholder Seniority Policy. |
| Vacation and Sick Leave Accruals | Accruals continue while using paid leave only. | Accruals end | |

Exhibit F
MAPMG Status of Benefits during FMLA & Leave of Absence

| BENEFIT | FMLA (See section 8 for eligibility criteria) | Leave of Absence (LOA) (See section 14 for eligibility criteria) | |
|---|---|---|--|
| | | Less than 30 days | More than 30 days |
| Health Insurance | Coverage and regular monthly premiums, if any, continue during all periods of FMLA. | Coverage and regular monthly premiums, if any, continue. | Coverage may be continued under COBRA. |
| Dental | If enrolled, coverage continues provided you pay required premiums. | | Coverage may be continued under COBRA. |
| Life Insurance | Coverage continues provided you pay required premiums. | | Coverage extended for up to 1 year. |
| Short-Term Disability | No change; benefit provisions continue. | | Coverage ends. Automatic reinstatement upon return to work. |
| Long-Term Disability | If enrolled, coverage continues provided you pay the required premiums. | | Coverage ends. Automatic reinstatement upon return to work. |
| Long-Term Care | If enrolled, coverage continues provided you pay the required premiums. | | |
| Pre-tax Medical & Dependent Care Spending Accounts | Contributions continue during salary run-out. Claims must be made by March of following year. | | |
| Vacation and Sick Leave Accruals | Accruals end during periods of unpaid time | Accruals end. Accrued but unused vacation is paid out, up to amount necessary to cover the absence. | |
| Shareholder Status | No interruption | Shareholder status will cease at commencement of leave and is automatically reinstated upon return to active service. | |
| Malpractice Coverage | No interruption | No change; benefit provisions continue. | Claims made on policies while on long-term LOA are not MAPMG's responsibility. |
| Service towards Shareholder Status | A total of 4,160 hours must be worked before Shareholder status can be considered. | | |
| 401(k) Plan – Physician Deferrals | Deferrals continue during paid leave only. | | Deferrals continue during paid leave only. |
| 401(k) Plan – MAPMG Contributions | MAPMG contributions end during unpaid time off. | | MAPMG contributions end during unpaid time off. |
| Pension Plan Service | Uninterrupted | | If LOA for advanced study authorized by MAPMG followed by a period of active service, then no interruption of service. |

These charts are provided for reference only and are not a guarantee of benefits. MAPMG reserves the right to change benefits from time to time. Complete provisions may be found in the applicable section of this policy manual or the Summary Plan Description. Please direct any questions to MAPMG benefits staff.

Addendum: Resolution – MAPMG Board of Directors

July 1, 2013

RESOLUTION

The downward adjustment of accrued sick leave described in 6.8 of the *Leave Policy for Physicians* shall not apply to those part-time physicians who currently have more than the maximum specified for their status; this provision grandfathers these physicians until either of the following occurs:

- 1) The physician further reduces their hours, OR;
- 2) The physician uses sick leave causing the total to fall below the new maximum

In the event of 1 or 2 of the above, the new maximum as outlined in Table D of the policy will apply.