



ESSENTIAL  
ANESTHESIA MANAGEMENT

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# 1099 Clinician 2024 Perks Guide

BENEFITS & PERKS THAT  
ARE **ESSENTIAL** TO YOUR SUCCESS

At EAM, our 1099 opportunity empowers clinicians to contribute their expertise while retaining the autonomy they desire. EAM covers medical malpractice to ensure peace of mind. Additionally, we offer access to group benefits, life insurance, and disability benefits. We offer access to over 30 supplemental benefits to support you and your family's finances and well-being, with specialized financial coaching designed specifically for 1099's. We're here to provide the resources you need to excel while maintaining control in your career.

## Medical Malpractice

We offer medical malpractice through Medical Protective Company, with \$1 million per occurrence and a \$3 million aggregate.

## Financial Planning

Through our partnership with My Financial Coach, we offer an exclusive deal for financial planning for \$500 off retail pricing. Get access to an unbiased and comprehensive Financial Planning review by a CFP® at a discounted rate.

### **They can also help with:**

- Retirement Planning
- Exit and Succession Planning
- Estate Planning
- Tax Planning
- Cash Flow Management
- Investment Management
- Risk Management

## Mortgage Planning

Through My Financial Coach, they offer mortgages for 1099 borrowers who might need help qualifying--which may not be possible with a standard mortgage lender. The product allows for home purchases immediately at starting a new position. Mortgage rates are fixed for the first 5, 7 or 10 year and are available for regular as well as jumbo mortgages. Interest-only programs are available, getting the payments back in the range of conventional loans.

## Medical, Vision & Dental Insurance

Through our partnership with Milton Park Partners, we offer health insurance plans and resource advantages of large Fortune 500 companies. This is an innovative employment model wherein MPP becomes the "administrator" on record.

We have four major medical plans, including a high deductible plan with an HSA option, two dental plans and one vision plan -- all through Cigna.

[View plan rates here.](#)



## Life Insurance

Through 49 Financial, you'll have the opportunity to participate in a group life insurance policy where you can invest with tax-free growth and distribution—including capital gains tax. Plan highlights through 49Financial include:

- There's no contribution limit so you can determine what's right for you based off your budget.
- You elect your investments so you can be as conservative or aggressive as you want.
- Contributions are liquid from day-one and there are no surrender charges for accessing your money if you need to take it out.
- Since it is an institutional-grade, variable universal life insurance, the death benefit is higher than the investment account.

## Short-term and Long-term Disability

Clinicians who work more than 20 hours per week are eligible for a voluntary group disability plan through Sun Life | HollowTree. Plan highlights include

- Up to \$10,000 per month, according to your salary and personal financial situation
- 90-day elimination period
- Maximum age 65 or SSNRA (Social Security Normal Retirement Age)
- No application or underwriting process – no medical exams or testing or financial disclosure
- Can be layered on top of other individual disability policies, with no offsets
- Superior protection with specialty own occupation definition of disability

## Well-being and Perks App

EAM partners with Abriva to offer an affordable and simple way to provide perks. You can access free perks and more through their \$1 Benefit Dollar Store.

### Protection:

- \$5,000 Life Insurance, \$1,000 Life Insurance for Kids, \$20,000 AD&D Insurance, \$5,000 AD&D Insurance for Kids, \$1,000 Accident Medical, \$2,500 Critical Illness, Roadside Assistance, Cell Phone Family Benefit, Identity Theft Monitoring, Family Savings Pass, Family Dental Benefits, and Hospital Accident Benefits.
- \$10,000 AD&D Insurance with the ability to unlock up to \$5,000 extra AD&D.

### Financial:

- Medical Bill Saving, Legal Review, Credit Booster, Discount Rx Benefits, Debt Counseling, Credit Counseling, and Housing Counseling.

### Well-being:

- Risk Advisor, Telemedicine, Telemedicine for Kids, Teletherapy, Teletherapy for Kids, On Demand Fitness & Nutrition, Virtual Mental Support, Chiropractic Benefits and Alternative Medicine Benefits.