



ESSENTIAL  
ANESTHESIA MANAGEMENT

---

# Corporate 2024 Benefits Guide

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

At EAM, we've tailored our benefits to prioritize your needs. Our offerings aim to support your work-life balance, financial stability and overall contentment. On day one, EAM covers medical malpractice and offers benefits including health, dental, vision, life insurance, disability, 401k with immediate vest and match, and continuous learning through CME. In addition, we offer access to 30+ supplemental benefits to support you and your family's finances and well-being. For more information or any questions, reach out to our dedicated HR team.

## Health and Welfare Benefits

### Medical, Dental and Vision

EAM partners with Insperity to provide a range of choices around coverages, costs, and vendors for medical, dental, vision, voluntary, and other benefits to meet the diverse, unique needs of our employees. To learn more about EAM's health and benefit coverages, visit the [Insperity Portal here](#).

**Employee Assistance Program (EAP):** The EAP is administered by Optum. Included in your EAP benefits are three no-cost counseling sessions per issue, per year (in-person or virtual options), two complimentary financial coaching sessions per issue, per year, and one complimentary attorney consultation and one medication session per issue, per year. To access EAP services, visit [liveandworkwell.com](http://liveandworkwell.com) (access code Insperity).

**Health Savings Account Program:** If you are an Insperity employee enrolled in an Insperity high deductible health plan (HDHP) coverage option, you can establish a health savings account (HSA) through the Insperity HSA Program. There are no federal taxes on pretax contributions made to your HSA, and the money in your HSA is tax-free when used for qualified health care expenses.

**Flexible Spending Account Plan:** Make pretax contributions up to the annual maximum through payroll deduction and use those contributions to pay for qualifying health care expenses incurred during the calendar year.

**Voluntary Disability:** Disability insurance (100% employee-paid) provides income protection if you are unable to perform your job due to illness or injury (including pregnancy/childbirth).

**Paid Short-term Disability Insurance:** This pays up to 60% of covered weekly earnings, up to \$2,308 per week.

**Paid Long-term Disability Insurance:** This pays up to 60% of covered monthly earnings, up to \$10,000 per month.

**Life and AD&D Insurance:** Basic (100% employer-paid) life and AD&D insurance is provided automatically at no cost to eligible employees (no enrollment required). You may also elect voluntary (100% employee-paid) life and AD&D insurance for yourself and any eligible dependents.

**Critical Illness and Accident Insurance:** Voluntary (100% employee-paid) critical illness or accident insurance pays a lump-sum benefit for certain covered illnesses or injuries. Benefits are paid directly to you and do not require coordination with other coverage (such as disability or health insurance). This insurance also pays a lump-sum benefit for off-the-job- accident-related injuries.

**Wellbeing on-demand:** We're pleased to offer a wide range of resources to support every aspect of your health, including 24/7 telemedicine options, no-cost counseling sessions through the [Insperity Employee Assistance Program](#) (EAP), free or discounted access to fitness programs, financial coaching, continuing education and more.

## Semi-monthly contributions:

| Plan Options                  | Employee Only | W/ Spouse | W/ Children | W/ Family |
|-------------------------------|---------------|-----------|-------------|-----------|
| 1500 deductible               | \$ 189.44     | \$ 561.99 | \$ 370.92   | \$ 783.18 |
| 2500 deductible               | \$ 160.94     | \$ 509.05 | \$ 318.73   | \$ 702.25 |
| 4000 deductible               | \$ 165.40     | \$ 518.88 | \$ 326.42   | \$ 717.86 |
| 6000 deductible               | \$ 140.25     | \$ 463.06 | \$ 278.24   | \$ 636.80 |
| 0 Primary Advantage CP        | \$ 183.17     | \$ 545.69 | \$ 359.92   | \$ 759.84 |
| 4000 Primary Advantage CP     | \$ 118.10     | \$ 427.25 | \$ 238.28   | \$ 580.13 |
| 5000 Primary Advantage CP     | \$ 109.95     | \$ 397.68 | \$ 221.29   | \$ 539.06 |
| 6500 Primary Advantage CP     | \$ 108.59     | \$ 392.69 | \$ 218.98   | \$ 533.27 |
| 3200 deductible - HDHP        | \$ 94.48      | \$ 363.85 | \$ 192.56   | \$ 492.05 |
| 5000 deductible - HDHP        | \$ 50.50      | \$ 284.49 | \$ 118.07   | \$ 380.46 |
| 6350 deductible - HDHP        | \$ 59.34      | \$ 299.13 | \$ 129.03   | \$ 397.40 |
| 50 deductible dental + vision | \$ 13.75      | \$ 39.75  | \$ 40.75    | \$ 69.25  |

## New in 2024:

**Financial well-being Support:** Through Insperity, you have access to financial support by My Secure Advantage, including money coaching and educational resources like debt resolution, estate planning tax concerns and more. The program is at no cost to you.

**Caregiver Assistance:** Also through Insperity, you have access to virtual caregiver support resources by Carillon. They support a wide range of concerns including parenting, eldercare, disability and illness.

**Education Assistance:** We provide up to \$1,500 in reimbursements annually for continuing education.

**Paid Disability:** We provide a portion of your weekly earnings should you need to take time away from work.

## Leave and Paid Time Off

**Availability:** PTO accruals are available for use in the pay period following completion of 30 days of employment.

**Parental Leave Benefit:** To be eligible for paid parental leave, an employee must be a full-time employee who works a minimum of 30 hours per week. An "Eligible Child" is any individual who has not attained the age of 18 years and is within one year of the child's birth or adoption or placement with the employee. This policy entitles you to up to 4 weeks (160 hours) of paid parental leave.

**Accrual and Payment of PTO:** PTO is accrued on a pro-rata basis throughout the year on the last day of each semi-monthly pay period. Eligible employees will earn PTO according to the following schedule:

| Length of Service                            | Accrual Rating per Bimonthly Pay Period | Annual Accrual Limit |
|--|---|----------------------|
| Date of Hire Through End of 5th Year         | 6.67 hours                              | 160 hours            |
| Start of 6th Year Through End of Year 10     | 8.34 hours                              | 200 hours            |
| Start of 11th Year and Continuing Thereafter | 10 hours                                | 240 hours            |

**Holidays:** You will be provided up to (12) days of paid holiday per year: New Year's Day, MLK Day, Friday before Memorial Day, Memorial Day, Fourth of July, Friday before Labor Day, Thanksgiving, Friday after Thanksgiving, and Christmas Even and Christmas Day. If a holiday falls on a Saturday or Sunday, it will be at the discretion of management to determine which day the holiday will be observed. You also have one floating holiday to use at your discretion.

## PTO Buy Back Program

We offer PTO buy back twice per year:

- Buy backs are paid in 40-hour increments.
- Buy backs are paid at 50% of weekly pay (\$.50 on the \$1).
- You have to have at least 80 hours of PTO to be able to buy back.
- Your PTO balance must be at a minimum of 40 hours for 30 days after the buy back. PTO requests must be entered for the 30 days following the buyback.
- The max amount you can buy back at a given time period is 40 hours.
- A form will need to be completed and submitted to finance through our Sharepoint site to buy your PTO back.

## My Financial Coach









As an employee of EAM, you dedicate your life to caring for others' well-being. It's equally important to prioritize your own financial health as well. That's why we have joined with My Financial Coach to provide you access to a [CERTIFIED FINANCIAL PLANNER](#) at a discounted rate.

## 401(k) Plan

**Insperty 401(k) Plan:** Employees become eligible to participate in EAM's 401(k) plan at any time upon hire. Contributions may be a percentage of eligible compensation subject to an annual limit of the lesser of 80% of eligible compensation or the IRS maximum for the year. The employer match is 100% of employee deferrals up to the first 3% of compensation for the period and 50% of the next 2% of compensation for the period and is immediately vested. To maximize the match amount received annually, you must contribute continuously throughout the year.

## Avibra

EAM is partnering with Avibra to offer an affordable and simple way to provide benefits. Here is a list of the perks we provide you access to:

|  |   |  |   |  |
|--|---|--|---|--|
| <p><b>FREE</b></p>  <p><b>\$10,000 AD&amp;D</b></p> <p>Emergency cash for you or your loved ones after a major accident.</p>      | <p><b>FREE</b></p>  <p><b>\$1,000 Life Insurance</b></p> <p>Lump-sum cash benefit for your loved ones in the event of your death.</p>        | <p><b>FREE</b></p>  <p><b>Credit Counseling</b></p> <p>Work with non-profit credit counselors on a customized action plan.</p>      | <p><b>FREE</b></p>  <p><b>Debt Counseling</b></p> <p>Non-profit debt counselors help you get out of debt faster.</p> | <p><b>FREE</b></p>  <p><b>Housing Counseling</b></p> <p>HUD-approved, non-profit housing counseling services.</p> |
| <p><b>FREE</b></p>  <p><b>Discount Rx Benefits</b></p> <p>Personal card to save money on prescription medications nationwide.</p> | <p><b>FREE</b></p>  <p><b>24/7 Well-Being Advisor</b></p> <p>Build better wellness habits in your life with yoga, journaling &amp; more.</p> | <p><b>FREE</b></p>  <p><b>ESG Advisor</b></p> <p>Give back to your community with just a tap – plant a tree or help a family.</p> |   |  |

**Protection:**

Access your free benefits and the \$1 Benefit Dollar Store benefits [here](#).

- \$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.

**Questions?**

Contact Laura Strausberg, Chief People Officer, at [LStrausberg@essentialamg.com](mailto:LStrausberg@essentialamg.com).