



NORTHWELL HEALTH PHYSICIAN BENEFITS

The Northwell Health System is proud of the outlined benefits package, which we offer to physicians joining our Partnership. We thank you for your interest in Northwell Health. Please feel free to contact Total Rewards at 844-697-4947 if you have any questions. We are here to help you.

HEALTH AND WELFARE BENEFITS

- Choice of four Medical Plans – United Healthcare Value and Buy-Up, CareConnect Employee Plan, CareConnect HSA
 - No deductible or co-insurance when you stay within Northwell Health (excludes CareConnect HSA)
 - Preventive care covered at 100% within Northwell Health network
- Choice of two Dental Plans through Cigna- DHMO & DPPO
- Vision Plan through Davis Vision
- Prescription Drug Plan through Express Scripts or Caremark
- Wellness Pledge Credit Program : Annual savings of \$1,040
- Health Care and Dependent Care Flexible Spending Accounts (FSAs) through Wage Works

RETIREMENT PROGRAM

Northwell Health offers a competitive retirement program with employer contributions up to 11% of a physician’s salary, at a maximum of \$270,000.

Retirement Plan	Physician	Northwell Health
Cash Balance	<ul style="list-style-type: none"> ▪ Physician does not contribute 	<ul style="list-style-type: none"> ▪ Employer contribution of 3% of eligible earnings ▪ Fully vested after 3 years of service
403(b)	<ul style="list-style-type: none"> ▪ Up to \$18,000 based on IRS max (\$24,000 if over 50) 	<ul style="list-style-type: none"> ▪ Employer basic contribution of 6% of eligible earnings ▪ Employer match of 2% (as long as the employee contributes at least 6% after one year of service) ▪ Fully vested after six years of service
457(b)	<ul style="list-style-type: none"> ▪ Up to \$18,000 	<ul style="list-style-type: none"> ▪ No Employer contribution

Retirement Program Notes:

- Northwell Health contributions begin after one year of service
- Eligible earnings include your base pay plus any augmentation, but cannot exceed the IRS limit of \$270,000

DISABILITY AND LIFE INSURANCE BENEFITS

- Short-Term Disability through AbsenceOne - 26 weeks of salary continuation
- Long-Term Disability Plans through AbsenceOne – 50% Employer Paid, 60% Buy-Up option
- Life Insurance/Accidental Death and Dismemberment through Aetna – 1.5 times base salary up to \$500,000
- Supplemental Life Insurance through Aetna – 1 to 5 times base salary up to \$1 million

Disclaimer: The above is intended only as a summary of the benefits provided by Northwell Health as of December 2016. This is based on eligibility, which is fully outlined in the Summary Plan Descriptions and the New Hire Benefits package. The health system reserves the right to add, amend, or terminate any benefit at its sole discretion. Please refer to the Summary Plan Descriptions for details. Health & Welfare benefits become effective the first of the month following 32 days of employment. Physicians employed by SIUH, Phelps and NWH will receive varied benefits.



EDUCATION BENEFITS

- One week employer-paid Continuing Medical Education
- Dependent Tuition Reimbursement - \$10,000 max per child per year/\$20,000 maximum per calendar year for undergraduate and graduate education (\$160,000 maximum per lifetime)
- Tuition Reimbursement up to \$5,000 per calendar year
- MBA program – Hofstra University

ADDITIONAL/VOLUNTARY BENEFITS – Benefits Planning Corporation (631-991-6050)

- Accident Insurance , Cancer Insurance, Critical Illness Insurance, Fraud SafeGuard Insurance, Pet Insurance, Pre-Paid Legal Services, Select Life Insurance
- Supplemental Life through Aetna – 1 to 5 times base salary up to \$1 million
- Dependent Life Insurance through Aetna - Spouse and Children

WORK/LIFE BENEFITS

- Paid Time-Off (PTO)
- Eight legal holidays
- Employer-paid professional liability insurance
- Discounts and Wellness Programs including: free smoking cessation, discounted gym memberships, free counseling services, Federal Credit Union membership, and other employee services

ADDITIONAL RESOURCES

United Healthcare (888) 254-3698 Myuhc.com	Express Scripts for Value and Buy-Up Plan (800) 864-1140 Express-scripts.com
CareConnect Northwell Health Employee Plan (855) 706-7545 2200 Northern Boulevard East Hills, NY 11548	CVS/Caremark for CareConnect Plan (800) 552-8159 Caremark.com
Cigna Dental (888) Dental8 (336-8258) Cigna.com	Davis Vision (800) 999-5431 Company code: 2921 Davisvision.com
AbsenceOne for disability post May 1, 2016 (855) RTW-WELL (855-789-9355) Absenceone.com/northwell	Aetna Life Insurance (800) 523-5065
Transamerica Retirement Solutions (844) 675-4547 Northwell.edu/myretirement	Wageworks (877) 924-3967 Wageworks.com

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