

BENEFITS POLICY

The following benefits are provided to eligible DoctorsManagement employees. Unless otherwise indicated, these benefits are provided only to full time employees after 90 days of employment. These benefits are provided to show our appreciation for your hard work and continued service to DoctorsManagement. Certain benefits are either partially or fully paid for by DoctorsManagement. **Benefits in some cases may be available based upon job classification (i.e., consultant, specialist, practice manager, or administration), provisions in a written contractual agreement, length of service and/or hours actually worked. Benefits for DoctorsManagement Practice Managers may be influenced by their particular practice's schedules and needs. Following are explanations of benefits, followed by a quick-reference guide employees can use to determine available benefits, according to job classifications.**

This manual is not intended to give employees any contractual right to any of these benefits and they are subject to change without notice at the discretion of DoctorsManagement. Any combination of benefits cannot exceed an employee's regular pay.

It is the employees' responsibility to notify management of any changes that may affect their benefits such as pregnancy, the birth or adoption of children, changes in marital status, changes in designated beneficiaries, etc.

VACATION

Full-time (40 hrs/wk) administrative and Practice Manager employees of DoctorsManagement are eligible to accrue paid vacation time. Part-time, temporary and other employees are not eligible for this benefit.*

Vacation leave does not begin to accrue upon employment. No vacation time is available for use during the initial introductory period. After 90 days of employment a block of vacation time (20 hours) is credited to the employee's vacation bank. Employees begin accruing and can begin using available vacation at this point. Vacation is earned according to a formula based on employment status, length of service, and completed pay periods.

Vacation time off for DoctorsManagement Practice Managers must coordinate with their practice's needs and schedules.

- Employees with less than one year of service are eligible for 5 vacation days. Nine hours is credited to the employee's vacation bank after 90 days of continuous employment, thereafter it accrues at 1.67 hours per completed pay period.
- Employees beginning the second year of service are eligible for 10 vacation days. This accrues @ 3.33 hours per completed pay period.
- Beginning the sixth year employees are eligible for 15 vacation days. This accrues @ 5.00 hours per completed pay period.
- Beginning the eleventh year employees are eligible for 20 vacation days. This accrues @ 6.67 hours per completed pay period.

*Employees who have worked continuously for DoctorsManagement for five years and become part-time (to a minimum of twenty hours per week) accrue vacation days prorated for the next calendar quarter based on the number of hours worked in the previous quarter. **Example:** An employee with five years of continuous full-time service, and now working an average of 30 hours a week would be eligible to accrue 75% of the full-time accrual (75% of 15 days is 11.25 days or 3.75 hours per completed pay period).

Example: During a year of employment a full-time employee normally works 24 pay periods a year. After the first year vacation is calculated as follows: (24 completed pay periods x 3.33hrs./pp = 10 days/yr.)

- Vacation does not accrue during any long-term leave of absence.
- *Vacation time off must be taken in minimum of one-hour increments.*
- Employees are asked to schedule foreseeable vacation time at least two weeks in advance.

Late requests may be denied. To avoid problems, notice as far in advance as possible would be advised. In the event two employees request vacation at the same time, management discretion will be used, taking into consideration office needs and client service. No employee will be allowed to schedule more than two weeks in a row, except in rare circumstances and approved at the discretion of management.

- Time away from the job and responsibilities are important to maintaining a readied staff. Therefore, we encourage employees to take available vacation by year-end. *A maximum of 5 accrued but unused vacation days may be carried over to the next year. Any additional vacation leave remaining would be lost unless otherwise approved by management. Employees may not take time off beyond earned time available.*
- *Accrued vacation time is paid out to an employee upon termination except in circumstances of gross misconduct as determined by the firm.*
- *Vacation may not be used in lieu of notice.*
- Vacation leave is not counted as hours worked for the purpose of computing overtime.

Note: Time off is available to employees not accruing vacation benefits (i.e., consultants & specialists) on a self-determined basis and as long as professional skill and attention to the performance of services is devoted for the benefit of DoctorsManagement as required by contract.

SICK LEAVE

(Short Term)

Full-time (40 hrs/wk) administrative and Practice Manager employees of DoctorsManagement are eligible for a maximum of five sick days a year. Part-time, temporary and on-call employees are not eligible for this benefit.*

Sick leave is not available upon employment. No sick leave is available for use during the initial introductory period. After 90 days of employment a block of sick leave (10 hours) is credited to the employee's sick leave bank. Employees can begin using available sick leave at this point. Thereafter, sick leave is accrued at 1.67 hours per completed pay period.

*Employees who have worked continuously for DoctorsManagement for five years and become part-time (to a minimum of twenty hours per week) accrue sick leave prorated for the next calendar quarter based on the number of hours worked in the previous quarter. **Example:** An employee with five years of continuous full-time service, and now working an average of 30 hours a week would be eligible to accrue 75% of the full-time accrual (75% of 5 days is 3.75 days or 1.25 hours per completed pay period).

- **Sick leave may be used for absences due to bonafide illness of the employee, spouse, or dependents. Sick leave may also be used for scheduled time away from the office for healthcare appointments if management is notified ahead of time (e.g., doctor, dentist, rehab, etc.).**
- **Management must be notified as soon as possible when an absence is necessary. Foreseeable absences should be scheduled with management at least one day in advance (e.g., doctor, dental appointments, etc.).**
- **An employee's excessive use of unscheduled sick leave (e.g. frequent or patterned unscheduled absenteeism) may be subject to review by management. Management, in its sole discretion, may determine to: pay the absence, not pay the absence, and/or implement disciplinary action.**
- **Employees *must* use any available sick leave while absent due to an illness or other disability.** Upon exhaustion of sick leave, any accrued vacation leave must then be taken. When all accrued paid time off is used, and if approved by management, the employee will be on leave without pay until such time they return to work.
- **Short-term sick leave is generally defined as absences of 10 days or less.** Consequently, absences of greater lengths will be handled according to the guidelines for *Leave of Absence*. Any subsequent leave of absence taken includes any short-term sick leave used. **(Employees with one year of service – See FMLA Policy)**
- Employees on short-term sick leave must keep management informed on a daily basis of their ability to return to work for the next scheduled workday. The firm reserves the right to request a physician's statement for any length of absence due to illness/disability. In

addition, when an absence due to illness/disability is over three consecutive work days, a physician's statement may be required *releasing* the employee to return to work.

- A maximum of 5 accrued but unused sick days may be carried over to the next year. Any additional sick days remaining would be lost.
- **Sick leave does not accrue during any *long-term leave of absence*.**
- ***Sick leave is not paid out upon separation from the company.***
- Sick leave is not counted as hours worked for the purpose of computing overtime.

Note: Time off is available to employees not accruing sick leave benefits (i.e., consultants & specialists) on a self-determined basis in conjunction with standing policies on attendance and leave of absence.

All forms of leave run concurrently with FMLA leave.

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LEAVE OF ABSENCE

(Long Term)

Leaves of Absence for full-time employees who have completed six months of continuous employment, and who are in good standing (as determined at the sole discretion of management) will be considered by the firm for absences greater than ten days. Shorter absences will be handled according to the guidelines for vacation and sick leave.

All requests for leave of absence must:

- be presented in writing to management.
- have the final approval of management.
- not exceed 30 workdays (six weeks).

Medical and Maternity Leave (Employees with one year of service – See FMLA Policy) will begin and end on the basis of a physician's written statement regarding the employee's ability to work and the beginning and expected ending dates of the leave. A written physician's statement may be periodically required (as requested) for the duration of both medical and maternity leave. Before the employee can return to work a fitness for duty certificate from an attending physician may be required stating that the employee is fit for duty and releasing the employee to resume work.

In your "Notice Of Intention", please include the following:

- departure date
- return date (if any)
- eligible paid time off available to use (i.e., sick and/or vacation days)

Emergency-Personal Leave will be considered on an individual basis for compelling personal reasons. Approval is solely at the discretion of management and based on department work requirements, performance history, attendance and other factors.

Administrative Leave will be considered at management's discretion for leaves of absence without pay for unusual circumstances which are in the best interest of the employee and the firm.

Employees are not to engage in seeking employment or gainful employment during a leave.

Employees *must* use any available paid time off while on leave of absence. When all available paid time off is used, and subject to maximum time off restrictions, the employee will be on leave without pay until such time he/she returns to work.

The firm reserves the right at its sole discretion to approve or deny any request for an *extended* leave of absence. "Extended leave" being that which is time off beyond the original requested length of leave. To extend a leave of absence, an employee must submit the written request prior to the expiration of the original leave, request no more than an additional 30 working days (six weeks), and have it approved by management. Extended *medical and maternity leaves* must be accompanied by a written physician's statement addressing the reason for the request. Each request for extension of *emergency-personal leave* will be considered

individually, taking into account the employee's work record, attendance, and urgency of the request. All extended leave requests are considered against the impact the continued absence will have on the firm and clients.

Any employer premium contributions for medical insurance benefits during a leave of absence may be continued at DoctorsManagement's discretion for a maximum period of eight weeks on the same level and under the same conditions as they would have been provided if the employee had continued to work, provided the employee makes arrangements to pay any employee portion of the premium. An employee, who wishes to continue their medical insurance beyond this eight-week period while on leave, must make arrangements with management for payment of the total premium. All other types of insurance premium cost(s) (e.g., dental, life, aflac) remain the sole responsibility of the employee.

Employees on **paid leave** will continue to have any employee premium contributions made through payroll deduction. During **unpaid leave**, a personal check made payable to the firm should be submitted by the first of each month (See management). If the employee portion of the premium is not paid in a timely manner (30 days from due date), the employee's insurance coverage(s) may lapse during leave. The firm will provide 15 days notice prior to loss of coverage. In the event of no response or an untimely reply from the employee regarding such notice, his or her insurance coverage(s) may lapse.

Except as required by law, DoctorsManagement is under no obligation to hold any position of an employee requesting a leave of absence. The firm will attempt to return an employee to his/her former position immediately after an approved leave of absence if the position is available. If the former position is not available, the employee will be considered for any position he/she is deemed qualified for, as determined at the sole discretion of management, with status and pay commensurate to the former position. An employee who refuses placement in an available position will be considered to have voluntarily resigned. If no such position exists, the firm may reinstate or reassign the employee as the work schedule permits or at management's sole discretion terminate the employee after the expiration of the leave of absence. Should a termination result, the employee is welcome to re-apply subject to DoctorsManagement usual hiring firms.

An employee authorized to return back to work but fails to report on the first day after a leave of absence expires, is considered to have abandoned his/her position. An exception may be a compelling reason, which the employee must document, and which management in its sole discretion finds acceptable.

Employees who are on a long-term leave of absence are not eligible for holiday, bereavement, or jury duty pay.

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MILITARY LEAVE

A military leave of absence will be granted to employees who are absent from work because of service in the U.S. uniformed services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). Advance notice of military service is required, unless military necessity prevents such notice or it is otherwise impossible or unreasonable.

When the employee has a choice as to the time of service, the practice requests a time that is favorable to the needs of the practice.

The leave will be unpaid. However, employees may use any available paid time off for the absence.

Continuation of health insurance benefits is available as required by USERRA based on the length of the leave and subject to the terms, conditions and limitations of the applicable plans for which the employee is otherwise eligible.

Benefit accruals, such as vacation, sick leave, or holiday benefits will be suspended during the leave and will resume upon the employee's return to active employment.

Employees on military leave for up to 30 days are required to return to work for the first regularly scheduled shift after the end of service, allowing reasonable travel time. Employees on longer military leave must apply for reinstatement in accordance with USERRA and all applicable state laws.

Employees returning from military leave will be placed in the position they would have attained had they remained continuously employed or a comparable one depending on the length of military service in accordance with USERRA. They will be treated as though they were continuously employed for purposes of determining benefits based on length of service.

Contact management for more information or questions about military leave.

(Employees with one year of service – See FMLA Policy for exigency or caregiver leave)

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FAMILY AND MEDICAL LEAVE (FMLA)

A. General Provisions

Under this policy, DoctorsManagement (DM) will grant up to 12 weeks (or up to 26 weeks of military caregiver leave to care for a covered service member with a serious injury or illness) during a 12-month period to eligible employees. The leave may be paid, unpaid or a combination of paid and unpaid leave, depending on the circumstances of the leave and as specified in this policy.

B. Eligibility

To qualify to take family or medical leave under this policy, the employee must meet all of the following conditions:

- 1) The employee must have worked for DM for 12 months or 52 weeks. The 12 months or 52 weeks need not have been consecutive. Separate periods of employment will be counted, provided that the break in service does not exceed seven years. Separate periods of employment will be counted if the break in service exceeds seven years due to National Guard or Reserve military service obligations or written agreement, stating DM's intention to rehire the employee after the service break. For eligibility purposes, an employee will be considered to have been employed for an entire week even if the employee was on the payroll for only part of a week or if the employee is on leave during the week.
- 2) The employee must have worked at least 1,250 hours during the 12-month period immediately before the date when the leave is requested to commence. The principles established under the Fair Labor Standards Act (FLSA) determine the number of hours worked by an employee. The FLSA does not include time spent on paid or unpaid leave as hours worked. Consequently, these hours of leave should not be counted in determining the 1,250 hours eligibility test for an employee under FMLA.
- 3) The employee must work in a worksite where 50 or more employees are employed by DM within 75 miles of that office or worksite. The distance is to be calculated by using available transportation by the most direct route.

C. Type of Leave Covered

To qualify as FMLA leave under this policy, the employee must be taking leave for one of the reasons listed below:

- 1) *The birth of a child and in order to care for that child.*
- 2) *The placement of a child for adoption or foster care and to care for the newly placed child.*
- 3) *To care for a spouse, child or parent with a serious health condition (described below).*
- 4) *The serious health condition (described below) of the employee.*

An employee may take leave because of a serious health condition that makes the employee unable to perform the functions of the employee's position.

A “serious health condition” means an illness, injury, impairment, or physical or mental condition that involves either:

- Any period of incapacity or treatment connected with inpatient care (i.e., an overnight stay) in a hospital, hospice, or residential medical-care facility, including any period of incapacity (i.e. inability to work, attend school, or perform other regular daily activities) or subsequent treatment in connection with such inpatient care; or
- Continuing treatment by a health care provider which includes:
 - a) A health condition (including treatment or recovery) lasting more than three consecutive, full days, and any subsequent treatment or period of incapacity relating to the same condition, that also includes:

Treatment two or more times by or under the supervision of a health care provider (i.e., in person visits, the first within 7 days and both within 30 days of the first day of incapacity); or

One treatment by a health care provider (i.e., an in-person visit within 7 days of the first day of incapacity) with a continuing regimen of treatment (e.g., prescription medication, physical therapy); or
 - b) Pregnancy or prenatal care. A visit to the health care provider is not necessary for each absence; or
 - c) A chronic serious health condition which continues over an extended period of time, requires periodic visits (at least twice a year) to a health care provider, and may involve occasional episodes of incapacity (e.g., asthma, diabetes). A visit to a health care provider is not necessary for each absence; or
 - d) A permanent or long-term condition for which treatment may not be effective (e.g., Alzheimer’s, a severe stroke, terminal cancer). Only supervision by a health care provider is required, rather than active treatment; or
 - e) Any absences to receive multiple treatments for restorative surgery or for a condition which would likely result in a period of incapacity of more than three days if not treated (e.g., chemotherapy or radiation treatments for cancer).

Employees with questions about what illnesses are covered under this FMLA policy or under DM’s sick leave policy are encouraged to consult with the DM human resources manager.

If an employee takes sick leave for a condition that progresses into a serious health condition and the employee requests FMLA leave, DM may designate all or some portion of the earlier leave taken as FMLA leave, to the extent that the earlier leave meets necessary qualifications.

5) Qualifying exigency leave for families of members of the Armed Forces, the National Guard and Reserves when the covered military member is on covered active duty or called to covered active duty in support of a contingency operation and is deployed to a foreign country.

An employee with a spouse, son, daughter or parent in the Regular Armed Forces, National Guard, or Reserves may take up to 12 weeks of leave for reasons related to or affected by the family member's call-up or deployment to a foreign country. The qualifying exigency must be one of the following:

- (1) short-notice deployment,
- (2) military events and activities,
- (3) child care and school activities,
- (4) care of the military member's parent,
- (5) financial and legal arrangements,
- (6) counseling,
- (7) rest and recuperation,
- (8) post-deployment activities and
- (9) additional activities that arise out of active duty, provided that DM and employee agree, including agreement on timing and duration of the leave.

(a) Eligible employees are entitled to FMLA leave to care for a current member of the Armed Forces, including a member of the National Guard or Reserves, or a member of the Armed Forces, the National Guard or Reserves who is on the temporary disability retired list, who has a serious injury or illness incurred in the line of duty on active duty for which he or she is undergoing medical treatment, recuperation, or therapy; or otherwise in outpatient status; or otherwise on the temporary disability retired list. Eligible employees may not take leave under this provision to care for former members of the Armed Forces, former members of the National Guard and Reserves, and members on the permanent disability retired list.

(b) In order to care for a covered service member, an eligible employee must be the spouse, son, daughter, or parent, or next of kin of a covered service member.

(1) A "son or daughter of a covered service member" means the covered service member's biological, adopted, or foster child, stepchild, legal ward, or a child for whom the covered service member stood in loco parentis, and who is of any age.

(2) A "parent of a covered service member" means a covered service member's biological, adoptive, step or foster father or mother, or any other individual who stood in loco parentis to the covered service member. This term does not include parents "in law."

(3) The "next of kin of a covered service member" is the nearest blood relative, other than the covered service member's spouse, parent, son, or daughter, in the following order of priority: blood relatives who have been granted legal custody of the service member by court decree or statutory provisions, brothers and sisters, grandparents, aunts and uncles, and first cousins, unless the covered service member has specifically designated in writing another blood relative as his or her nearest blood relative for purposes of military caregiver leave under the FMLA. When no

such designation is made, and there are multiple family members with the same level of relationship to the covered service member, all such family members shall be considered the covered service member's next of kin and may take FMLA leave to provide care to the covered service member, either consecutively or simultaneously. When such designation has been made, the designated individual shall be deemed to be the covered service member's only next of kin. For example, if a covered service member has three siblings and has not designated a blood relative to provide care, all three siblings would be considered the covered service member's next of kin. Alternatively, where a covered service member has a sibling(s) and designates a cousin as his or her next of kin for FMLA purposes, then only the designated cousin is eligible as the covered service member's next of kin. DM is permitted to require an employee to provide confirmation of covered family relationship to the covered service member pursuant to § 825.122(j).

“Covered active duty” means:

(a) “Covered active duty” for members of a regular component of the Armed Forces means duty during deployment of the member with the Armed Forces to a foreign country.

(b) “Covered active duty” for members of the **reserve** components of the Armed Forces (members of the U.S. National Guard and Reserves) means duty during deployment of the member with the Armed Forces to a foreign country under a call or order to active duty in a contingency operation as defined in section 101(a)(13)(B) of title 10, United States Code. (a) in the case of a member of a regular component of the Armed Forces, duty during the deployment of the member with the Armed Forces to a foreign country; and

The leave may commence as soon as the individual receives the call-up notice. (Son or daughter for this type of FMLA leave is defined the same as for child for other types of FMLA leave except that the person does not have to be a minor.) This type of leave would be counted toward the employee’s 12-week maximum of FMLA leave in a 12-month period.

6) *Military caregiver leave (also known as covered service member leave) to care for an injured or ill service member or veteran.*

An employee whose son, daughter, parent or next of kin is a covered service member may take up to 26 weeks in a single 12-month period to take care of leave to care for that service member. Next of kin is defined as the closest blood relative of the injured or recovering service member.

The term “covered service member” means:

(a) a member of the Armed Forces (including a member of the National Guard or Reserves) who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or

(b) a veteran who is undergoing medical treatment, recuperation, or therapy, for a serious injury or illness and who was a member of the Armed Forces (including a member of the National Guard or Reserves) at any time during the period of 5 years preceding the date on which the veteran undergoes that medical treatment, recuperation, or therapy.

The term “serious injury or illness means:

(a) in the case of a member of the Armed Forces (including a member of the National Guard or Reserves), means an injury or illness that was incurred by the member in line of duty on active duty in the Armed Forces (or existed before the beginning of the member’s active duty and was aggravated by service in line of duty on active duty in the Armed Forces) and that may render the member medically unfit to perform the duties of the member’s office, grade, rank, or rating.

(b) in the case of a veteran who was a member of the Armed Forces (including a member of the National Guard or Reserves) at any time during a period when the person was a covered service member, means a qualifying (as defined by the Secretary of Labor) injury or illness incurred by a covered service member in the line of duty on active duty that may render the service member medically unfit to perform the duties of his or her office, grade, rank or rating.

(c) Outpatient status, with respect to a covered service member, means the status of a member of the Armed Forces assigned to either a military medical treatment facility as an outpatient; or a unit established for the purpose of providing command and control of members of the Armed Forces receiving medical care as outpatients.

D. Amount of Leave

An eligible employee can take up to 12 weeks for the FMLA circumstances numbered (1) through (5) above under this policy during any 12-month period. DM will measure the 12-month period as a rolling 12-month period measured backward from the date an employee uses any leave under this policy. Each time an employee takes leave, DM will compute the amount of leave the employee has taken under this policy in the last 12 months and subtract it from the 12 weeks of available leave, and the balance remaining is the amount the employee is entitled to take at that time.

An eligible employee can take up to 26 weeks for the FMLA circumstance number (6) above (military caregiver leave) during a single 12-month period. For this military caregiver leave, DM will measure the 12-month period as a rolling 12-month period measured forward. FMLA leave already taken for other FMLA circumstances will be deducted from the total of 26 weeks available.

If a husband and wife both work for DM and each wishes to take leave for the birth of a child, adoption or placement of a child in foster care, or to care for a parent (but not a parent "in-law") with a serious health condition, the husband and wife may only take a combined total of 12 weeks of leave. If a husband and wife both work for DM and each wishes to take leave to care for a covered injured or ill service member, the husband and wife may only take a combined total of 26 weeks of leave.

E. Employee Status and Benefits During Leave

While an employee is on FMLA leave, DM will continue the employee's group medical and dental plan during the leave period at the same level and under the same conditions as if the employee had continued to work.

Under current DM policy, the employee pays all or a portion of the group health care premium

for medical coverage; and the entire premium for dental. While on paid leave, DM will continue to make payroll deductions to collect the employee's share of both premiums. While on unpaid leave, the employee must continue to make these payments, either in person or by mail. The payments must be received by the first day of each month. If the payments are more than 30 days late, the employee's coverages may be dropped for the duration of the leave. DM will provide 15 days' notification prior to the employee's loss of coverage.

If an employee fails to pay his/her share of medical or dental premiums during unpaid leave, and DM elects to maintain coverage, DM will recover the costs incurred for paying the **employee's share** of these premiums, whether or not the employee returns to work. DM will also recover the costs incurred for paying the **employer's share** of these premiums if the employee chooses not to return to work for reasons other than a continued serious health condition of his/herself or family member, or a circumstance beyond the employee's control.

If the employee contributes to the group life insurance plan, DM will continue making payroll deductions while the employee is on paid leave. While the employee is on unpaid leave, the employee may request continuation of such benefits and pay his or her portion of the premiums. If the employee does not continue these payments, DM may discontinue coverage during the leave. If DM elects to maintain coverage, DM may recover the costs incurred for paying the **employee's share** of any premiums; whether or not the employee returns to work and regardless of the reason, he/she cannot return to work.

Individual voluntary policies which employees purchase and fully pay for from insurers like Aflac are not a part of the employer's group sponsored health plan. While on paid leave, DM will continue to make payroll deductions to collect the employee's share of any premiums. While on unpaid leave, the employee must continue to make payments or risk losing coverage.

F. Employee Status After Leave

An employee who takes leave under this policy may be asked to provide a fitness for duty (FFD) clearance from the health care provider. This requirement will be included in DM's response to the FMLA request. Generally, an employee who takes FMLA leave will be able to return to the same position or a position with equivalent status, pay, benefits and other employment terms. The position will be the same or one which is virtually identical in terms of pay, benefits and working conditions. DM may choose to exempt certain key employees from this requirement and not return them to the same or similar position.

G. Use of Paid and Unpaid Leave

An employee who is taking FMLA leave because of the employee's own serious health condition or the serious health condition of a family member must use all paid vacation or sick leave prior to being eligible for unpaid leave. Sick leave may be run concurrently with FMLA leave if the reason for the FMLA leave is covered by the established sick leave policy.

Disability leave for the birth of the child and for an employee's serious health condition, including workers' compensation leave (to the extent that it qualifies), will be designated as FMLA leave and will run concurrently with FMLA and be counted toward the employee's 12-week entitlement. The employee may then be required to substitute accrued (or earned) paid

leave as appropriate before being eligible for unpaid leave for what remains of the 12-week entitlement. An employee who is taking leave for the adoption or foster care of a child must use all paid vacation or family leave prior to being eligible for unpaid leave.

An employee who is using military FMLA leave for a qualifying exigency must use all paid vacation and personal leave prior to being eligible for unpaid leave. An employee using FMLA military caregiver leave must also use all paid vacation or sick leave (as long as the reason for the absence is covered by DM's sick leave policy) prior to being eligible for unpaid leave.

H. Intermittent Leave or a Reduced Work Schedule

The employee may take FMLA leave in 12 consecutive weeks, may use the leave intermittently (take a day periodically when needed over the year) or, under certain circumstances, may use the leave to reduce the workweek or workday, resulting in a reduced hourly schedule. In all cases, the leave may not exceed a total of 12 workweeks (or 26 workweeks to care for an injured or ill service member over a 12-month period).

DM may temporarily transfer an employee to an available alternative position with equivalent pay and benefits if the alternative position would better accommodate the intermittent or reduced schedule, in instances of when leave for the employee or employee's family member is foreseeable and for planned medical treatment, including recovery from a serious health condition or to care for a child after birth, or placement for adoption or foster care.

For the birth, adoption or foster care of a child, DM and the employee must mutually agree to the schedule before the employee may take the leave intermittently or work a reduced hourly schedule. Leave for birth, adoption or foster care of a child must be taken within one year of the birth or placement of the child.

If the employee is taking leave for a serious health condition or because of the serious health condition of a family member, the employee should try to reach agreement with DM before taking intermittent leave or working a reduced hourly schedule. If this is not possible, then the employee must prove that the use of the leave is medically necessary.

I. Certification for the Employee's Serious Health Condition

DM will require certification for the employee's serious health condition. The employee must respond to such a request within 15 days of the request or provide a reasonable explanation for the delay. Failure to provide certification may result in a denial of continuation of leave. Medical certification will be provided using the DOL Certification of Health Care Provider for Employee's Serious Health Condition ([WH-380-E](#)).

DM may directly contact the employee's health care provider for verification or clarification purposes using a health care professional, an HR professional, leave administrator or management official. DM will not use the employee's direct supervisor for this contact. Before DM makes this direct contact with the health care provider, the employee will be given an opportunity to resolve any deficiencies in the medical certification. In compliance with HIPAA Medical Privacy Rules, DM will obtain the employee's permission for clarification of individually identifiable health information.

DM has the right to ask for a second opinion if it has reason to doubt the certification. DM will pay for the employee to get a certification from a second doctor, which DM will select. DM may deny FMLA leave to an employee who refuses to release relevant medical records to the health care provider designated to provide a second or third opinion. If necessary to resolve a conflict between the original certification and the second opinion, DM will require the opinion of a third doctor. DM and the employee will mutually select the third doctor, and DM will pay for the opinion. This third opinion will be considered final. The employee will be provisionally entitled to leave and benefits under the FMLA pending the second and/or third opinion.

J. Certification for the Family Member's Serious Health Condition

DM will require certification for the family member's serious health condition. The employee must respond to such a request within 15 days of the request or provide a reasonable explanation for the delay. Failure to provide certification may result in a denial of continuation of leave. Medical certification will be provided using the DOL Certification of Health Care Provider for Family Member's Serious Health Condition (WH-380-F).

DM may directly contact the employee's family member's health care provider for verification or clarification purposes using a health care professional, an HR professional, leave administrator or management official. DM will not use the employee's direct supervisor for this contact. Before DM makes this direct contact with the health care provider, the employee will be given an opportunity to resolve any deficiencies in the medical certification. In compliance with HIPAA Medical Privacy Rules, DM will obtain the employee's family member's permission for clarification of individually identifiable health information.

DM has the right to ask for a second opinion if it has reason to doubt the certification. DM will pay for the employee's family member to get a certification from a second doctor, which DM will select. DM may deny FMLA leave to an employee whose family member refuses to release relevant medical records to the health care provider designated to provide a second or third opinion. If necessary to resolve a conflict between the original certification and the second opinion, DM will require the opinion of a third doctor. DM and the employee will mutually select the third doctor, and DM will pay for the opinion. This third opinion will be considered final. The employee will be provisionally entitled to leave and benefits under the FMLA pending the second and/or third opinion.

K. Certification of Qualifying Exigency for Military Family Leave

DM will require certification of the qualifying exigency for military family leave. The employee must respond to such a request within 15 days of the request or provide a reasonable explanation for the delay. Failure to provide certification may result in a denial of continuation of leave. This certification will be provided using the DOL Certification of Qualifying Exigency for Military Family Leave ([WH-384](#)).

L. Certification for Serious Injury or Illness of Covered Service member for Military Family Leave

DM will require certification for the serious injury or illness of the covered service member. The employee must respond to such a request within 15 days of the request or provide a reasonable explanation for the delay. Failure to provide certification may result in a denial of continuation of

leave. This certification will be provided using the DOL Certification for Serious Injury or Illness of Covered Service member (WH-385).

M. Recertification

DM may request recertification for the serious health condition of the employee or the employee's family member no more frequently than every 30 days and only when circumstances have changed significantly, or if DM receives information casting doubt on the reason given for the absence, or if the employee seeks an extension of his or her leave. Otherwise, DM may request recertification for the serious health condition of the employee or the employee's family member every six months in connection with an FMLA absence. DM may provide the employee's health care provider with the employee's attendance records and ask whether need for leave is consistent with the employee's serious health condition.

N. Procedure for Requesting FMLA Leave

All employees requesting FMLA leave must provide verbal or written notice of the need for the leave to the DM human resources manager. Within five business days after the employee has provided this notice, the DM human resources manager will complete and provide the employee with the DOL Notice of Eligibility and Rights ([WH381](#)).

When the need for the leave is foreseeable, the employee must provide DM with at least 30 days' notice. When an employee becomes aware of a need for FMLA leave less than 30 days in advance, the employee must provide notice of the need for the leave either the same day or the next business day. When the need for FMLA leave is not foreseeable, the employee must comply with DM's usual and customary notice and procedural requirements for requesting leave, absent unusual circumstances.

O. Designation of FMLA Leave

Within five business days after the employee has submitted the appropriate certification form, DM human resources manager will complete and provide the employee with a written response to the employee's request for FMLA leave using the DOL Designation Notice ([WH-382](#)).

P. Intent to Return to Work From FMLA Leave

On a basis that does not discriminate against employees on FMLA leave, DM may require an employee on FMLA leave to report periodically on the employee's status and intent to return to work.

Q. Moonlighting/Outside Employment

Employees on any leave of absence, including FMLA, may not engage in outside employment without management approval.

The function of this policy is to provide employees with a general description of their FMLA rights. In the event of any conflict between this policy and the applicable law, employees will be

afforded all rights required by law.

If you have any questions, concerns, or disputes with this policy, you must contact the DM human resources manager.

Added: October 22, 2013

HOLIDAYS

The following Holidays are observed by DoctorsManagement:

•	New Year's Day	January 1st
•	Good Friday	Friday before Easter
•	Memorial Day	4th Monday in May
•	Independence Day	July 4th
•	Labor Day	1st Monday in September
•	Thanksgiving Day	4th Thursday in November
•	Friday after Thanksgiving	
•	Christmas Eve	December 24th
•	Christmas Day	December 25th

Full-time (40 hrs/wk) administrative employees are eligible for paid holidays after 90 days of employment. Part-time*, temporary and on-call employees are not eligible for this benefit.

*Employees who have worked continuously for DoctorsManagement for five years and become part-time (to a minimum of twenty hours per week) will be eligible for holiday pay prorated for the next calendar quarter based on the number of hours worked in the previous quarter. Example: An employee with five years of continuous full-time service, and now working an average of 30 hours a week would be eligible for 75% of the allowed eight hours per day for holiday pay available to a full-time employee (75% of eight hours is six hours).

- To be eligible, non-exempt employees must have worked their last and first *scheduled* workday before and after the holiday, *and the employee must have been regularly scheduled to work that day.*
- Practice Managers will recognize and be compensated for their particular practice's holiday schedule.
- When a holiday falls on Saturday or Sunday DoctorsManagement may, at its discretion, elect to pay the additional day, or observe the holiday on a Monday or Friday adjacent to the weekend holiday. Holiday pay is compensated at a maximum of 8 hours per day at the employee's regular rate. No employee will receive double pay for not taking an observed holiday. An employee who is requested by management to work on a holiday may take another day off of their choice with management approval.
- Employees who are on an unpaid leave of absence are not eligible for holiday pay.
- Any changes in holiday schedule will be posted as far in advance as possible for your convenience.

Time paid for holidays will not be counted as hours worked for the purpose of computing overtime.

BEREAVEMENT LEAVE

After completing 90 days of continuous service, all full-time (40 hrs/wk) administrative and practice manager employees are eligible for two days of time off with pay in the event of a death in the immediate family.

*Employees who have worked continuously for DoctorsManagement for five years and become part-time (to a minimum of twenty hours per week) will be eligible for bereavement pay prorated for the next calendar quarter based on the number of hours worked in the previous quarter. Example: An employee with five years of continuous full-time service, and now working an average of 30 hours a week would be eligible for 75% of the allowed eight hours per day for bereavement pay available to a full-time employee (75% of eight hours is six hours).

- The "immediate family" includes your: Spouse, Child, Parent, Grandparent, Grandchild, Sibling, In-Law, Step, and other relatives living in your home.
- Additional time off without pay may be granted on an individual basis at management's discretion. Time off without pay or vacation leave may be arranged if you wish to attend the funeral of other relatives or a friend.
- Pay will be granted only for absences occurring on days that you were normally scheduled to work.
- Employees who are on an unpaid leave of absence are not eligible for bereavement pay.
- Time paid for bereavement leave will not be counted as hours worked for the purpose of computing overtime.

JURY AND WITNESS DUTY

It is the policy of DoctorsManagement to encourage employees to fulfill their obligations for **jury duty** when selected. Upon receiving a summons to report for jury service, the employee must show the summons to management on the next working day so that arrangements can be made for the excused absence. In cases where an employee's extended absence would have a serious effect on operating efficiency, DoctorsManagement may submit a letter to the court requesting that the employee be excused from jury duty or that his/her assignment be postponed.

All employees, except on-call, temporary, and independent contractors who are called to serve on jury duty in which they are not a litigant, will be excused from work for that day. Employees are asked to report to work on any day in which they are not required to report for court duty or have been excused early. Many courts have a phone-in system where employees can find out early in the day whether or not they will serve on a jury that particular day.

DoctorsManagement will pay the regular rate of pay upon receipt of any money paid by the court system for the time actually spent on jury duty. Any time spent on court duty must be substantiated.

Time missed for court appearances in which one is a **litigant** or **witness** is without pay, after available time off is depleted (vacation and sick leave).

Employees who are on an unpaid leave of absence are not eligible for jury duty pay.

VOTING TIME

Employees are encouraged to vote. All employees entitled to vote in an election may be excused from work with pay on the day of the election for a reasonable period of time, not to exceed three (3) hours, as necessary to vote during the time the polls are open in the county where the employee resides. If an employee's work schedule begins three (3) or more hours after the polls open or ends three (3) or more hours before the polls close, no time off for voting shall be granted.

Management may specify the hours during which employees may be absent to vote. The need for such absences shall be made to management before 12:00 noon on the day before the election.

PARKING

Parking is provided. With proper consideration for all, there is no problem with the use of available space. Employees are asked to park away from the front entrance allowing others to park near the front door.

MEDICAL / DENTAL / LIFE / AFLAC INSURANCE

All full-time employees are eligible to apply for medical, dental, life, and AFLAC insurance benefits upon employment. There is a minimum 30-day waiting period from your employment date for coverage to become effective.

DoctorsManagement currently offers these coverages on a voluntary basis. Employees may pay their premiums on a pre-tax basis (125) through payroll deduction. The company may modify or terminate insurance availability at any time. A summary sheet is available which outlines the benefits. DoctorsManagement does not provide any additional benefits other than those described in a carrier's summary sheet. The terms and conditions of the actual insurance policy will govern entitlement to benefits. These benefits are furnished upon your acceptance by the insurance carrier and payment of premium. **DoctorsManagement may contribute a predetermined dollar amount toward its administrative employees' or practice managers' monthly premium for medical insurance only, with the balance taken through payroll deduction.** (See Benefit Schedules). DoctorsManagement is not responsible for any restricted coverage of an employee due to existing health problems.

As appropriate, a list of providers is available for your selection.

DoctorsManagement strongly encourages all new employees to make certain of their acceptance by the insurance carrier for coverage *prior* to terminating any coverage of a previous employer.

Any employee may also purchase medical, dental, and life insurance for spouses and/or dependents. The employee will pay these premiums to DoctorsManagement by payroll deduction.

It is the employee's responsibility to file and follow-up on claims.

New Born Coverage: *Prior* to the arrival of a new family member an employee must notify management of their desire to have the newborn placed under coverage. Failure to do so could jeopardize coverage for the baby. Coverage availability is governed by the terms and conditions of the actual insurance policy.

COBRA: Notification Concerning Your Right to Continue Your Group Health Care Coverage

On April 7, 1986 a Federal law enacted [Public Law 99-272, Title X] requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end. This notice is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provisions of the law. **[Both you and your spouse, if applicable, should take the time to read this notice carefully.]**

If you are an employee of DoctorsManagement covered by our group health plan you have a right to choose this continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct on your part).

What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later below. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage may be required to pay the full premium plus allowable administrative costs for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because of any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under

the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a "dependent child."

When is COBRA Coverage Available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the DoctorsManagement has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, or the employee's is becoming entitled to Medicare benefits (under Part A, Part B, or both). DoctorsManagement will notify the insurance carrier(s) of the qualifying event.

You Must Give Notice of Some Qualifying Events

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify DoctorsManagement within 60 days after the qualifying event occurs. You must provide this notice to DoctorsManagement management.

How is COBRA Coverage Provided?

Once the DoctorsManagement receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the

end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

Disability extension of 18-month period of continuation coverage

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify DoctorsManagement in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

If You Have Questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at www.dol.gov/ebasa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website).

Keep Your Plan Informed of Address Changes

In order to protect your family's rights, you should keep DoctorsManagement informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to DoctorsManagement.

Plan Contact Information

Jo White, Administrator

Philip Dickey, Human Resources/COO

Local: 531-0176

1-800-635-4040

Fax: 865-531-0722

Address: DoctorsManagement, 10401 Kingston Pike, Knoxville, TN 37922

WORKERS' COMPENSATION

Employees are covered against loss of earnings and/or medical expenses due to job related injury/illness by our Workers' Compensation Insurance Policy. DoctorsManagement pays for the full cost of this protection. In all instances, the employee must immediately report any injury, no matter how slight, which occurs while on the job to management. It will be determined by management if medical attention is warranted. It is not the employee's responsibility to determine the severity or insignificance of the injury. Failure to immediately report any incident within 30 days may jeopardize eligibility for Workers' Compensation. Employees who miss work due to a workers' compensation injury must provide a work release from a physician prior to returning to work.

EDUCATIONAL ASSISTANCE

Approved off-site meetings and travel may be available to all employees at full or partial reimbursement from DoctorsManagement at its discretion and in accordance with state and federal guidelines. Participation in and support of this type of educational program is encouraged. Assistance is not available for entire degree programs

Paid Time: Time spent by administrative and practice manager employees in attending employer requested and approved meetings is considered compensable work time.

Unpaid Time: Time is not credited as working time if all 4 criteria are met: (1) Attendance occurs outside the employee's normal working hours, (2) attendance is voluntary, (3) employee does no productive work while attending; *and* (4) the meeting is not directly related to the employee's job (i.e., if it aids the employee in performing his/her present job better). However, compensation may still be considered on a case-by-case basis at DoctorsManagement's discretion.

Overtime: Time spent at meetings will be considered when computing overtime pay.

Mileage & Meal Expenses: See policy on Travel Expenses & Mileage Reimbursement.

Revised: June 1, 2012

RETIREMENT PLAN/401K

After one year of employment, all eligible employees (with 1000 hours of service annually) may participate in our 401K Retirement Plan. A summary plan description (SPD) outlining the plan benefits is available from management.

The 401K Salary Deferral Plan is designed to help provide some retirement income to employees who participate in the plan through a combination of financial contributions made voluntarily by employees via paycheck deductions over the course of their employment and income earned on plan investments.

Additional information about this plan is available from management.

Revised: July 1, 2012

INVISIBLE PAYCHECK

DoctorsManagement provides benefits that make up what is known as the "invisible paycheck". They are provided as required, and/or as corporate funds allow, and at full cost to DoctorsManagement.

They include:

- 50% contribution to an employee's Social Security Taxes (FICA)
- Workers' Compensation Insurance Coverage
- Unemployment Insurance Premiums

Additional benefits may include:

- Luncheons/parties
- Coffee, sodas
- Parking

EMPLOYEE FACILITIES

DoctorsManagement provides comfortable employee facilities. We expect all employees to clean up after themselves as a matter of courtesy.

Do not have food or drink in areas where it interferes with your work or DoctorsManagement image. Avoid having food or drink near office equipment including computer keyboards.

The following are employee areas that may be available for your convenience:

- Conference Rooms
- Kitchen
- Patio

DoctorsManagement EMPLOYEE BENEFITS SCHEDULE		
(Administrative Staff)		
Paid Vacation	Full Time	5 days 1 st year after 90 days 10 days 1 st year after 90 days 15 days beginning 6 th year 20 days beginning 11th year
Paid Holidays	Full Time	9 Days: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Eve and Christmas Day
Paid Sick Leave	Full Time	5 days/year after 90 days
Health Insurance	Full Time	PPO and HDHP offered. See additional information available from management. Pre-tax
Dental Insurance	Full Time	Voluntary benefit available at group premium rates. Pre-tax
Life Insurance / AD&D	Full Time	Voluntary benefit available at group premium rates. Pre-tax
AFLAC	Full Time	See additional information available from management. Employee paid. Pre-tax
Retirement Plan/401K	Full Time	Eligible after one-year employment. Pre-tax
Disability Insurance	Full Time	Individual policy available at substantial premium savings
529 College Savings Plan	Full Time	Individual plan with terrific college savings opportunity. Pre-tax
Educational Assistance	Full Time* ¹	Conferences and Seminars
DMUniversity	Full Time	Tuition waived for the Practice Manager's Certificate
Paid Bereavement Leave	Full Time	Up to 2 paid days, immediate family as defined
Paid Jury Duty	Full / Part Time	As necessary, paid at regular rate less court pay
Leave of Absence/FMLA	Full / Part Time	Illness, maternity, personal, and military* ²
Voting Time Off	Full / Part Time	See policy
COBRA	Full Time	See policy
Workers' Compensation	Full / Part Time	See policy
<u>Direct Deposit</u>	<u>As elected</u>	<u>See policy</u>
Other Fringe Benefits	Full / Part Time	May include luncheons, coffee, soft drinks, and parking

*1 Part time employees may be recommended for educational assistance at management's discretion

*2 Military leave is granted at any time after employment and will be handled according to established USERRA guidelines.

DoctorsManagement EMPLOYEE BENEFITS SCHEDULE (Consultant & Specialist)	
Vacation *1	Available at employee's discretion
Holidays	Office Closed on: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Eve and Christmas Day
Sick Leave *1	Available at employee's discretion
Health Insurance	PPO and HDHP offered. See additional information available from management. Pre-tax
Dental Insurance	Voluntary benefit available at group premium rates. Pre-tax
Life Insurance / AD&D	Voluntary benefit available at group premium rates. Pre-tax
Retirement Plan/401K	Eligible after one-year employment. Pre-tax
AFLAC	See additional information available from management. Employee paid. Pre-tax
Disability Insurance	Individual policy available at substantial premium savings
529 College Savings Plan	Individual plan with terrific college savings opportunity. Pre-tax
Educational Assistance	Conferences and Seminars as appropriate
Professional Membership Dues	Annual dues and Registration at national conference included in an optional pay period deduction
National Conference	Generous employer contribution toward room and travel expenses (based upon employee's yearly revenue figures).
DMUniversity	Tuition waived for the Practice Manager's Certificate and Alumni Continuing Education (ACE) Programs
Consultant Team Meet	Quarterly for consultants
Professional Liability Insurance	\$1 Million policy with a per pay period premium deduction
Bereavement Leave	Available at employee's discretion
Jury Duty	Available at employee's discretion
Leave of Absence/FMLA	Available at employee's discretion (maternity, personal, and military *)
Voting Time Off	Available at employee's discretion
COBRA	Available to eligible employees
Workers' Compensation	Available upon employment
<u>Direct Deposit</u>	<u>As elrcted</u>
Other Fringe Benefits	May include luncheons, coffee, soft drinks, and parking

*1 Time off is available to commissioned employees on a self-determined basis and as long as professional skill and attention to the performance of services is devoted for the benefit of DoctorsManagement as required by contract.

*2 Military leave is granted at any time after employment and will be handled according to established USERRA guidelines.

DoctorsManagement EMPLOYEE BENEFITS SCHEDULE		
(Practice Manager)		
Paid Vacation *1 (To be scheduled & approved by Practice)	Full Time	5 days 1 st year after 90 days 10 days beginning the 2 nd year 15 days beginning 6 th year 20 days beginning 11th year
Paid Holidays *1 (To coordinate with Practice Holidays)	Full Time	To observe same as Practice's Holidays.
Paid Sick Leave	Full Time	5 days/year (after 90 days employment)
Health Insurance	Full Time	PPO and HDHP offered. See additional information available from management. Pre-tax
Dental Insurance	Full Time	Voluntary benefit available at group premium rates. Pre-tax
Life Insurance / AD&D	Full Time	Voluntary benefit available at group premium rates. Pre-tax
Retirement Plan/401K	Full Time	Eligible after one-year employment. Pre-tax
AFLAC	Full Time	See additional information available from management. Employee paid. Pre-tax
Disability Insurance	Full Time	Individual policy available at substantial premium savings
529 College Savings Plan	Full Time	Individual plan with terrific college savings opportunity. Pre-tax
Professional Dues Paid by Practice	Full Time	MGMA or PAHCOM
DMUniversity	Full Time	Tuition waived for the Practice Manager's Certificate and Alumni Continuing Education (ACE) Programs, travel & lodging expenses paid by practice
Paid Bereavement Leave	Full Time	Up to 2 paid days, immediate family as defined in handbook
Paid Jury Duty	Full Time	As necessary, paid at regular rate less court pay
Leave of Absence/FMLA	Full Time	Illness, maternity, personal, and military*2
Voting Time Off	Full Time	See policy
COBRA	Full Time	See policy
Workers' Compensation	Full Time	See policy
<u>Direct Deposit</u>	<u>As elected</u>	<u>See policy</u>

**DoctorsManagement
EMPLOYEE BENEFITS SCHEDULE**

(Practice Manager)

**Other Fringe Benefits
as available at Practice**

Full Time

May include luncheons, coffee, soft drinks,
and parking

*1 As observed by the managed practice for DoctorsManagement Practice Managers.

*2 Military leave is granted at any time after employment and will be handled according to established USERRA guidelines