



ESSENTIAL
ANESTHESIA MANAGEMENT

W2 Clinician 2025 Perks 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 over 30 supplemental benefits to support you and your family's finances and well-being. For more information or any questions, reach out to our HR team.

Health and Welfare Benefits

Medical, Dental and Vision

EAM partners with Paychex Oasis to provide a range of choices around coverages, costs, and vendors for medical, dental, vision and other benefits to meet the diverse, unique needs of our clinicians. Medical insurance plans are through Aetna, dental plans are through Delta, and vision is through SuperiorVision.

Health Savings Account Program: If you are enrolled in a high deductible health plan (HDHP) coverage option, you can establish a health savings account (HSA) through Health Equity. 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. The annual maximum contribution is \$4,150 per individual and \$8,550 per family. If participating in an HSA, you cannot participate in a FSA or GAP plan.

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. The plan is offered through Health Equity medical max is \$3,200 and the dependent care max is \$5,000.

GAP Insurance: Gap health insurance acts as a supplemental insurance policy to help cover deductibles, co-pays, coinsurance, prescription drugs, etc., and may help cover charges for in-patient or outpatient services not covered by a primary plan. There are multiple voluntary plan options offered through American Public Life.

Employee Assistance Program (EAP)

Metlife's Employee Assistance Program (EAP) offers no-cost counseling sessions (5 sessions per issue per year), with licensed counselors. The EAP can be used by employees or eligible household members.

Disability Insurance

Paid Short-term Disability Insurance: We offer employer-paid short-term disability through Metlife. The plan covers employees out of work for up to 26 weeks, with up to \$3,000 weekly benefits.

Paid Long-term Disability Insurance: We offer employer-paid long-term disability through Metlife. There is a 180-day waiting period and the plan offers up to \$12,500 monthly benefits.

Life, Critical Illness & Accident Insurance

Life and AD&D Insurance: Basic (100% employer-paid) life and AD&D insurance is provided automatically at no cost to eligible employees through Metlife. You may also elect voluntary (100% employee-paid) life and AD&D insurance through Paychex 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.

Semi-monthly contributions:

Plan Options	Employee Only	W/ Spouse	W/ Child(ren)	W/ Family
Aetna - 5000-70	\$109.95	\$397.68	\$221.30	\$539.00
Aenta - 6350-100 Value PPO	\$131.00	\$417.50	\$278.24	\$636.80
Aetna - 5000-80 HDHP	\$50.50	\$284.49	\$118.02	\$380.47
Aetna - 2000-60	\$160.95	\$509.05	\$318.73	\$702.25
Aetna - 3250-90 HDHP	\$94.48	\$363.85	\$192.57	\$492.05
Aetna - 1500-90	\$189.44	\$561.99	\$370.92	\$783.18
APL Gap - 500-250	\$7.31	\$13.72	\$11.56	\$17.97
APL Gap - 1000-500	\$9.25	\$16.93	\$13.50	\$21.18
APL Gap - 1500-1000	\$14.82	\$26.69	\$27.35	\$39.22
APL Gap - 1500-500	\$11.56	\$21.39	\$16.40	\$26.24
APL Gap - 2000-1500	\$19.92	\$35.84	\$36.75	\$52.68
APL Gap - 2000-500	\$13.84	\$25.34	\$19.90	\$31.38
APL Gap - 2500-2000	\$24.39	\$43.89	\$45.00	\$64.51
APL Gap - 2000-500	\$16.15	\$29.81	\$23.32	\$36.90
APL Gap - 3000-1500	\$22.09	\$39.76	\$40.76	\$58.42
APL Gap - 3000-2250	\$26.04	\$46.87	\$48.05	\$68.88
APL Gap - 3000-3000	\$31.62	\$56.92	\$58.36	\$83.65
Delta Dental - 5000	\$10.75	\$22.75	\$21.00	\$32.75
Delta Dental - 2000	\$8.75	\$18.25	\$18.00	\$29.00
Superior Vision	\$1.75	\$3.75	\$3.75	\$5.75
Superior Vision Buy Up	\$2.25	\$4.75	\$4.75	\$7.50

Supplemental 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.

- 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.

401(k) Plan

You are 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.

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 and more.

Well-being and Perks App

We partner with Abriva to offer affordable, simple perks, that are either free or \$1 per month:

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.

Questions?

Contact Laura Strausberg, Chief People Officer, at LStrausberg@essentialamg.com.