



ESSENTIAL  
ANESTHESIA MANAGEMENT

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# Corporate 2025 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 offers benefits including health, dental, vision, life insurance, disability, 401k with immediate vest and match, educational assistance reimbursements and more. 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 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
Aetna - 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

## 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.

## 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

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.

## 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](mailto:LStrausberg@essentialamg.com).