



ESSENTIAL
ANESTHESIA MANAGEMENT

1099 Clinician 2025 Perks Guide

PERKS THAT ARE **ESSENTIAL** TO
YOUR SUCCESS

At EAM, our 1099 opportunity empowers clinicians to contribute their expertise while retaining the autonomy they desire. EAM covers medical malpractice to ensure peace of mind. Additionally, we offer access to group benefits, life insurance, and disability benefits. We offer access to over 30 supplemental benefits to support you and your family's finances and well-being, with specialized financial coaching designed specifically for 1099s. We're here to provide the resources you need to excel while maintaining control in your career.

Medical Malpractice

We offer medical malpractice (per occurrence and aggregate) through Medical Protective Company.

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

Mortgage Planning

Through My Financial Coach, they offer mortgages for 1099 borrowers who might need help qualifying--which may not be possible with a standard mortgage lender. The product allows for home purchases immediately at starting a new position. Mortgage rates are fixed for the first 5, 7 or 10 year and are available for regular as well as jumbo mortgages. Interest-only programs are available, getting the payments back in the range of conventional loans.

Medical, Vision & Dental Insurance

Through our partnership with Milton Park Partners, we offer health insurance plans and resource advantages of large Fortune 500 companies. This is an innovative employment model wherein MPP becomes the "administrator" on record.

We have four major medical plans, including a high deductible plan with an HSA option, two dental plans and one vision plan -- all through Cigna.

[View plan rates here.](#)

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. Plan highlights through 49Financial include:

- 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.

Short-term and Long-term Disability

Clinicians who work more than 20 hours per week, our 80 hours per month on a blended basis) are eligible for a voluntary group disability plan through Hollowtree Solutions, underwritten by Sun Life Financial. Plan highlights include

- No medical or financial underwriting
- Up to \$10,000 per month, according to your salary and financial needs
- Elimination periods of 14-days or 90-days
- Pays up to age 67, or Social Security Normal Retirement Age
- No offsets with current individual disability policies
- Speciality 'own occupation' definition of disability

Well-being and Perks App

EAM partners with Abriva to offer an affordable and simple way to provide perks. You can access free perks and more through their \$1 Benefit Dollar Store.

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.