

LIFE INSURANCE

Genesis Physicians Group will provide at no cost to you, basic life and accidental death and dismemberment insurance at one times your annual base salary up to a maximum of \$200,000. At age 65, the basic life and AD&D reduces 35% and it reduces 15% at age 70. You will automatically be enrolled in this plan. This benefit is effective the first of the month following 30 days from your date of hire. You must work 30 hours per week to be eligible for coverage.

OPTIONAL LIFE AND AD&D INSURANCE

You may select additional optional life and AD&D insurance for yourself, your spouse and children up to age 19, or 26 if a student. The Guaranteed issue amount for an employee is \$50,000 and \$15,000 for your spouse. You may elect coverage up to 5 times your annual salary not to exceed \$500,000. Evidence of Insurability is required for any amount over the Guaranteed Issue amount. Child coverage is offered in \$2,000 increments with a maximum benefit amount of \$10,000. This benefit is effective the first of the month following 30 days from your date of hire. You must work 30 hours per week to be eligible for coverage.

SHORT-TERM DISABILITY

Genesis Physicians Group provides eligible employees STD at 60% of base earnings up to a weekly maximum of \$750.00. This coverage is provided at no cost to you, and you will be automatically enrolled. The elimination period is 0 days for injury and 7 days for sickness. Duration is 26 weeks. This benefit is effective the first of the month following 30 days from your date of hire. You must work 30 hours per week to be eligible for coverage.

LONG TERM DISABILITY

Genesis Physicians Group provides eligible employees LTD. The core plan pays 60% of base earnings to a monthly maximum of \$6,000.00. This coverage is provided at no cost to you, and you will be automatically enrolled. The elimination period for LTD is 180 days. This benefit is effective the first of the month following 30 days from your date of hire. You must work 30 hours per week to be eligible for coverage.

MEDICAL – BLUE CROSS BLUE SHIELD OF TEXAS

Genesis offers In-Network and Out-of-Network PPO benefit plans. Under the PPO Plan you will have a Calendar Year Deductible of \$3,000 Individual/\$9,000 Family. With the ACA HSAPPO you will have a Calendar Year Deductible of \$3,000 Individual/\$9,000 Family. This benefit is effective the beginning of the month following 30 days of employment. A discounted vision plan is also provided through BCBS.

BCBS ACA PPO S608	Bi-Weekly Deduction
Employee	\$ 48.00
Employee + Spouse	\$ 189.50
Employee + Children	\$ 189.50
Employee + Family	\$ 331.00

BCBS ACA HSAPPO G619	Bi-Weekly Deduction
Employee	\$ 50.00
Employee + Spouse	\$ 199.79
Employee + Children	\$ 199.79
Employee + Family	\$ 349.58

Note: Deductions are pro-rated dependent upon the time of enrollment. The above Bi-Weekly Deduction amounts reflect a full calendar year rate.

HEALTH SAVINGS ACCOUNT

If you enroll in the BCBS ACA HSAHCHP you are eligible to participate in the Health Savings Account through HSA Bank. A Health Savings Account (HSA) is a tax-free account that earns interest. You can use the HSA to pay for eligible health care expenses, such as deductibles, coinsurance, and other out-of-pocket dental, vision, and prescription drug expenses not covered by a health plan. Your account balance can carry over from year to year, and you can take it with you if you leave the company. Contributions made by full-time employees will be on a pre-tax basis. Genesis will contribute \$500 annually into your HSA Bank account for full time employees.

DENTAL – METLIFE

Our dental plan is a PPO plan with In-Network and Out-of-Network benefits. This benefit is effective the beginning of the month following 30 days of employment.

Dental	Bi-Weekly Deduction
Employee	\$ 21.19
Employee + Spouse	\$ 42.17
Employee + Children	\$ 48.10
Employee + Family	\$ 73.84

Note: Deductions are pro-rated dependent upon the time of enrollment. The above Bi-Weekly Deduction amounts reflect a full calendar year rate.

VOLUNTARY SUPPLEMENTAL GAP AND CRITICAL ILLNESS

We offer a voluntary Major Medical Compliment Plan and Critical Illness Plan through Allstate Workplace Division. These benefits are paid 100% by you and if elected will be effective the beginning of the month following 30 days of employment.

FLEXIBLE SPENDING ACCOUNTS

The Genesis Physicians Group Flexible Spending Account Program allows you to pay for certain health care and dependent care expenses with pre-tax dollars. You may participate in the FSA Medical Plan if you are enrolled in the PPO BCBS option.

Medical Flexible Spending Account: A medical spending account allows the employee to set aside before-tax dollars to pay for medical expenses that are not paid by insurance, the employer, or reimbursed by any other source. The annual election maximum is based on the plan's design, which is \$2,600 for 2017.

Company Matching Flexible Spending Account: GPG will match a portion of your annual salary redirection amount on a discretionary basis. The Company Matching FSA benefit may be continued, modified or terminated at the Company's discretion. The Company will match your Medical Flexible Spending Account salary redirection amount, calculated at the rate of \$0.50 on the dollar, up to a maximum amount of \$500.00 for Plan Year 2017.

Dependent Care Flexible Spending Account: A dependent care spending account allows the employee to set aside before-tax dollars to pay for day care expenses for children under the age of 13 or for adult day care for a disabled spouse or other disabled dependent. The usual IRS rules about what constitutes eligible dependent care expenses apply. A maximum of \$5,000 can be set aside in a dependent care spending account for each plan year for married couples filing joint tax returns and single head of household tax returns. Married couples filing separate returns are allowed to claim a maximum of \$2,500 each.

401(k) RETIREMENT PLAN

Eligibility: All Genesis Physicians Group employees, both part time and full time, may begin contributions in the 401(k) plan on the first of the month following your hire date. Once you have met the eligibility requirement, you may enroll at any monthly entry date. You do not have to wait until open enrollment to begin contributions.

Employee Contributions: You may make pre-tax contributions of 1% to 25% of your pay up to \$18,000 in plan year 2017. When an employee reaches age 50, he/she may be eligible to make additional catch-up contributions of up to \$6,000 for the 2017 plan year.

Employer Matching: A contributing participant is eligible for employer matching after one year of service from date of hire. Genesis Physicians Group will match 50% of the employee contribution up to a maximum of 5%. The match is based on the employee's years of service and individual contributions.

Employer Matching Schedule

Years of Service	Match %
Less than 1 year	0
1 but less than 3	25
3 but less than 4	50
4 but less than 5	75
5 or more	100

Vesting Schedule

Years of Service	% Vested
Less than 2 years	0
2 but less than 3	25
3 but less than 4	50
4 but less than 5	75
5 or more	100

HOLIDAYS

Genesis provides eight (8) scheduled holidays including New Year's Year, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving and the Friday after Thanksgiving, and Christmas Day. Employees hired prior to September 1st of each year are eligible for one Floating Holiday per calendar year for full time employees.

PAID TIME OFF

All full-time employees are eligible for Paid Time Off (PTO), which serves as time off for vacation, personal, and sick days. PTO is awarded based upon the following classifications on a 40-hour work week:

Length of Service	Salary/Hourly Staff PTO Days Per Year	Managers PTO Days Per Year	Directors/VP PTO Days Per Year
Less than 1 Year	11	14	16
1 thru 4 Years	16	18	21
5 thru 9 Years	21	23	24
10 Years and Greater	24	26	28