



BENEFITS AND REWARDS FOR THE WAY YOU LIVE

At Henry Ford Health System (HFHS), our benefits and rewards offer flexible, affordable choices to meet our team members' diverse needs. Through My Choice Rewards, you'll have access to health plans that offer a greater value at a lower cost than other employers, and our generous retirement program helps you plan for your future. We also offer market-competitive wages, along with pay premiums and incentives. Whether based in the heart of Detroit or elsewhere in our Michigan community, we've got you covered. It's among the reasons we're topping Forbes' 2019 list of the best employers in Michigan. **Learn what sets us apart.**

GENEROUS, AFFORDABLE HEALTH CARE OPTIONS

My Choice Rewards offers six medical plan options to cover your medical, vision and prescription drug needs:

- **Three HAP Consumer-Driven Health Plans (CDHPs) with an HFHS-funded health savings account (HSA):** you'll only pay for the services you use and can save tax-free for current and long-term health care costs
- **HFHS Advantage Tiered Access HAP Plan**, with lower deductibles and copays when you use HFHS-affiliated providers and facilities
- **BCBSM PPO Plan**, offering the broadest network of providers – but at the highest cost
- **Manulife Plan** for Canadian team members

My Choice Rewards also offers two Delta Dental plans with coverage for preventive care.

TIME OFF TO RELAX, RECHARGE AND RECONNECT

Your time is valuable, and we want you to have time for the people and passions that fuel your life. Starting in your first year, you'll receive up to four weeks of paid time off (PTO). The number of weeks you receive will increase based on years of service. PTO is prorated for part-time senior staff. Annually, full-time senior staff receive PTO of up to:

- **4 weeks** of PTO after 0 – 9 years of service
- **5 weeks** of PTO after 10 – 19 years of service
- **6 weeks** of PTO after 20+ years of service

*There are six paid legal holidays observed:
New Year's Day, Memorial Day, 4th of July, Labor Day,
Thanksgiving Day and Christmas Day.*

TAX-FREE SAVINGS FOR HEALTH CARE COSTS

Health Savings Account

Choose a CDHP medical plan and you'll have access to an HFHS-funded HSA that can be used on eligible health care expenses. In addition to your pretax contributions, HFHS will deposit \$250 in your HSA for employee-only coverage or \$500 for family coverage. You can double the HSA contributions from HFHS by completing wellness activities. Plus, your HSA dollars carry over from year to year for future medical expenses – even into retirement.

Flexible Spending Accounts (FSAs)

For all other medical plans, you can contribute pretax dollars (up to the IRS allowable limit) in a Health Care FSA for eligible health care expenses and/or a Dependent Care FSA for child/elder care expenses. Unlike an HSA, your FSA funds can only be used in the year in which you contribute.

MEANINGFUL SAVINGS FOR RETIREMENT

To support your future financial well-being and maximize your savings potential, we offer generous employer contributions and two retirement plans.

HFHS 457(b) Plan

Full-time physicians with compensation of at least \$120,000 can make pretax contributions to the HFHS 457(b) Plan. Depending on the amount of your base earnings, you may also be eligible for additional employer-paid contributions from HFHS.



HFHS Ambassador 403(b) Plan

Physicians can make pretax or after-tax contributions (up to the annual IRS limit) in the 403(b) Plan. HFHS will match your contributions as follows:

TEAM MEMBER CONTRIBUTION	HFHS MATCHING CONTRIBUTION
6.0%	3.5%
5.0%	3.0%
4.0%	2.5%
3.0%	2.0%
2.0%	1.5%
1.0%	1.0%

After a one-year waiting period, you'll also be enrolled in a supplemental account with additional employer-paid contributions from HFHS based on the following formula: *your compensation X (times) a rate of 1.25% to 2.75%.*

You are always 100% vested in your own contributions to the plan, but a two-year vesting period is required to "own" 100% of the employer-paid contributions.

PROTECTION FOR THE UNEXPECTED

Unplanned emergencies happen, and you need to be prepared. Senior staff are offered:

Long-term disability (LTD)

Full-time senior staff receive employer-paid LTD, and part-time senior staff are eligible for affordable, competitive LTD coverage through My Choice Rewards.

Salary Continuation (i.e., short-term disability)

All senior staff receive employer-paid salary continuation coverage up to 100% of your base pay for up to 52 weeks.

Accidental Death & Dismemberment (AD&D)

We offer competitive, affordable options for full- and part-time senior staff and your families. Full-time senior staff receive credits to offset the cost of coverage (equal to 1x annual salary).

Term Life Insurance

We offer several term life insurance options for you and your dependents. You may choose more or less coverage for you and your family (if applicable).

CULTURE OF CARING

When you work at HFHS, you're not just another team member: you're a part of a community of experts dedicated to helping our patients – *and each other.*

OTHER PERKS, RESOURCES AND REWARDS

As a member of the HFHS community, we want you to have an exceptional experience. That's why our benefits go beyond health care and retirement to include:

Voluntary Benefits

To help offset your medical expenses and further protect and support you, we offer hospital indemnity, critical illness and accident, identity theft, group legal, and discounted auto, home and pet insurance. We also offer a Premier Purchase program. Cost to enroll varies by benefit.

Professional Development and Travel

Eligible senior staff receive a yearly allowance of \$4,000 for non-participant travel and related professional business expenses (for up to two years or \$8,000). You also receive eight paid non-participant days and 10 participant days for a total of 18 meetings/days per year.

Moving Expenses, Licensure and Other Benefits

We reimburse full-time senior staff for relicensure fees, society dues and moving expenses. We also offer a Ford Motor A plan for discounted pricing on Ford vehicles.

Adoption Assistance

We cover eligible adoption expenses after one year of service (per adoption, \$2,000 for full-time and \$1,000 for part-time senior staff).

Team Member Perks

Detroit-area team members have access to day care services. All locations offer free parking, team member discounts and banking/credit union services, as well as an Employee Assistance Program for personal and work-related support. You also have access to employee resource groups, health/lifestyle programs, a career opportunity program and more.

This document summarizes the benefits offered to full-time benefits-eligible Henry Ford Medical Group staff physicians with 32 to 40 standard hours per week and part-time Henry Ford Medical Group staff physicians with 20 to 31.99 standard hours per week. Most benefits are effective on the 1st of the month following the start date. For additional details on the benefits offered, including cost and coverage, please refer to the My Choice Rewards Benefits Guide. HFHS reserves the right to amend, modify or terminate the benefit programs. This summary is not intended to create or be construed as a contract between HFHS and its employees for any matter, including for the provision of benefits described. The official text or terms of the plan document will govern.