



2018

EMPLOYEE BENEFITS

The benefits objective of IES is to provide a safety net of protection for our team members from unexpected life events such as death, disability, and serious illness while providing access to tax advantaged savings plans.



Medical/Rx Plan

Cigna

Our team members are provided comprehensive medical coverage through Cigna with access to a nationwide PPO network. There are two high deductible health plan options and the High Plan carries an individual/family deductible of \$1,500/\$3,000 while the Low Plan carries an individual/family deductible of \$3,000/\$6,000. After the deductible is met, the team member pays 20 percent of eligible claims up to an annual out-of-pocket maximum.

Both plans include 100 percent coverage for preventive care and allow the team member to contribute pre-tax dollars to a health savings account. IES covers a generous portion of the monthly premium and the team member can have their portion of the premium deducted pre-tax.



Dental Plan

Cigna

The dental plan through Cigna offers team members access to a vast network of dentists while still offering competitive out-of-network payments. This plan covers preventive services such as semi-annual cleanings/exams, x-rays, and fluoride treatments at 100 percent. Basic services to include fillings, tooth extractions, and root canals are covered at 80 percent while major services which include crowns, bridges, and dentures are covered at 50 percent.

Both basic and major services are subject to an annual deductible. There is an orthodontic benefit for children and a maximum annual benefit per individual of \$1,500. Team members can have their premium deducted pre-tax.



Vision Plan

Cigna

Team members who elect vision coverage through Cigna will be able to take advantage of low out-of-pocket costs for essential services. There is a \$20 copay for exams and any level of lenses and an annual allowance of \$130 for contacts.

There is also a \$130 allowance every two years for frames. If using an in-network provider, there are additional discounts available. When a team member chooses to visit an out-of-network provider, there are allowances for each level of service.



IES provides a basic group life policy through UNUM equal to two times annual salary with a maximum benefit of \$500,000 along with a matching AD&D policy. Team members will have the option to purchase basic additional life insurance coverage for themselves as well as their spouse and child(ren).



Life Insurance UNUM

Physicians and other highly compensated team members have the opportunity to participate in a Group Variable Universal Life (GVUL) insurance program in lieu of or in addition to the basic group life plan. GVUL provides higher amounts of permanent, portable coverage along with a tax-advantaged savings opportunity for those who have max funded their qualified retirement plan. Members may reallocate among a wide variety of investment portfolios; make tax-free withdrawals and loans with no surrender charge, age 59½ early withdrawal penalty or age 70½ required minimum distribution. Members are able to purchase certain amounts of coverage on a guaranteed issue basis (no medical exam) for themselves and for their spouse in addition to any benefit funded by IES.

Team members are provided long term disability coverage through UNUM with a monthly benefit of 60 percent income with a maximum of \$15,000. This carries an own occupation definition of disability.



Long Term Disability UNUM

Physicians and other highly compensated members have the option to purchase additional individually-owned, fully portable disability coverage to address the limits under the group plan. This program offers true own occupation coverage; enhanced income replacement up to 75 percent of salary and bonus; up to \$10,000 per month on a guaranteed issue basis (actively at work only, no medical exam); fixed premiums at institutional discounts; and additional benefits for catastrophic disability. Very highly compensated members have the opportunity to purchase high limit coverage through Lloyds including an optional lump sum benefit.



Retirement Mass Mutual

IES sponsors a safe harbor 401(k) plan, matching 100 percent of first 3 percent and 50 percent of next 2 percent of team member contributions. Team members are immediately 100 percent vested in all contributions. There is also an opportunity for member contributions into a 409A deferred compensation plan to allow for the maximum amount of tax-deferral. Both plans are offered through Mass Mutual and include a diversified menu of investment options and 24/7 online account access.

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[Rev 10/19/17] EB\IES (Memphis)\EE Comm\Flyers\2018\Benefits Handout 11219.pdf