

# 2024



# GUNDERSEN HEALTH SYSTEM®

## Highlights of Your Total Rewards Program

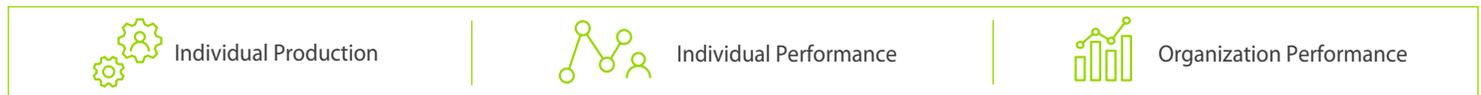
FOR PHYSICIANS AND PROFESSIONAL STAFF

Our people demonstrate their dedication to our patients, communities and organization every day. One way of showing our commitment to you – our greatest resource – is through Gundersen’s Total Rewards program. Comprehensive and competitive benefits, programs and resources are intended to work together to inspire your best life.



### Compensation

Our goal is to pay each physician and professional staff member a competitive salary that aligns with the value of services provided. The key factors used to determine compensation are:



Compensation is determined each year based on previous calendar year productivity and performance. This process (shown below) includes review and input from Department Chairs, Medical Vice Presidents and the Executive Committee, and requires approval from the Board. Our approach ensures **COMPETITIVE** and **EQUITABLE PAY** that reflects individual performance.

You can influence your compensation in two primary ways:

How you serve your patients  
*(Direct patient care activities/productivity)*



How you conduct other aspects of your job  
*(Overall performance and other contributions)*

### How **COMPENSATION** is Determined

The majority of physician/professional staff compensation plans have a production-based calculation used to determine a starting point salary. The calculation varies by specialty, includes comparisons to national benchmarks and is reviewed by physician leadership. Hospital-based department start points are usually based on national benchmarks rather than primarily productivity. Individual performance is also factored in, along with organizational performance, to determine salaries. Please see below for more information on how production and performance are measured.

Individual Production	Individual Performance
<ul style="list-style-type: none"> <li>The majority of compensation plans incorporate the following into starting point salary calculations:               <ul style="list-style-type: none"> <li>+ wRVUs are used as the basis for production</li> <li>+ Production is prorated by average yearly patient care FTE</li> <li>+ National benchmarks are used to determine percentile salary placement</li> </ul> </li> <li>Compensation plans may be individual-based or team-based.</li> <li>Compensation plans fall into one of two categories:               <ul style="list-style-type: none"> <li>+ <b>Fee for service</b>—wRVUs are the primary metrics used in the calculation and may be multiplied by a salary conversation factor (e.g. compensation per RVU).</li> <li>+ <b>Value-based</b>—Patient satisfaction, quality and panel size metrics may also be used in the calculation.</li> </ul> </li> <li>There are safety nets to adjust for missed time due to illness or injury.</li> </ul> <p><i>Note: New grads typically start at the 25th percentile of their specialty and typically progress to a more experienced percentile by year four.</i></p>	<ul style="list-style-type: none"> <li>Physician/professional staff contributions are evaluated to determine a potential adjustment to the starting point salary. These vary by specialty, and commonly include:               <ul style="list-style-type: none"> <li>+ Quality</li> <li>+ Patient satisfaction</li> <li>+ Patient access</li> <li>+ Practice economy and efficiency</li> <li>+ Timely completion of medical records</li> <li>+ Departmental citizenship and interpersonal conduct</li> <li>+ Self-evaluation</li> </ul> </li> <li>Compensation plans incorporate salary safeguards to limit reductions and/or salary ceilings to protect against claims of private inurement.</li> </ul>

*Note: Individual salaries are compared to overall department and organization performance against budget to determine final salary recommendation.*

## Medical Plans

	HMO Plan		Point of Service Plan		High Deductible Health Plan (HDHP) with Health Savings Account (HSA)	
PLAN FEATURE	Tier 1 (In-Network)		Tier 1 (In-Network)		Tier 1 (In-Network)	
<b>Monthly Premiums (full-time)</b>						
Single	\$185		\$86		\$14	
Single + dependent children	\$369		\$172		\$27	
Family	\$552		\$268		\$46	
<b>Preventive Care/Wellness Services</b>	Plan pays 100% You pay 0%		Plan pays 100% You pay 0%		Plan pays 100% You pay 0%	
<b>Annual Deductible</b>						
Individual	\$0		\$1,000		\$3,200	
Family	\$0		\$3,000		\$6,400	
<b>Spending &amp; Savings Account Eligibility</b> <small>(See contribution limits on next page)</small>	Healthcare Flexible Spending Account (FSA)		Healthcare Flexible Spending Account (FSA)		Gundersen-funded Health Savings Account (HSA)	
<b>Office Visits</b>						
Primary	\$30 copay		After deductible, Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%	
Specialist	\$50 copay					
<b>Coinsurance for Most Other Services</b> <small>(After you meet deductible)</small>	Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%	
<b>Gundersen ExpressCare Visits &amp; Virtual Visits</b>	\$10 copay		\$10 copay		After deductible, \$10 copay	
<b>Urgent Care Visit</b>	\$30 copay		After deductible, Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%	
<b>Emergency Room Facility Charge</b> <small>(If admitted out-of-network, you must notify plan within 48 hours: 1-866-624-6261)</small>	\$150 copay (waived if admitted)  If admitted: Plan pays 80% You pay 20%		\$200 copay (waived if admitted) If admitted: After deductible, Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%	
<b>Emergency Room Physician and/or Diagnostic Services</b>	Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%		After deductible, Plan pays 80% You pay 20%	
<b>Prescription Drug Copay</b>	No deductible requirement		No deductible requirement		After you meet the deductible, you pay:	
	<b>Non-Maintenance</b>	<b>Maintenance 90-day Supply through Gunder 90</b>	<b>Non-Maintenance</b>	<b>Maintenance 90-day Supply through Gunder 90</b>	<b>Non-Maintenance</b>	<b>Maintenance 90-day Supply through Gunder 90</b>
<b>TIER 1: Preferred Generics</b>	\$5	\$10	\$5	\$10	\$5	\$10
<b>TIER 2: Preferred Brand</b>	\$40	\$100	\$40	\$100	\$40	\$100
<b>TIER 3: Non-Preferred</b>	\$85	\$255	\$85	\$255	\$85	\$255
<b>TIER 4: Specialty</b> <small>(Only at Gundersen and UW Health pharmacies)</small>	20% up to \$500 per person, per fill/refill	n/a	20% up to \$500 per person, per fill/refill	n/a	20% up to \$500 per person, per fill/refill	n/a
<b>Prescription Annual Out-of-Pocket Maximum</b>					None; combined with medical out-of-pocket maximum	
Individual	\$2,000		\$2,000			
Family	\$4,000		\$4,000			
<b>Annual Out-of-Pocket Maximum</b>						
Individual	\$1,500		\$3,000		\$6,750	
Family	\$3,000		\$6,000		\$13,500	

### Delta Dental

	Enhanced Dental Plan	Basic Dental Plan
<b>Monthly Premiums*</b>		
Single	\$22	\$11
Other coverage tiers	\$65	\$36
<b>Individual Annual Maximum</b>	\$2,000	\$1,000
<b>Diagnostic &amp; Preventive</b> Exams, cleanings, sealants, fluoride treatments, X-rays	Plan pays 100% You pay 0%	Plan pays 100% You pay 0%
<b>Basic &amp; Major Services</b> Emergency pain-relief treatment, fillings, root canals, gum disease treatment, extractions and other oral surgery	Plan pays 80% You pay 20%	Plan pays 80% You pay 20%
Crowns, bridges, dentures; implants, repairs and adjustments to bridges and dentures	Plan pays 80% You pay 20%	Plan pays 50% You pay 50%
<b>Orthodontic Services</b> Coverage copayment	50%	50%
Individual lifetime max	\$2,000	\$1,000
Dependents eligible to Adult orthodontics	Age 26 Yes	Age 19 No
<b>Annual Deductible</b>		
Individual	\$0	\$50
Family	\$0	\$150

*Note: Benefits are reflective of the Delta Dental PPO Network. Please see the Dental Summary for detailed information, including for the Dental Dental Premier Network. \*Full-time employees*

### Spending and Savings Accounts

**Health Savings Account (HSA)**

*Must be enrolled in the HDHP*

Gundersen contributes:  
Single: \$500 | All other tiers: \$1,000  
Annual combined (employer + employee) contribution maximum:  
Single: \$4,150 | All other tiers: \$8,300  
55+ catch-up contribution: \$1,000

In addition to Gundersen's contribution, you can set aside pre-tax dollars (up to the annual limit) to cover eligible out-of-pocket expenses, such as deductibles, copays and coinsurance; eligible prescriptions; vision care, including LASIK; dental care, including orthodontia; and much more.

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**Healthcare Flexible Spending Account (FSA)**

*Available to all benefit-eligible employees who are not in the HDHP with HSA*

You can contribute \$100 to \$3,200

By participating, you can set aside \$100 to \$3,200 pre-tax dollars per year to cover eligible out-of-pocket expenses for medical, prescription, dental and vision expenses and more – for you and/or your dependents.

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**Dependent Care Flexible Spending Account (FSA)**

*Available to all benefit-eligible employees*

You can contribute \$100 to \$5,000

By participating, you can set aside \$100 to \$5,000 pre-tax dollars per year to cover eligible out-of-pocket expenses for childcare for children under age 13, or daycare for a dependent or disabled parent.

### Wellness Program and MyHealth Reward Program

The MyHealth Reward Program is a financial incentive available annually to benefit-eligible (as defined by your employer) Gundersen employees who are committed to maintaining or improving their health, including meeting preventive care guidelines. When you meet the criteria for the annual voluntary MyHealth Reward Program, you can earn as much as \$250 in Pulse Cash as follows:

Earn \$100 by completing BOTH:	Earn an additional \$50 by:	Earn up to an additional \$100 by:
<ul style="list-style-type: none"> <li>Personal Health Assessment</li> <li>Confidential Telephone Health Screening</li> </ul>	<ul style="list-style-type: none"> <li>Being up-to-date on preventive care</li> </ul>	<ul style="list-style-type: none"> <li>Participating in additional healthy activities on the Virgin Pulse portal.</li> </ul>

In addition to the MyHealth Reward Program, you have free access to a comprehensive wellness portal powered by Virgin Pulse. The engaging wellness platform cultivates good lifestyle habits for employees. While completely voluntary, the portal provides you with scientifically-backed tools to help you be more active, make healthier decisions and help you live your best life!

Learn about the many programs, resources and services available through the Office of Population Health by going to the Employee Wellness webpage, which you can find under Popular Links on Gladiator, or call the Office of Population Health at ext. 54717.



### Vision Coverage & Discount

All medical insurance plans cover your annual vision exam at 100% (no deductible). Exams at In-Network/Tier 1 providers are covered at 100% with no cost-sharing.

Take advantage of 20-30% vision discounts at Gundersen facilities for you and your family. Also, consider a Health Savings Account (HSA) or Flexible Spending Account (FSA) to cover vision expenses. A separate vision insurance plan is not offered.

### Employee Assistance Program (EAP)

Fully paid by Gundersen

- Gundersen pays the cost of coverage; no charge for you and your family.
- Confidential short-term counseling, assessment, referral and follow-up services.
- Includes up to five counseling sessions per concern.
- Available to employees and immediate family members in the household.
- Sessions are held virtually, in-person or over the phone.



# Income Protection



## Disability Insurance

### Salary Continuation

Fully paid by Gundersen

Should you become disabled and unable to work, Gundersen will continue to pay your full annual salary for up to 180 days.

### Long-Term Disability

Fully paid by Gundersen

Should you become disabled and unable to work, Gundersen pays for coverage equal to 60% of your annual salary up to a maximum of \$17,000 per month. Benefits begin after 180 calendar days of disability (covering you from day 181 of a disability until the end of the disability or age 65, whichever is sooner).

## Life Insurance and AD&D

### Basic Life and AD&D

Fully paid by Gundersen

Gundersen pays 1-1/2 times your annual pay up to \$250,000 to your beneficiaries in the event of your death.

### Supplemental Life and AD&D

You may purchase additional coverage from 1 to 5 times your base annual earnings up to \$1,000,000, whichever is lower.

### Spouse Life and AD&D

You may purchase coverage for your spouse from \$20,000 to \$200,000 (up to 50 percent of the amount of your supplemental coverage).

### Supplemental Dependent Life

You may purchase coverage equal to \$10,000 or \$20,000 per dependent child.

### Professional Liability Insurance

Fully paid by Gundersen

Gundersen pays for this insurance through occurrence-based or claim-made policies based on your work location.

## Additional Benefits

### Accident Insurance

You may purchase coverage for you and your family that would pay cash benefits based on a schedule of conditions, including injuries, medical services and treatments and hospitalizations.

### Critical Illness Insurance

You may purchase coverage for you and your family that pays a lump-sum cash benefit on diagnosis covering common critical illnesses, including heart attack, stroke, invasive cancer, major organ transplant and many others.

## Other Protection Programs

### Legal Insurance

You may purchase coverage that provides legal assistance in matters of wills, trusts, probate, traffic offense protection, consumer protection, civil litigation defense, divorce, post-decree matters and more.



### Pet Insurance



You may purchase comprehensive coverage for pet accidents, illnesses, cancer, discounts and more.

### Identity Theft Protection



You may purchase coverage that includes credit monitoring, resolution services and 24/7 access to customer care advocates.

### Hospital Indemnity Insurance

You may purchase coverage for you and your family that pays a cash benefit for occurrences that could include initial admission into the hospital, daily inpatient stays, daily ICU stays and daily inpatient rehabilitation stays.



# Financial Future

## 401(k) Retirement Savings Plan

To help you save for your financial future, Gundersen offers a 401(k) plan. Both you and Gundersen contribute to the plan.



## Your Contributions

To get the most from your account, you are strongly encouraged to contribute to the plan. If you want to receive the maximum Gundersen matching contribution, contribute at least 5% each paycheck.

You can make pre-tax contributions (deducted from your pay before taxes are taken out), Roth after-tax contributions, or both. You may contribute up to the annual maximum contribution set by the IRS.

## Gundersen Employer Matching Contribution

When you make pre-tax or Roth after-tax contributions to the retirement plan, Gundersen will match your contributions 100% up to the first 3% of your contribution and will match 50% of the next 2% that you contribute each pay period. Gundersen's matching contributions are fully vested immediately.

## Gundersen Discretionary Base Contribution

For each plan year (Jan 1. to Dec. 31), Gundersen will determine whether to make a discretionary base contribution to your account. The amount is determined annually and is based on the financial performance of the organization.

You will earn ownership of the discretionary base contribution with each year of service. You must complete six years of service to be fully vested.

## Additional Financial Resources

### Financial Planning Services

Gundersen will reimburse you up to \$500 one time during the first five years of employment for services from a certified financial planner or certified public accountant.

### Retirement Planning Services

Gundersen will reimburse you up to \$1,000 one time during your employment for services from a certified financial planner, certified public accountant or legal counsel.

# Life Balance

Vacation		Holidays		Sabbatical			
<p>Vacation is calculated based on your anniversary year and is equal to 176 hours (equivalent to: 22 eight-hour days, 18 10-hour days, etc.).</p> <p><i>Note: Accrual is pro-rated for employees working in positions less than 1.0 FTE.</i></p> <p>Vacation time may not be carried over from one year to the next.</p> <p><i>Note: Vacation benefits may vary based on your area of work. Contact your recruiter or refer to your offer letter for details.</i></p>		<p>In addition to paid vacation, Gundersen provides 6-1/2 paid holidays:</p> <ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Eve Afternoon</li> <li>• Christmas Day</li> </ul>		<p>Medical staff become eligible for sabbatical leave and earn hours based on years of service as follows:</p> <ul style="list-style-type: none"> <li>• After 7 years: 80 hours</li> <li>• After 10 years: 120 hours</li> <li>• After 15 years and every 5 years thereafter: Gain an additional 200 hours</li> </ul> <p><i>Note: Hours are pro-rated if less than 1.0 FTE.</i></p>			
Perks							
 Flexible schedules	 Onsite childcare centers (La Crosse campus)	 Fitness center membership discounts	 Mobile phone carrier discounts	 Monthly bus pass (La Crosse-area employees)	 Free employee parking	 Gundersen Credit Union	 Discounts on vision and non-covered medical services

# Growth and Development

Professional Development/ Continued Medical Education (CME)	Recognition and Celebration	Fees & Dues	P.E.E.R. Coaching for Clinicians
<p>You will be eligible for up to \$4,500 as reimbursement for professional membership dues and CME expenses each year.</p> <p>You are provided with 10 eight-hour paid days of time off to attend meetings.</p> <p><i>Note: The days and dollars are pro-rated in the year of hire and pro-rated based on FTE status. Contact your recruiter or refer to your offer letter for details.</i></p>	<p><b>Inspire &amp; Celebrate</b> We honor and celebrate those who support our purpose and help achieve our strategic priorities. Peer-to-peer and leader-to-employee recognition enables employees to accumulate points that can be used to purchase gifts. This includes celebrating milestone service anniversaries and retirements.</p> <p><b>Employee Events</b> Several all-employee and departmental events are held to provide opportunities for employees to celebrate with co-workers.</p>	<p>Gundersen pays for license renewals and medical society dues in up to three states (WI, IA and MN).</p>	<p><i>Purpose, Engagement, Excellence, Resolve</i></p> <p>Gundersen Health System is committed to creating a community of colleagues who are satisfied and fulfilled in their professional and personal lives. P.E.E.R. coaching is a free, confidential service that helps get from where you are to where you want to be through short-term coaching, comprehensive coaching or group coaching.</p>

## Have questions?

Call (608) 775-4743 or email [HR-Benefits@GundersenHealth.org](mailto:HR-Benefits@GundersenHealth.org)

### About This Summary

This benefits highlights represents a sample of typical coverage under the Gundersen Total Benefits program generally available to physicians and professional staff. Your specific eligibility for benefits and the premiums you would pay depends upon the entity at which you work, the plan coverage you elect, your employment status and other factors. If there is any discrepancy between this summary and the actual plan documents, the plan documents will control in all cases. Also, the establishment of these plans in no way changes your employment rights or guarantees your employment with Gundersen Health System.