

2026 | Highlights of Your Total Rewards Program FOR PHYSICIANS AND PROFESSIONAL STAFF

Together, we commit to a future of healthy people and thriving communities with access to exceptional and empathetic care. **THIS STARTS WITH YOU - WE GENUINELY CARE FOR YOUR HEALTH AND WELL-BEING.** Our Total Rewards support you and your family’s well-being, enabling you to deliver the best care to others.

Your contributions are vital to achieving our vision and mission. In alignment with our values, our Total Rewards: Promote **VALUE**, Provide **CHOICE & FLEXIBILITY**, Inspire **WELLNESS**, Embrace **TRANSPARENCY** and Foster **LEARNING & DEVELOPMENT**.



Compensation

Competitive salaries are vital to bringing you and your accomplished colleagues to Gundersen – and keeping you here to serve our patients and communities. Your salary aligns with the **national benchmarks** within your **specialty** at similar organizations. Pay structures and processes are designed to be **fair and equitable**, align with the **value of services provided** and provide **financial stability**.

The key factors used to determine compensation are:

- Patient care work
- Individual performance outcomes
- Market salary benchmarks

How COMPENSATION is Determined

Compensation is determined each year based on previous calendar year productivity and performance metrics. This process includes review and input from Department Chairs, Medical Vice Presidents and the Medical Executive Committee, and requires approval from the Board. The specific calculation and inputs vary by specialty and include review and input by physician leadership each year. In addition to individual production and performance outlined below, organizational performance to budget is also factored in to determine a final salary.

You can influence your compensation in two primary ways:

Work performed serving patients



How you conduct other aspects of your job

Individual Production

- The majority of compensation plans incorporate the following into salary calculations:
 - + wRVUs are used as the basis for production.
 - + Production is prorated by average yearly patient care FTE.
 - + National benchmarks are used to match production percentile to salary. (E.g., if one consistently produces at the 80th percentile, then the objective is to pay at the 80th percentile of market.)
- Hospital-based department start points are usually based on national benchmarks rather than primarily productivity.
- Compensation plans may be individual-based or team-based.
- Compensation plans may also include value-based metrics such as patient experience quality and panel size.

Individual Performance

- Associate/professional staff contributions are also evaluated to determine potential adjustments. These vary by specialty and commonly include:
 - + Quality
 - + Teaching contributions and research
 - + Committee involvement
 - + Timely completion of medical records in accordance with organizational policies
 - + Department citizenship, interpersonal conduct and patient experience
 - + Non-patient care administrative roles
- Compensation plans incorporate salary safeguards to limit reductions and/or salary ceilings to protect against claims of private inurement.

Health & Well-Being

Administered by Quartz Align



| Medical Plans | Gundersen First Plan | | High Deductible Health Plan (HDHP) with HSA | |
|--|--|---|--|---|
| MONTHLY PREMIUMS | | | | |
| | Full-Time | Part-Time | Full-Time | Part-Time |
| Employee only | \$126.00 | \$188.00 | \$27.00 | \$108.00 |
| Employee + child(ren) | \$251.00 | \$376.00 | \$54.00 | \$216.00 |
| Employee + family | \$359.00 | \$600.00 | \$88.00 | \$387.00 |
| PLAN FEATURE | In-Network (Tier 1) | | In-Network (Tier 1) | |
| Preventive care and wellness services | Plan pays 100%, You pay 0% No Deductible Required | | Plan pays 100%, You pay 0% No Deductible Required | |
| Annual deductible | | | | |
| Individual | \$2,500 | | \$3,400 | |
| Family | \$5,000 | | \$6,800 | |
| Spending & savings account eligibility (See contribution limits on next page) | Healthcare Flexible Spending Account (FSA) | | Gundersen-funded Health Savings Account (HSA) | |
| Primary care (sick/illness/injury) | No deductible required for primary care: 100% coverage for visits and labs All other Tier 1: After deductible: Plan pays 80%, You pay 20% | | After deductible, Plan pays 80%, You pay 20% | |
| Coinsurance for most other services | After deductible, Plan pays 80%, You pay 20% | | After deductible, Plan pays 80%, You pay 20% | |
| Gundersen Express Care, Bellin Fast Care, and Virtual Visits | 100% coverage, no deductible All other Tier 1: After deductible: Plan pays 80%, You pay 20% | | After deductible, \$10 copay | |
| Urgent care | GHS/BHS urgent or primary care: 100% coverage, no deductible. All other Tier 1: After deductible, Plan pays 80%, You pay 20% | | After deductible, Plan pays 80%, You pay 20% | |
| Emergency Room facility charge (If admitted out-of-network, you must notify plan within 48 hours: 1-866-624-6261) | After deductible, Plan pays 80%, You pay 20% | | After deductible, Plan pays 80%, You pay 20% | |
| Emergency Room physician and diagnostic services | After deductible, Plan pays 80%, You pay 20% | | After deductible, Plan pays 80%, You pay 20% | |
| Prescription drug copay | No deductible requirement | | After you meet the deductible, you pay: | |
| | Non-Maintenance | Maintenance 90-day Supply through Gunder 90 | Non-Maintenance | Maintenance 90-day Supply through Gunder 90 |
| TIER 1: Low cost generics & preferred generics | \$5 | \$10 | \$5 | \$10 |
| TIER 2: Preferred brand | \$40 | \$100 | \$40 | \$100 |
| TIER 3: Non-preferred | \$85 | \$255 | \$85 | \$255 |
| TIER 4: Specialty (Only at Gundersen and UW Health pharmacies) | 20% up to \$500 per person, per fill/refill | n/a | 20% up to \$500 per person, per fill/refill | n/a |
| Prescription annual out-of-pocket maximum | | | | |
| Individual | \$3,000 | | None; combined with medical out-of-pocket maximum | |
| Family | \$6,000 | | | |
| Annual out-of-pocket maximum | | | | |
| Individual | \$5,000 | | \$6,800 | |
| Family | \$10,000 (Includes medical only, separate prescription max out-of-pocket) | | \$13,600 | |

Note: Benefits are reflective of Tier 1 only. Please see Summary of Benefit Coverage (SBCs) for additional tier benefits. Out-of-Network coverage is available for all plans.

Health & Well-Being

Administered by Delta Dental



| Dental Plans | Enhanced Plan | | Basic Plan | |
|---|---------------------------------|-----------|------------------------------|-----------|
| MONTHLY PREMIUMS | | | | |
| | Full-Time | Part-Time | Full-Time | Part-Time |
| Employee only | \$28.00 | \$33.00 | \$12.00 | \$16.00 |
| Employee + spouse/domestic partner | \$56.00 | \$66.00 | \$24.00 | \$31.00 |
| Employee + child(ren) | \$64.00 | \$75.00 | \$28.00 | \$36.00 |
| Employee + family | \$98.00 | \$116.00 | \$43.00 | \$55.00 |
| PLAN FEATURES | In-Network (Tier 1) | | In-Network (Tier 1) | |
| Individual annual maximum | \$2,000 | | \$1,000 | |
| Diagnostic & preventive Exams, cleanings, sealants, fluoride treatments, X-rays | Plan pays 100% You pay 0% | | Plan pays 100% You pay 0% | |
| Basic & major services 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% | |
| Orthodontic services Coverage copayment Individual lifetime max Dependents eligible to Adult orthodontics | 50% \$2,000 Age 26 Yes | | No Coverage | |
| Annual deductible | | | | |
| Individual | \$0 | | \$0 | |
| Family | \$0 | | \$0 | |

Note: Benefits are reflective of the Delta Dental PPO Network. Please see the Dental Summary for detailed information, including for the Dental Premier Network.

Vision Coverage & Discount

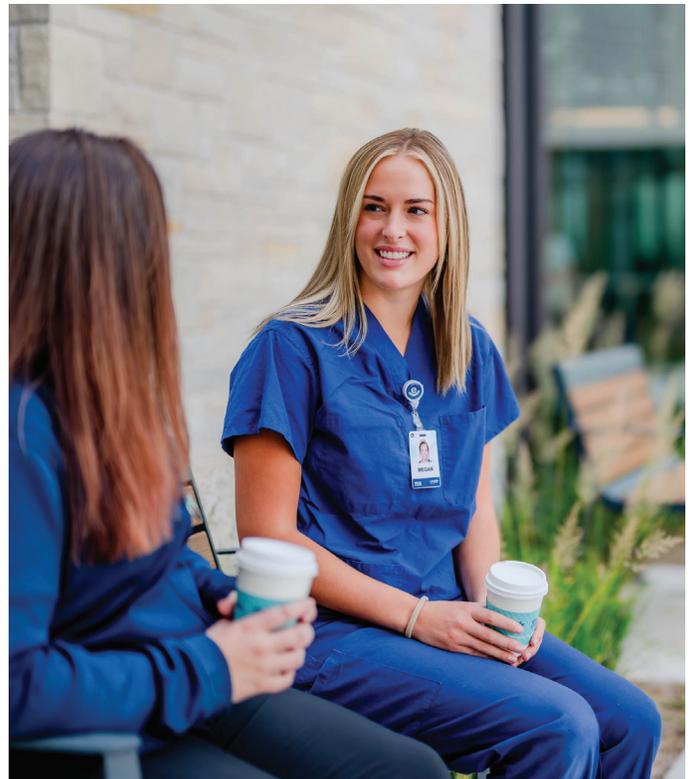
All medical insurance plans cover your annual vision exam at 100% (no deductible). Exams at In-Network/Tier 1 providers are covered at 100% with no cost-sharing.

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.

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.
- In person visits available in La Crosse, Onalaska, Tomah and Winona.



Spending and Savings Accounts

Administered by HealthEquity



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: \$4,400 | All other tiers: \$8,750
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.

Healthcare Flexible Spending Account (FSA)

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

You can contribute \$100 to \$3,400

By participating, you can set aside \$100 to \$3,400 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.

Dependent Care Flexible Spending Account (FSA)

Available to all benefit-eligible employees

You can contribute \$100 to \$7,500

By participating, you can set aside \$100 to \$7,500 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 Incentive

Health Plan Incentive

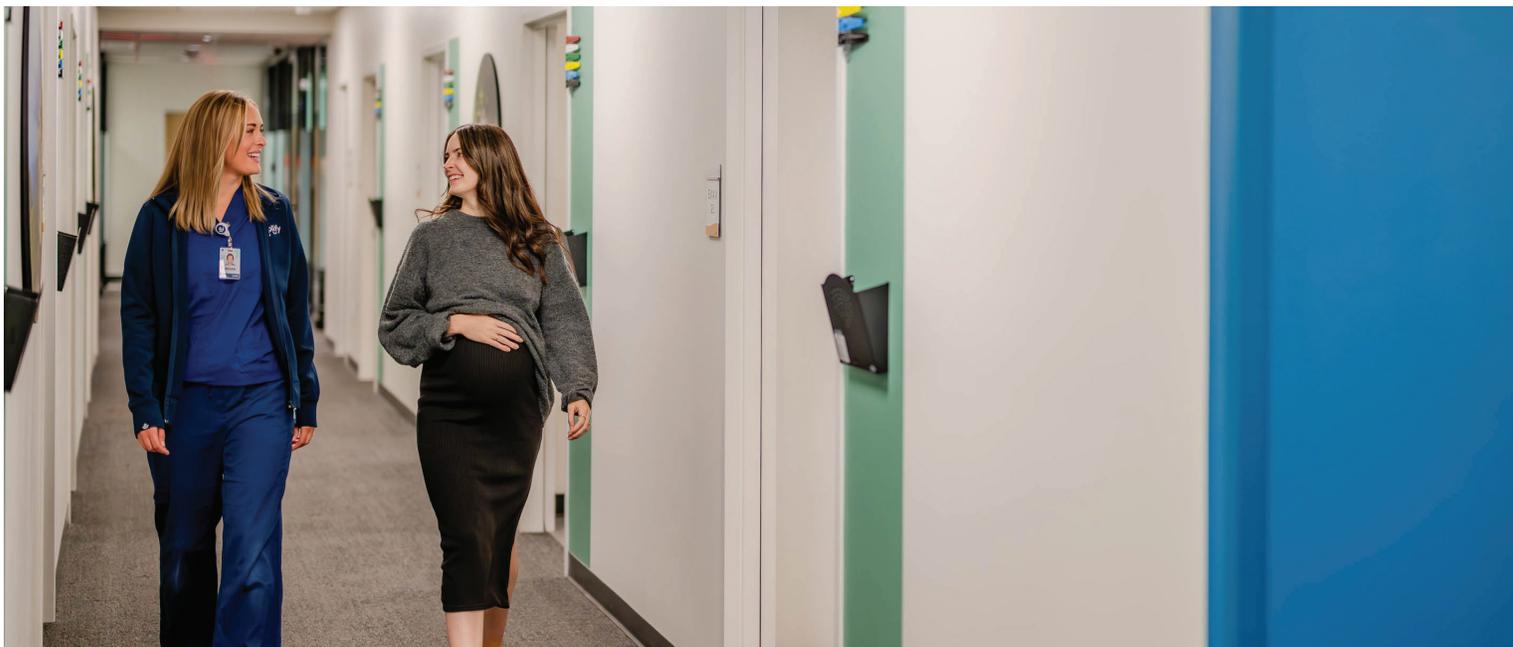
Starting in the 2027 benefit year, employees can earn a lower health plan premium by participating in the Wellness Incentive. To participate, employee and spouse/domestic partner (if enrolled) need to show they are up to date with preventive screenings by Oct. 16, 2026. Employees hired after the deadline must provide proof of up-to-date preventive screenings within 90 days of their hire date to qualify for the lower premium in the 2027 benefit year.

Dental Plan Incentive

Starting in the 2027 benefit year, employees can earn a lower dental plan premium by participating in the Wellness Incentive. To participate, employee and spouse/domestic partner (if enrolled) need to show they have had one preventive dental cleaning within the previous 12 months by Oct. 16, 2026. Employees hired after the deadline must provide proof of a dental screening conducted within the past 12 months, submitted within 90 days of their hire date, to qualify for the lower premium in the 2027 benefit year.

After Jan. 1, 2027, new hires and newly eligible employees are moved to the lower premium after completing all Wellness Incentive requirements and verification within 90 days of benefit-eligible status. All employees will start in the base premium level and moves are not retroactive.

More information about the Wellness Incentive is available on [EmplifyHealthBenefits.org](https://www.EmplifyHealthBenefits.org).



Income Protection

Administered by UNUM



| Disability Insurance | Life & AD&D Insurance | Additional Benefits |
|---|---|---|
| <p>Salary Continuation <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen will continue to pay your full salary for up to 90 days.</p> <p>Long-Term Disability <i>Fully paid by Gundersen</i> 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 90 calendar days of disability (covering you from day 91 until you reach the Social Security Normal Retirement Age that was in place for you at the time your claim was approved).</p> | <p>Basic Life and AD&D <i>Fully paid by Gundersen</i> Gundersen pays 2 times your annual pay up to \$250,000 to your beneficiaries in the event of your death.</p> <p>Supplemental Life and AD&D You may purchase additional coverage up to 5 times your base annual earnings up to \$1,000,000, whichever is lower.</p> <div data-bbox="560 661 1177 787" style="border: 1px solid #ccc; padding: 5px;"> <p>Professional Liability Insurance <i>Fully paid by Gundersen</i> Gundersen pays for this insurance through occurrence-based or claim-made policies based on your work location.</p> </div> | <p>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.</p> <p>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.</p> |
| Other Protection Programs | | |
| <p>Legal Insurance Administered by ARAG</p> <p>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.</p> | <p>Pet Insurance Administered by Nationwide</p> <p>You may purchase comprehensive coverage for pet accidents, illnesses, cancer, discounts and more.</p> | <p>Identity Theft Protection Administered by idwatchdog</p> <p>You may purchase coverage that includes credit monitoring, resolution services and 24/7 access to customer care advocates.</p> <p>Hospital Indemnity Insurance You may purchase coverage for you and your family that pays a cash benefit for admissions to the hospital for a covered accident, illness, or childbirth.</p> |

Financial Future

Administered by OneAmerica



401(k) and 457 (b) Retirement Savings Plans

To help you save for your financial future, Gundersen offers 401(k) and 457(b) plans. Both you and Gundersen contribute to the plans.

| Your 401(k) Contributions | Gundersen Employee 401(k) Matching Contribution | Gundersen Discretionary Base Contribution | Your 457(b) Contributions |
|--|---|---|---|
| <p>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.</p> <p>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.</p> | <p>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.</p> | <p>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.</p> <p>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.</p> | <p>To help you save for your financial future, Gundersen additionally offers a 457(b) plan.</p> <ul style="list-style-type: none"> • Option for employees who qualify as a highly compensated employee under IRS regulations (\$160,000 for 2025). • Opportunity to supplement retirement savings on a pre-tax basis. • Unsecured asset of employer. • May defer to IRS Limits. • 100% Vested. |
| <p>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.</p> | | <p>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.</p> | |

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, for example Hospital-Based departments. 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"> • New Year's Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Christmas Eve Afternoon • Christmas Day | | <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"> • After 7 years: 80 hours • After 10 years: 120 hours • After 15 years and every 5 years thereafter: Gain an additional 200 hours <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 based on FTE status. For Hospital-Based departments, the days are built into your schedule. Refer to your offer letter for details.</i></p> | <p>Inspire & Celebrate 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>Employee Events 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?

Contact the Benefits department via [HR Gateway](#) or by contacting HR Service Center 608-775-4743.

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 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.