

# 2023



**GUNDERSEN**  
HEALTH SYSTEM®

## Highlights of Your Total Rewards Program

FOR PHYSICIANS AND PROFESSIONAL STAFF

Our Physicians and Professional staff demonstrate their dedication to our patients, communities and organization every day. And a way of showing our appreciation and gratitude is through our commitment and investment in them—through Gundersen’s Total Rewards.



### 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:



Individual Production



Individual Performance



Organization Performance

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)*

and

**How You Conduct Other  
Aspects of Your Job**

*(Overall performance and other contributions)*

### How **COMPENSATION** is Determined

All 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. 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

- All compensation plans incorporate the following into Starting Point Salary calculations:
  - + wRVUs are used as the basis for production
  - + Production is prorated by average yearly patient care FTE
  - + National benchmarks are used to determine percentile salary placement
- Compensation plans may be individual-based or team-based.
- Compensation plans fall into one of two categories:
  - + **Fee for Service**—wRVUs are the primary metrics used in the calculation, and may be multiplied by a salary conversation factor (e.g. Compensation per RVU).
  - + **Value Based**—Patient satisfaction, quality and panel size metrics may also be used in the calculation.
- There are safety nets to adjust for missed time due to illness or injury.

*Note: New grads typically start at the 25th percentile of their specialty, and typically progress to a more experienced percentile by year four.*

#### Individual Performance

- Physician/Professional staff contributions are evaluated to determine a potential adjustment to the Starting Point Salary. These vary by Specialty, and commonly include:
  - + Quality
  - + Patient satisfaction
  - + Patient access
  - + Practice economy and efficiency
  - + Timely completion of medical records
  - + Departmental citizenship and interpersonal conduct
  - + Self-evaluation
- Compensation plans incorporate salary safeguards to limit reductions and/or salary ceilings to protect against claims of private inurement.

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

**Medical Plans**

	\$0 HMO Plan		Consumer Involved Medical Plan (CIMP) with Cost Share Fund (CSF)		High Deductible Health Plan (HDHP) with Health Savings Account (HSA)	
PLAN FEATURE	In-Network ONLY		In-Network		In-Network	
<b>Monthly Premiums (full-time)</b>						
Single	\$179		\$ 86		\$14	
Single + dependent children	\$356		\$172		\$27	
Family	\$532		\$268		\$45	
<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		\$2,000		\$3,000	
Family of more than two	\$0		\$5,000		\$6,000	
<b>Spending and Savings Account Eligibility</b>	Employee-Funded Healthcare Flexible Spending Account (FSA) You can contribute up to \$3,050 annually		Gundersen-Funded Cost Share Fund (CSF) Single: \$1,000 Other coverage levels: \$2,500 and Employee-funded Healthcare FSA to which you can contribute up to \$3,050 annually		Gundersen-Funded Health Savings Account (HSA) Single: \$500   All other tiers: \$1,000 Annual combined (employer and employees) contribution maximum: Single: \$3,850   All other tiers: \$7,750 55+ Catch-Up contribution: \$1,000	
<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> <i>(after you meet deductible)</i>	Plan pays 80%/You pay 20% (up to a maximum of \$1,500 for individual and \$3,000 for family of more than two)		After deductible, Plan pays 80%/You pay 20% (up to a maximum of \$2,000 for individual and \$5,000 for family of more than two)		After deductible, Plan pays 80%/You pay 20% (up to a maximum of \$3,750 for individual and \$7,500 for family of more than two)	
<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> (If admitted out-of-network, you must notify plan within 48 hours: 1-866-624-6261)	\$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> <i>(only at Gundersen and UW Health Pharmacies)</i>	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>						
Individual	\$2,000		\$2,000		None; combined with medical out-of-pocket maximum	
Family	\$4,000		\$4,000			
<b>Annual Out-of-Pocket Maximum</b>						
Individual/Per-Person	\$1,500		\$ 4,000		\$ 6,750	
Family	\$3,000		\$10,000 <i>(Minus CSF contribution)</i>		\$13,500 <i>(Includes medical and prescription combined)</i>	

Note: The CIMP and HDHP plans offer coverage for out-of-network services.

## Delta Dental

	Delta Dental PPO Network	Delta Dental Premier Network
<b>Monthly Premiums (full-time)</b>		
Single	\$22	\$65
Other coverage tiers		
<b>Annual Deductible</b>		
Individual	\$0	\$0
Family	\$0	\$0
<b>Diagnostic and Preventive</b> (Two per calendar year: exams, fluoride up to age 19, sealants through age 15). Once every 5 years: complete x-rays	Plan pays 100% You pay 0%	Plan pays 100% You pay 0%
<b>Basic and Major Services</b> (Emergency pain-relief treatment, fillings, endodontics, periodontics, extractions, inlays, implants, bridges, crowns and more)	Plan pays 80% You pay 20%	Plan pays 70% You pay 30%
<b>Orthodontics for Adults and Children</b>	Plan pays 50% You pay 50% Up to \$2,000 individual lifetime maximum	Plan pays 50% You pay 50% Up to \$2,000 individual lifetime maximum
<b>Individual Annual Maximum Benefit</b>	\$2,000	\$2,000

*Note: You'll pay more in out-of-pocket costs if you see non-contracted dental providers who are outside these two networks.*

## Spending and Savings Accounts

<b>Gundersen-Funded Health Savings Account (HSA)</b>
<i>Must be enrolled in the HDHP</i>
Gundersen contributes: Single: \$500   All other tiers: \$1,000 Annual combined (employer and employee) contribution maximum: Single: \$3,850 All other tiers: \$7,750   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.
<b>Gundersen-Funded Cost Share Fund (CSF)</b>
<i>Must be enrolled in the CIMP</i>
Gundersen contributes: Single: \$1,000/Family: \$2,500
A built-in feature of the medical plan, this account is funded by Gundersen at an amount based on your level of coverage; automatically pays for 50% of deductible and coinsurance, up to account balance.
<b>Employee-Funded Health Care Flexible Spending Account (FSA)</b>
<i>Available to all benefits eligible employees who are NOT enrolled in the HDHP with HSA</i>
You can contribute from \$100 to \$3,050
By participating you can set aside \$100-\$3,050 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.
<b>Employee-Funded Dependent Care Flexible Spending Account (FSA)</b>
<i>Available to all benefit eligible employees</i>
You can contribute from \$100 to \$5,000
By participating you can set aside \$100-\$5,000 annually pre-tax dollars 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!



## 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	Life Insurance and AD&D		Voluntary Benefits
<b>Salary Continuation</b> <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen will continue to pay your full annual salary for up to 180 days.	<b>Basic Life and AD&amp;D</b> <i>Fully paid by Gundersen</i> Gundersen pays 1-1/2 times your annual pay up to \$250,000 to your beneficiaries in the event of your death.	<b>Spouse Life and AD&amp;D</b> You may purchase coverage for your spouse from \$20,000–\$200,000 (up to 50 percent of the amount of your Supplemental coverage).	<b>Identity Theft Protection</b> You may purchase coverage that includes credit monitoring, resolution services and 24/7 access to Customer Care advocates.
<b>Long-Term Disability</b> <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 day 180 calendar days of disability (covering you from day 181 of a disability until the end of disability or age 65, whichever comes sooner).	<b>Supplemental Life and AD&amp;D</b> You may purchase additional coverage from 1 to 5 times your base annual earnings up to \$1,000,000, whichever is lower.	<b>Supplemental Dependent Life</b> You may purchase coverage equal to \$10,000 or \$20,000 per dependent child.	<b>Pet Insurance</b> You may purchase comprehensive coverage for your pet for accidents, illnesses, cancer, pet discounts and more.
<b>Professional Liability Insurance</b> <i>Fully paid by Gundersen</i> Gundersen provides for Professional Liability Insurance through occurrence-based or claim-made policies based on your work location.			



## Financial Future

### 401(k) Retirement Savings Plan



To help you save for your financial future, Gundersen offers a Retirement Plan. Both you and Gundersen contribute to the Plan:

Your Contributions	Gundersen Employer Matching Contribution	Gundersen Discretionary Base Contribution
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.	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.	For each plan year (Jan 1. - 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 (LaCrosse campus)	 Fitness center membership discounts	 Mobile phone carrier discounts	 Monthly bus pass (LaCrosse-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></p> <p>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></p> <p>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** at [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.