



**TOCCOA CLINIC MEDICAL ASSOCIATES
OUTLINE OF PHYSICIAN BENEFITS**

HEALTH INSURANCE: Eligible the 31st day after beginning contract date. Cost of coverage (individual or family coverage) provided by TCMA during the first year. Beginning in the second year, cost of coverage paid 100% by physician.

Four plans available from Athens Area Health Plan Select with various deductibles and rates.

DENTAL INSURANCE: Eligible the 31st day after beginning contract date. Plan is provided through Assurant Insurance. Cost is paid by physician.

LIFE INSURANCE: Eligible the 31st day after beginning contract date. Two supplemental plans – Accidental Death and Dismemberment provided through Hartford and Group Term Life through Assurant. Cost of either plan or both plans paid by physician.

LONG-TERM DISABILITY: Eligible on the 31st day after beginning contract date. Provided by Assurant Insurance Group. Cost paid by physician.

RETIREMENT PLANS:

PROFIT SHARING PLAN: Eligible to participate the first semi-annual entry date (January 1st or July 1st) following one year of service. Participation is mandatory. This plan requires a contribution of 9.89796% of monthly gross income up to the taxable wage base of \$245,000 of income.

401(K) PLAN: Eligible to participate the first semi-annual entry date (January 1st or July 1st) following one year of service, or any semi-annual entry date thereafter. This plan allows a deferral of up to 75% of gross income or a maximum of \$16,500, whichever is less. There is a match of 50% of the first 10% of income, or \$8,250, whichever is less, that is also deferred by the physicians. Additionally, there can be a deferral of \$5,500 each year to catch up for retirement if you are over fifty years of age.

CREDIT UNION: Eligible to participate on beginning contract date. Provided through North Georgia Credit Union, 589 Mize Road, Toccoa, GA.

Y-CLUB/GOLD'S GYM/CURVES MEMBERSHIP: Eligible to participate on beginning contract date. Corporate membership provides that the clinic pays ½ initial membership and ½ monthly fee. Y-Club is located in the Foothills Centre next to Toccoa Clinic. Gold's Gym is downtown. Curves is behind the Wal-Mart shopping Center.

AFLAC Supplemental Policies Cancer, Specified Health Event, Accident, Hospital confinement with premiums available as pre-taxed. Short-term disability is also available with after-tax premiums.