

**That's not all! MNGI offers support for your practice and your personal life...**

**Flexible Scheduling...**Our contract model pays you for the days you work based on an expected range of days per year.

	Days per Week	Weeks per Year Range		Days per Year Range	
		lower	upper	lower	upper
Regular	5	40	to 46	200	to 230
	4.5	40	to 46	180	to 207
	4	40	to 46	160	to 184
	3.5	40	to 46	140	to 161
	3	40	to 46	120	to 138
	2.5	40	to 46	100	to 115
Casual	2	25	to 49	50	to 98
	1	25	to 49	25	to 49

**License and DEA renewal reimbursement ...**Our credentialing specialist is available to assist you with managing your license and DEA renewals. The company will pay for your license, and DEA renewals.

**Disability Insurance...** The odds will surprise you. According to the U.S. Census Bureau, 19% of Americans, have a disability. You likely insure assets such as your home or car, but if you were to become disabled, your ability to earn an income would be greatly jeopardized. Disability insurance is an important benefit that will protect you financially in the event of an unexpected accident or illness.

Our long-term disability carrier is The Hartford and the company pays the entire cost of this coverage for you! New employees are eligible for Long Term Disability on the first of the month following their start date.

**Life Insurance...**

Life is never predictable. Your Life Insurance benefits are intended to protect your family's financial security in the event of your death. Regardless of your age, income, or health status, Life Insurance will help secure the future of your survivors.

Our life insurance carrier is The Hartford. We provide every benefit eligible employee with a \$50,000 life insurance policy. You can also purchase up to \$500,000 of Life Insurance for yourself, up to \$250,000 for your spouse, or up to \$10,000 for children.

**Community Anesthesia Professionals  
CRNA Benefit Overview 2017**



**Welcome!**

Community Anesthesia Professionals, managed by Minnesota Gastroenterology, PA is pleased to offer exceptional employment opportunities for Anesthesiologists. You will enjoy a professional work environment where physicians, staff and patients appreciate the contribution anesthesia professionals bring to our patient care.

**Other benefits include:**

- Professional Liability insurance paid by the company for all care provided at MNGI Endoscopy ASC facilities.
- A reasonable work day in highly efficient centers where safe, high quality outpatient care is the expected standard.
- Market competitive compensation and benefits package in order to attract the best anesthesia talent.
- No nights, weekends, holidays or on-call requirement

**For Individuals working in a Regular, Benefits– Eligible Status (at least 100 days per year) the following benefits will be available:**

**Medical Insurance...**

We all know that medical care is expensive. As costs continue to rise, medical insurance is essential to assist you and your family with healthcare expenses.

We offer group medical insurance through Medica. There are two plan options. One is paired with a Health Reimbursement Account (HRA) and one is paired with a Health Savings Account (HSA) to help you manage your health care costs.

**Medica HDHP with HRA**

Annual Deductible

Employee: \$30.14  
 Employee + 1: \$143.41  
 Family: \$203.87

Employee: \$2500  
 Employee +1: \$5000 (\$2500/member)  
 Family: \$5000 (\$2500/member)

*Health Reimbursement Account...*

If you are enrolled in the Medica high deductible plan partnered with the Health Reimbursement Account, your Health Reimbursement Account will reimburse you for 50% of your deductible after you have paid the first 50% of the deductible. With the company contribution, your actual out of pocket expense will be a maximum of \$1,250 for single coverage/\$2,500 for employee plus dependents.

**Medica HDHP with HSA**

Annual Deductible

Employee: \$24.19  
 Employee + 1: \$115.11  
 Family: \$163.64

Employee: \$3500  
 Employee +1: \$7000 (\$3500/member)  
 Family: \$7000 (\$3500/member)

*Health Savings Account...*

If you are enrolled in the Medica high deductible plan partnered with the Health Savings Account you may open an account with HSA Bank. An HSA is an individually owned tax advantaged savings account that you can use to pay for current or future healthcare expenses. The company will make an annual contribution to your account. Employees enrolled in single coverage will receive \$625 (\$312.50 in January and \$312.50 in July) and employees plus dependents will receive \$1,250 (\$625 in January and \$625 in July). You are also able to contribute your own money into your HSA on a pre-tax basis.

**Flexible Spending Plans...**

Your out-of-pocket medical and dependent care expenses can add up quickly. Typically, these expenses are paid with after-tax dollars—that is, money you have already paid taxes on. When you enroll in a Flexible Spending Plan, you can pay for these expenses using pre-tax salary dollars not subject to Social Security (FICA) and federal or state income taxes. Medical and dependent care expenses are only partially tax deductible, if at all. But the money you set aside in your flexible spending account is excluded from your taxable income. Employees can set aside up to \$2,500 per year for medical/dental expenses and \$5,000 per year for dependent care expenses.

**Dental Insurance...**

Although dental services are usually less costly and more predictable than medical services, Delta Dental Insurance is still important to provide financial assistance to you and your family to meet general dental care needs. Benefit eligible employees are eligible on the first of the month following their start date.

Premiums for Delta Dental Coverage (per pay period):

Employee: \$4.12  
 Family: \$10.94

**Vision Insurance...**

EyeMed saves you money on all your eye care and eyewear needs. You'll have access to affordable eye exams and save up to 40% off regular eyewear prices. You will also get discounts on purchases of non-covered items like contact lens solutions and cleaning cloths. Benefit eligible employees are eligible on the first of the month following their start date.

Premiums for EyeMed Vision Plan (per pay period):

Employee: \$2.28  
 Employee+1: \$4.32  
 Family: \$6.33

**401K & Retirement...**

MNGI offers a tax deferred retirement savings plan. Participants are eligible to begin participating on January 1st of each year by electing to defer a portion of their compensation into the 401(k) plan. MNGI will make a fully vested match up to 3% as soon as you are eligible to contribute.

In addition, MNGI will make annual profit sharing contributions of approximately 3.4% of eligible compensation for the first three full calendar years of employment. After four years of employment, the annual profit sharing contributions will increase to as much as 7% of eligible compensation and the company contributions will become 100% vested.