

2025 Total Rewards Summary Physicians



Employment Status Definitions

- FT:** Full-time team members have a regular schedule of at least 70 hours per pay period (FTE of .875 to 1.0).
PT1: Part-time 1 team members have a regular schedule of 32 to 69 hours per pay period (FTE at least .40 but less than .875).
PT2: Part-time 2 team members have a regular schedule of less than 32 hours per pay period (FTE less than .40).
PRN: PRN team members do not have a regular schedule but work on an “as needed” basis.

NEW! Beneplace: To learn out more about additional voluntary benefits offered, visit wellspring.savings.workingadvantage.com

Wellthy: Dedicated help for challenging caregiver situations and more.

SmartPath: Provides support for financial education and wellness.

Eligibility				Total Rewards Offering	Do I Enroll?		Who Pays For It		
FT	PT1	PT2	PRN		No	Yes	WellSpan	You	Shared
HEALTHY LIVING									
●	●	●	○	Medical: Choice of three medical plans: PPO Plus Plan, PPO Standard Plan, and High Deductible Health Plan (HDHP).* ○ PRN team members who qualify per the ACA will be eligible.		●			●
●	●	●		Dental: Choice of two dental options: Standard and Buy-Up.*		●			●
●	●	●		Vision: Choice of two vision options: Standard and Buy-Up.*		●			●
●	●			Health Care Flexible Spending Accounts (FSA): Enroll in either the Health Care FSA to pay for eligible medical and similar expenses on a pre-tax basis or Limited Purpose FSA, if electing the HDHP plan, to pay for eligible dental and vision expenses a pre-tax basis.*		●		●	
●	●			Dependent Care Flexible Spending Account (FSA): Enroll to pay for eligible dependent care services on a pre-tax basis, such as preschool, summer day camp, before or after school programs, and child or adult daycare.*		●		●	
●	●			Health Savings Account (HSA): For HDHP members to pay for eligible medical and similar expenses on a pre-tax basis.*		●			●
BALANCED LIFESTYLE									
●	●	●		Scheduled Time Off: WellSpan provides Scheduled Time Off (STO) for vacation, personal time, minor illness or time off to pursue CME. You begin accruing STO immediately.	●		●		
●				Holidays: If a holiday falls on a day you would be normally scheduled to work, you will receive your normal pay even if you don't work. If you do work, you can schedule an alternative day off. Includes New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas. Provided with holiday hours at the beginning of each April, which must be used by the following March 31.	●		●		
●	●	●	●	Employee Assistance Program (EAP): Confidential counseling for you and your immediate family. Coverage will begin the first day of the month after your start date.	●		●		
●	●	●		MetLife Legal: Choice of High or Low plan will provide you with access to legal expertise. Available upon hire, must enroll within 31 days. Coverage will begin the first day of the month after your start date. May also elect or change coverage during Open Enrollment.		●		●	
OPPORTUNITIES FOR GROWTH									
●	●	●	●	Tuition Reimbursement: WellSpan team members in our Total Rewards program will now receive 100% reimbursement of eligible tuition expenses up to a total of \$5,250 per year when they take classes to further their careers. Eligible after 90 days of employment.		●	●		
●	●	●	●	Forgivable Tuition Loans: Available for positions with an imminent shortage of qualified staff. The loan is forgiven after you have satisfactorily completed your study and are working in the specific position for which the loan was approved. Team members in specific positions are eligible after 90 days of employment. The loan will be excused on a month-to-month basis.		●	●		
●	●	●		Physician Professional Development Fund: Eligible for up to \$4,500 as reimbursement for professional membership dues and CME expenses. Immediately eligible. Allowance is for each fiscal year (July 1-June 30) and does not carry over. Pro-rated based upon start date.	●		●		
●	●	●		Fees and Dues: WellSpan pays for renewals for PA license, board certification, prescriptive authority or addendums, and DEAs. Medical Staff dues paid. Immediately eligible.	●		●		

* Upon hire, must enroll within 31 days and provide requested documentation for covered dependents. Coverage begins first day of the month after your start date. May also elect or change coverage during Open Enrollment or within 31 days following a qualifying life event.

This is a summary and does not include all benefits provided by WellSpan or all of the information you may need to make an informed decision. For more information, ask for the Summary Plan Descriptions, Plan Documents or other resources available. If there is a discrepancy between what is summarized here and the official plan documents, the official plan documents rule. Your eligibility for benefits and the premiums you pay depends upon the entity at which you work, the plan coverage you elect, your employment status and potentially other factors.



Eligibility				Total Rewards Offering	Do I Enroll?		Who Pays For It		
FT	PT1	PT2	PRN		No	Yes	WellSpan	You	Shared
MONEY MATTERS									
●	●	●		Basic Employee Life Insurance: Death benefit is equal to 2-1/2 times your annual pay, up to \$500,000. No EOI required. Coverage will begin the first day of the month after your start date.	●		●		
●	●	●		Basic Employee Accidental Death & Dismemberment (AD&D) Insurance: Accidental death benefit is equal to 2-1/2 times your annual pay, up to \$500,000. Dismemberment benefits payable if you lose functionality of part of your body due to an accident. No EOI required. Coverage will begin the first day of the month after your start date.	●		●		
●	●	●		Supplemental Employee Life Insurance: Choice of death benefit coverage from 1 to 5 times your annual pay, up to \$1,000,000. No EOI required up to \$500,000 if chosen at hire.**		●		●	
●	●	●		Supplemental Employee Accidental Death & Dismemberment (AD&D) Insurance: Choice of coverage in \$10,000 increments up to the lesser of 5 times your annual pay or \$500,000. Dismemberment benefits payable if you lose functionality of part of your body due to an accident. No EOI required.**		●		●	
●	●	●		Spouse Life Insurance: Choice of coverage in \$10,000 increments up to the lesser of 5 times your annual pay or \$500,000. No EOI required for up to \$30,000 if chosen at hire.**		●		●	
●	●	●		Spouse Accidental Death & Dismemberment (AD&D) Insurance: Choice of coverage in \$10,000 increments up to the lesser of 5 times your annual pay, \$500,000 or your own AD&D coverage. Dismemberment benefits payable if spouse loses functionality of a part of their body due to an accident. Team member coverage for AD&D required, but no EOI required.**		●		●	
●	●	●		Child Life Insurance: Choice of coverage equal to \$2,500, \$5,000 or \$10,000. No EOI required.**		●		●	
●	●	●		Child Accidental Death & Dismemberment (AD&D) Insurance: Choice of accidental death coverage in increments of \$2,000 up to \$10,000. Dismemberment benefits payable if they lose functionality of a part of their body as a result of an accident. Team member coverage for AD&D required, but no EOI required.**		●		●	
●	●	●		403(b) Qualified Retirement Savings Plan — Employer Contributions: WellSpan contributes a base amount equal to 4% of your pay and matches 50% of what you contribute (up to 4%) for a matching contribution of 2%. Eligible for employer matching contribution immediately upon hire and for base contribution after one year of service and 1,000 hours worked. To become vested in employer contributions, you must have 3 years in which you work at least 500 hours per year.	●		●		
●	●	●	●	403(b) Qualified Retirement Savings Plan — Team Member Contributions: You are auto-enrolled upon hire at a contribution rate equal to 4% of pay. You can change your contribution rate at any time. You can designate your contributions as pre-tax (traditional) or after-tax (Roth). Your contributions to the plan will begin as soon as administratively feasible.	●	●		●	
●	○			457(b) Non-Qualified Retirement Savings Plan: Team members who meet the IRS definition for highly compensated team member can contribute on a pre-tax basis. Immediately eligible. ○ PT1 team members with a regular schedule of 60 hours per pay period are eligible.		●		●	
●	●	●		Short Term Disability (STD): For the first 5 years, WellSpan replaces 66 2/3% of your pay for up to 90 calendar days after a 3-day waiting period in the event of a disability. After 5 years, WellSpan replaces 100%. Coverage will begin the first day of the month after your start date.	●		●		
●	●	●		Adoption, Foster Care or Parental Leave: STD benefits are also available for a parent not delivering the child for adoption, foster care or parental leave for 6 weeks, effective immediately.	●		●		
●	●	○	○	Long Term Disability (LTD): WellSpan provides coverage that replaces 66-2/3% of your pay, up to \$13,000 per month, after 3 months of disability. Coverage will begin the first day of the month after your start date. ○○ PT2 team members with a regular schedule of 30 hours per pay period are eligible.	●		●		
●	●	●	●	Professional Liability (Malpractice) Coverage: Provided by WellSpan as required by law. Includes tail coverage following separation regardless as to the basis of the separation. Immediately eligible.	●		●		

Evidence of Insurability (EOI): Covered individual must complete a health questionnaire and be approved for coverage.

** If you enroll within 31 days of hire, coverage that does not require EOI will begin the first day of the month after your start date. Coverage that requires EOI will begin after your application has been approved. You may elect coverage or change coverage at any time.