



Benefits at a Glance

Medical

Three medical plan options are available including a Health Savings Account. All three cover the same services but offer different co-pays, deductibles and co-insurance giving you the flexibility to choose the plan that is best for you and your family.

Dental

Allows you to see any dentist you choose and preventative care is covered at 100%.

Flexible Spending Accounts

Contribute up to \$5000 a year to a Healthcare Spending Account and/or a Dependent Care Spending Account. This gives you the ability to set aside pre-tax dollars for qualifying expenses related to healthcare and dependent care costs. Contributions are deducted from each paycheck before taxes are taken out, allowing you to save for healthcare costs while reducing your taxable income.

Basic Life and AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage equal to your annual salary at no cost to you. You have the option to purchase additional coverage.

Dependent Life and AD&D

You have the option to purchase universal or term life and AD&D insurance for your spouse and/or dependents.

Supplemental Insurance

You have the option to supplement your insurance coverage for yourself and your family by purchasing additional coverage through an accident, cancer and/or a short-term disability insurance policy.

Long-term Disability

Long term disability insurance is provided at no cost to you. This benefit continues up to 60% of your pay if you remain disabled longer than 6 months.

Retirement Plan

Our 401(k) plan enables you to save for retirement and enjoy a tax break at the same time. Your contributions may be made on a pre-tax basis through a payroll deduction and will grow tax-deferred until your funds are withdrawn.

In addition, SouthCoast Medical Group may make an employer contribution at a discretionary rate of pay to employees who have been employed one year and worked 1,000 hours in the plan year.

Paid Time Off

A specific amount of time per year is provided for full time employees to use for vacations and illnesses.

Direct Deposit

You have the flexibility to direct deposit into 2 (two) accounts with your bank of choice.

Employee Fitness and Wellness Center

As a free benefit, employees can do circuit training in the Fitness and Wellness Center each workday from 6:00am to 7:30am and from 5:00pm to 8:00pm and on weekends from 9:00am to 4:00pm on Saturday and 12:00pm to 4:00pm on Sunday.

Co-Pay reimbursement plan

If you see a SouthCoast physician, SouthCoast Medical Group may reimburse 3 (three) \$20 co-pays per year for eligible employees.

Workplace Banking

SouthCoast Medical Group has partnered with SunTrust and Wachovia banks to offer you benefits such as maintenance free checking, free checks, discounts on various loans and safe deposit box rentals and the potential to earn higher interest rates on certain investments if you wish to participate in their workplace banking programs.

AAA

If you enroll with AAA as a new member you will receive 2 months of free service along with all the various discounts available to AAA members, i.e. discounts on motels, Lenscrafters, Reebok outlets, and other merchants as well as free trip planning.

Employee Referrals

Refer a candidate for employment to SouthCoast Medical Group and earn \$50 once they are successfully hired and completed their initial 90-day employment period and an additional \$50 on their one year anniversary.

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