



X-RANM

X-RAY Associates of New Mexico, P.C.

BRIEF SUMMARY OF BENEFITS FOR FULL-TIME EMPLOYEES

PAID TIME OFF (Accrues from first day of employment, available after completing 90 days)

- 1 -3 Years of Employment: 20 days per year + **approx.** 8 holidays per year
- 4 -5 Years of Employment: 25 days per year + **approx.** 8 holidays per year
- 6+ Years of Employment: 30 days per year + **approx.** 8 holidays per year

EMPLOYEE COST PER PAY PERIOD FOR PARTICIPATION IN THE HEALTH PLAN IS:

\$40 = employee, \$70 = emp. + 1 child under 26 yrs., \$80 = emp. + Spouse, \$125 = emp. + family w/children under 26 yrs.

HEALTH INSURANCE (Requires a 59-day waiting period. Healthcare only is offered to employees working 30 hrs+ per week, per the Affordable Care Act)*

3 health insurance plans are provided through Blue Cross/Blue Shield of NM:

Preferred Provider Organization Plan
and

Two different Deductible Health Plans with a **Health Savings Account** that the Company matches dollar-for-dollar
(See benefits information for details.)

EMPLOYEE PER PAY PERIOD COST FOR PARTICIPATION IN DENTAL/VISION PLAN IS:

\$10 = employee, \$20 = emp. + 1 child under 26 yrs., \$20 = emp. + Spouse, \$30 = emp. + family w/children under 26 yrs.

DENTAL INSURANCE*** (Begins on the 1st of the month following the required 90 day waiting period)*

Any dental provider can be used for dental services.

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| Type I Services – Preventive | No Deductible, Paid at 100% of UCR** |
| Type II– Basic | \$50 Deductible per Calendar Yr., Paid at 80% of UCR** |
| Type III– Basic | \$50 Deductible per Calendar Yr., Paid at 50% of UCR** |
| Maximum Benefits per Calendar Year: \$2,000 per Member less amount Vision Insurance used | |

VISION INSURANCE*** (Begins on the 1st of the month following the required 90 day waiting period)*

Any vision provider can be used for routine vision services. (Lasik is not covered)

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| 100% of costs up to \$1000.00 per person, per year | Vision Exam, Lenses, Frames, and/or Contact Lenses |
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FLEXIBLE SPENDING PLAN (Requires a 59-day waiting period)*

This Plan allows you to pay for certain medical expenses (not covered by your medical plan) for you, your spouse and eligible tax dependents using pre-tax dollars. This Plan also allows you to use pre-tax dollars for dependent daycare expenses.

LIFE INSURANCE (Begins on the 1st of the month following the required 90 day waiting period)

1 yr. salary or \$50,000 Policy, whichever is less; X-RANM pays 100% of premium; additional Life Ins. is available at Employee cost.

LONG TERM DISABILITY INSURANCE (Begins at the 1st of the month following the required 90 day waiting period)

Effective 90 days after disabled date; pays 50% of gross salary up to Medicare age eligibility. X-RANM pays 100% of the premium.

CONTINUING EDUCATION CREDITS (For employees with positions requiring licensing or certification only)

\$250 per licensing cycle (usually every 2 years); includes books, training, professional dues, and requested classes.

PENSION and 401K PLANS (Begins on the 1st open enrollment date after the required completion of 1 year and 1000 hours of service)

Safe Harbor Plan pays 3% of annual wages into retirement with no vesting schedule. Pension Plan pays 3.6125% of annual wages into retirement that requires a 6 year vesting schedule.

PLEASE NOTE: For all Dependents enrolled, X-RANM requires **verification** of Dependents status/relationship with appropriate documents provided by the Employee at time of Benefits Enrollment.

*Premiums are pre-tax which reduces taxable income.

**UCR – Usual and Customary Rate

***Combined total payout not to exceed \$2,000.00.