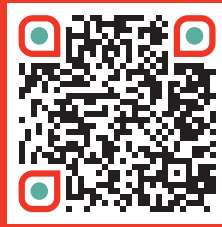


What's the HNI difference?

Benefits Overview



Eligibility

Full-time employees who work a minimum of 30 hours per week are eligible for the HNI benefits program. Benefits begin on the first day of the month following the employees start date. If the start date is the first day of the month, benefits begin that day.



Insurance

Medical, Dental & Vision Insurance

HNI offers three medical insurance plans to choose from:

- + High Deductible Health Plan (HDHP or HSA)
 - HNI pays full cost of HDHP
- + Base Plan
- + Buy-up Plan



401(k) Savings Plan Up to 4% Match

All employees are eligible to receive a match, HNI will match 100% on the first 1-3% of employee contributions and 50% on the next 2%. Eligible on the first of the month after 90 days of employment.

Life and Accidental Death & Dismemberment (AD&D) Insurance

No cost to the employee - one times annual salary up to \$300,000.

Voluntary Life and AD&D Insurance

Ability to purchase additional insurance for the employee, spouse, and children.

Short Term and Long Term Disability

No cost to the employee.

Voluntary Critical Illness Insurance

Pays a lump sum benefit when diagnosed with a covered illness (over 20 covered conditions) such as cancer, heart attack, stroke, etc.

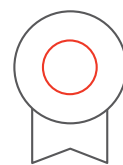
Voluntary Accident Insurance

Financial protection against expenses for a covered accident, injury and treatment



Flexible Spending Accounts

Use a portion of your earnings to pay for qualified health or dependent care expenses. The amount you decide to contribute to your account for the year is deducted from your salary before taxes. HNI offers Health Care FSA, and Dependent Care FSA.



State Medical License and DEA

HNI Healthcare will cover the costs for Initial & Renewal of one State Medical License and DEA.



Health Savings Account

If you enroll in the HDHP HSA Plan, you'll have access to a Health Savings Account (HSA). HSA is like a personal savings account for your healthcare expenses, with impressive tax advantages.

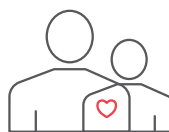
Other Benefits Include

Tuition Reimbursement, IVF Assistance and Adoption Assistance- *ask your recruiter for more information.*



Continuing Medical Education Reimbursement/ Bonus Potential

The allowance and process will be specified in the individual employment agreements.



To learn more visit info.hnihealthcare.com/residency-resources