

# BENEFITS@PCI

## 2026 Benefits Summary

The following is designed to be a summary of the core benefits programs offered by Physicians' Clinic of Iowa. For detailed information, please see the summary plan documents, appropriate benefits certificates, and/or supplemental materials provided. Premium information is based upon **full-time employment status**.

### HEALTH INSURANCE

Plan Administrator: Wellmark Blue Cross Blue Shield | Customer Service: 1-800-355-2031 | [www.wellmark.com](http://www.wellmark.com)  
 Employees & Physicians working 20+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date. (Must work the minimum requisite hours to enroll in plan)

**PCI offers three health insurance plan options: Alliance Select, Blue Access and a High Deductible Health Plan (HDHP)**

#### Alliance Select

Alliance Select Premiums	
Single	\$105.22
Employee + Spouse	\$321.83
Employee + Child(ren)	\$297.47
Family	\$482.23
<i>Premiums listed are deducted on a pre-tax basis two times per month.</i>	

#### Alliance Select Coverage Summary

- Office visit co-pay- \$25
- Co-insurance- 80%/20% PPO/ 60%/40% Non-PPO
- Deductible - \$2500 single/ \$5000 family
- Out of Pocket Max - \$4000 single/ \$8000 family
- Prescription Drug Costs - Four Tier program including Prudent Rx. Pharmacy and drug lists available at [www.wellmark.com](http://www.wellmark.com).
- Prescription Drug Out of Pocket Maximum- \$2250 single/ \$4500 family
- Alliance Select is a Network Provider Plan- Higher benefit when you see a Network provider. Plan does allow you to see non-network providers at a reduced coverage level.
- When you see a Network Provider, the physicians' office will process the claim.
- Specific preventative services covered at 100% when you follow the Preventative Care guidelines.

#### Blue Access

Blue Access Premiums	
Single	\$ 51.12
Employee + Spouse	\$261.75
Employee + Child(ren)	\$241.94
Family	\$392.20
<i>Premiums listed are deducted on a pre-tax basis two times per month.</i>	

#### Blue Access Coverage Summary

- Office visit co-pay- \$25
- Co-insurance- 20%
- Deductible - \$2500 single/ \$5000 family
- Out of Pocket Max - \$4000 single/ \$8000 family
- Prescription Drug Co Pays- Four Tier program including Prudent Rx. Pharmacy and drug lists available at [www.wellmark.com](http://www.wellmark.com).
- Prescription Drug Out of Pocket Maximum- \$2250 single/ \$4500 family
- Blue Access requires that you see a Network Provider. NO BENEFIT (unless emergency) if you do not see a Network Provider.
- When you see a Network Provider, the physicians' office will process the claim.
- Blue Access offers one vision exam per year at no office visit co-pay.
- Specific preventative services covered at 100% when you follow the Preventative Care guidelines.

#### High Deductible Health Plan

High Deductible Health Plan Premiums	
Single	\$ 26.50
Employee + Spouse	\$207.21
Employee + Child(ren)	\$191.53
Family	\$310.48
<i>Premiums listed are deducted on a pre-tax basis two times per month.</i>	

#### High Deductible Health Plan Coverage Summary

- Deductible and Out of Pocket Maximum -\$4000 single/ \$8000 Employee & One or Family
- The high deductible health plan does not provide first dollar coverage for services (including prescriptions) other than preventative care until you reach the deductible/out of pocket maximum. You are required to reach the deductible before the plan will cover any expenses other than preventative care.
- When you see a Network Provider, the physicians' office will process the claim.
- Specific preventative services covered at 100% when you follow the Preventative Care guidelines.

## DENTAL INSURANCE

Plan Administrator: Delta Dental of Iowa | Customer Service: 1-800-524-9242 | [www.deltadental.com](http://www.deltadental.com)  
Employees & Physicians working 20+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

Delta Dental Premiums	
Single	\$ 0
Family	\$30.47
<i>Premiums listed are deducted on a pre-tax basis two times per month.</i>	

### Delta Dental Coverage Summary

- \$25.00 Individual Deductible/\$50.00 Family Deductible (waived for preventative services) when using a Premier provider
- \$15.00 Individual Deductible/\$30.00 Family Deductible (waived for preventative services) when using a PPO provider
- Preventative services covered at 100%
- Basic services covered at 90% for a PPO provider or at 80% for a Premier provider
- Major care services covered at 50% (PPO and Premier)
- Orthodontia (for dependents under age 19) covered at 50% (max \$1000)
- Benefit period max- \$1000 per covered member
- Family dental covered at 100% for employees not receiving medical insurance through PCI

## VISION INSURANCE

Plan Administrator: VSP | Customer Service: 1-800-877-7195 | [www.VSP.com](http://www.VSP.com)  
Employees & Physicians working 20+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

VSP Premiums	
Single	\$4.34
Employee + Spouse	\$6.95
Employee + Child(ren)	\$7.10
Family	\$11.44
<i>Premiums listed are deducted on a pre-tax basis two times per month.</i>	

### VSP Coverage Summary

- VSP offers low out of pocket expenses, an extensive choice of providers, and prices on eyewear that fits your budget.
- For those without vision exam coverage through their health plan, VSP covers well vision exams at a \$20 office visit co pay.
- Benefit provides allowances for frames, lenses or contacts (instead of glasses)

## FLEXIBLE SPENDING ACCOUNT PLANS

Plan Administrator: WageWorks | [www.wageworks.com](http://www.wageworks.com)  
Employees working 20+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

*Deductions withheld from 26 pay periods.*

### FSA Plan Highlights:

- Pre-tax Medical and Dependent Care Reimbursement programs.
- \$7500 maximum for Dependent Care Account (reduced to \$3750 if you are married and not filing jointly).
- \$3400 maximum for Medical Reimbursement Account.
- Medical claims are reimbursed daily.

## AFLAC

Employees working 20+ hours per week are eligible.

### Plan Highlights:

- Various voluntary benefits available to employees and family members through payroll deduct.
- Sample AFLAC benefits include: Cancer insurance, Hospital Indemnity, Personal Sickness Indemnity, etc.
- Cost varies by coverage and coverage levels.

## EMPLOYEE ASSISTANCE PROGRAM

Plan Administrator: Covenant Workplace Solutions | 833-434-1335 | [covenantworkplacesolutions.com](http://covenantworkplacesolutions.com)  
Eligibility begins immediately upon hire for all full-and part-time employees.

### Plan Highlights:

- No cost to employee - you and your immediate family members are eligible
- Free, confidential professional counseling to employees and their families designed to assist with problems such as marital issues, family illness, alcohol/drug abuse, and emotional stress.

# PCI 401k RETIREMENT PROGRAM

Plan Administrator: Empower | Customer Service: 1-833-961-5273 | [www.empowermyretirement.com](http://www.empowermyretirement.com)

Investment Advisors: CAPTRUST | Customer Service: 1-800-967-9948 | [www.captrustadvice.com](http://www.captrustadvice.com)

Eligibility: First of the month following 90 days of employment to contribute own money.

## Plan Highlights:

- May contribute 1-80% of salary pre-tax. Individual employee contributions subject to IRS maximum allowable- \$24,500 for 2026.
- "Catch up" contribution of \$8000 allowed if aged 50 or older.
- Participants aged 60-63 are eligible for additional "catch up" contributions.
- May defer own monies first of the month following 90 days of employment.
- After full entry into plan (1st of quarter following 12 months of employment) must work at least 1000 hours during the plan year and be employed on 12/31 of that year to receive employer match and discretionary contributions.
- Plan has profit sharing contribution of 5.4% upon full plan eligibility.
- Employer will match 50% of the first 6% of employee contribution. Max employer contribution to any employee is 3% upon full eligibility for the plan (1st of quarter following one year of employment)
- 100% vested in contributions (including employer) at all times.
- May change % of salary that you are contributing to the plan and investment direction once per month.
- May change investment direction via internet.
- Must be 21 years of age to participate in the plan.
- Plan does have loan option.
- To check account balance, change investment direction or other account maintenance go to [www.empowermyretirement.com](http://www.empowermyretirement.com).

# GROUP LIFE INSURANCE

Plan Administrator: Reliance Standard

Employees working 32+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

## Plan Highlights:

- No cost to employee - employer provided benefit!
- All employees and physicians covered at 1x their annual salary; maximum of \$200,000
- Must work a minimum of 32 hours per week to be eligible for this benefit.
- Includes accidental death and dismemberment at 1x annual salary (max. \$200,000).

# VOLUNTARY LIFE INSURANCE

Plan Administrator: Reliance Standard

Employees working 32+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

## Plan Highlights:

- Employees and physicians may purchase in \$10,000 units up to 5 x annual salary.
- May choose to insure spouse in \$5,000 increments up 50% of employee's elected amount.
- May opt to purchase coverage for children at \$10,000 level.
- Guarantee issue amounts (no medical underwriting if elected within first 30 days of employment): Employee- \$300,000 Spouse- \$50,000
- Employee must elect additional coverage in order to purchase voluntary coverage for spouse and dependent child(ren).

# SHORT-TERM DISABILITY

Plan Administrator: Physicians' Clinic of Iowa

Employees working 32+ hours per week are eligible. Eligibility begins following 90 days of employment.

## Plan Highlights:

- No cost to employee - employer provided benefit!
- Benefits paid at 60% of gross earnings.
- 21 calendar- day waiting period. (May use accrued but unused PTO to help offset this waiting period)

# LONG-TERM DISABILITY

Plan Administrator: Northwestern Mutual

Employees working 32+ hours per week are eligible. Eligibility begins on the first of the month following or coinciding with hire date.

## Plan Highlights:

- No cost to employee - employer provided benefit!
- Paid at 60% of gross earnings (Maximum monthly benefit is \$10,000.)
- 70% All sources
- 90 day elimination period.
- Coverage for total disability through SSNRA (social security normal retirement age).

# LEGALSHIELD AND CREDIT PROTECTION BENEFIT

Eligibility: All PCI physicians and staff.

LegalShield products allow you to obtain legal services and/or identity theft protection at a low cost. There are two benefits options available through LegalShield.

If you are interested in learning more about the voluntary LegalShield and credit protection benefits, you may contact LegalShield representative Alan Jessen, 319-415-1759 or [lsjessen@outlook.com](mailto:lsjessen@outlook.com); or to enroll in this benefit for the first time please visit the website at [www.legalshield.com/info/pcofiowa](http://www.legalshield.com/info/pcofiowa)

## Benefit Options:

### Legal Services Plan

- Unlimited Legal Counsel
- Contract & Document Review
- Lawsuit Protection
- Wills and Powers of Attorney
- 24/7 Legal Emergencies
- Traffic Tickets
- Divorce & Family Law
- Downloadable Legal Forms

### ID Theft Protection Plan

- Credit Monitoring
- Restoration of all negative effects

## PTO

Eligibility: Immediately upon hire. Full- and part-time employees who work at least 20 hours/week.

- Paid Time Off encompasses time off for vacation time, sick time and personal time. Holidays are not included in your PTO.
- PTO accrues on hours paid. (Accrual caps at 80 hours (paid) per pay period.)
- No paid time off may be used until it is accrued (as shown in ADP).
- Paid time off is earned on a pay period basis.

## Paid Time Off accrual schedule:

Length of service	Rate per hour	Max. PTO per 80 hour pay period	Max accrual in paid leave bank*
Day 1 – 5 years	.0769	6.152	320 hours
6 – 10 years	.0962	7.70	400 hours
10 years +	.1154	9.232	480 hours

\*Full-time employees

## HOLIDAYS

Eligibility: Immediately upon hire. Part-time employees working at least 20 hours per week entitled to pro-rated holiday pay if they are normally scheduled to work on the day that the holiday occurs.

## Observed Holidays:

New Year's Day  
Memorial Day  
Independence Day (July 4)  
Labor Day  
Thanksgiving Day  
Friday after Thanksgiving  
Christmas Day

- One additional floater is determined by Executive Management.
- If a holiday falls on a Saturday, it is recognized on Friday. If a holiday falls on a Sunday, it is recognized on Monday.

## OTHER PCI PERKS

Eligibility: All PCI physicians and staff.

At PCI we have all kinds of ways to further your career, get involved, have fun and be recognized for your hard work and contributions.

- **CEU Allowance:** Employees who are required to maintain CEU credit for licensure/certification can receive an annual CEU allowance.
- **Uniforms Allowance:** Employees who are required to wear scrubs daily will receive two complimentary sets, including logo stitching, when they start. Each year, they will also receive one additional set at no cost, along with a 20-30% discount on any additional sets they choose to purchase.
- **STAR/Kudos performance recognition:** Top performers can be recognized by their peers at any time via our Kudos program. PCI STARS (Service, Teamwork, Attitude, Respect) are recognized at company-wide meetings.
- **All-STAR performance recognition:** Top performers who have already received a STAR award can be nominated for PCI All-STAR status.
- **Milestone Anniversary Recognition:** Staff members who reach milestone employment anniversaries (5, 10, 15, 20, 25 years and so on) receive a special gift in recognition, as well as increased PTO allotment (see PTO section).
- **Employee Activities Committee:** Members plan annual social activities for staff and their families, as well as community support initiatives.
- **Holiday Social:** PCI sponsors an annual holiday get together for all staff to enjoy. Food, beverages, entertainment and cash prizes are provided.
- **Discount Movie & Hockey Tickets:**
  - Available for purchase from HR. Tickets available to Marcus theaters.
  - RoughRiders hockey tickets available to purchase. Subject to availability.



PHYSICIANS' CLINIC  
of Iowa, P.C.

Human Resources

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