

Benefits in Brief

TPMG Physicians

2024



Welcome

A sense of wholeness is the human component that enables each of us to naturally support others and impact society in positive ways. TPMG physician benefits are designed with this very focus—to support physicians through the entire span of their career; to enable fulfilling lives and practices; and to provide generous and reliable retirement plans that help maintain standards of living.

Physician Human Resources is easy to access with a strong presence on-site at every medical center and virtually. We offer guidance and provide innovative ways to self-manage benefits and plan for the future. This brochure gives an overview of benefit plans and programs offered to TPMG physicians of Northern California.

We look forward to a lifelong relationship. Thank you for joining us on this journey.

Visit our website for more information about benefits:
northerncalifornia.permanente.org

Contents

2	Medical & Supplemental Medical
3	Dental
3	Health Benefits in Retirement
4	Medical & Dental for Parents
5	Family Care & Child Care
6	Dependent Care
6	Commuter Spending Account
6	Identity Theft Protection
7	Pet Insurance
7	Legal Insurance
8	Compensation
8	Paid Time Off
9	Leaves of Absence
10	Pension Plan
11	Permanente Contribution Plan
11	401(k) Plan
12	Life Insurance
12	Travel Accident Insurance
13	Long-Term Disability Insurance
13	Long-Term Care
14	Professional Society Dues
14	Liability Coverage
14	Workers' Compensation
15	Physician Wellness
15	Employee Discounts

Medical

Kaiser Foundation Health Plan

The Kaiser Foundation Health Plan (KFHP) provides a complete range of health care services available at Kaiser Permanente facilities. The plan includes inpatient care, outpatient services, optical, and prescription drugs. TPMG pays the cost of this plan for you and your eligible dependents. Coverage is effective on your date of hire.

Plan Summary

- No co-pay for office visits
- \$5 co-pay for prescriptions (100-day supply)
- No fees for lab work and x-rays
- \$175 allowance every 24 months for eyewear purchased from plan optical sales offices

Supplemental Medical Plan

In addition to KFHP, you and your eligible dependents have a supplemental medical plan that is also paid for by TPMG. Cigna Healthcare coverage is effective on your date of hire.

Plan Summary

- Reimbursement at 50% or 80% after annual deductible (\$100/individual; \$200/family) is met. Covered services include:
 - Mental health services reimbursed at 80% with no annual limit on visits
 - Acupuncture and chiropractic services; each benefit has a \$1,000 maximum per calendar year
 - Infertility treatment, including in-vitro, GIFT, and ZIFT with a \$30,000 life-time maximum
 - Custodial care in a long-term care facility reimbursed at 50% after deductible
 - Some health care services not covered by KFHP or if KFHP limits have been reached
- \$1 million lifetime maximum per person, some exclusions apply.

Eligible Dependents

- Spouse or domestic partner
- Children under age 26, including biological, adopted, stepchildren, or children of a domestic partner
- Dependent children of any age who are physically or mentally disabled prior to age 26 and depend on you for support

Open Enrollment

Each November, you can make changes to your benefit elections for the following year during Open Enrollment.

You can add or remove eligible dependents to your medical and dental plans and enroll parents/parents-in-law.

This is the only time to do so unless you, your dependents, or parents experience a qualifying family event.

You will receive information from MD Benefits on how to make changes.

Qualifying Events

Outside of Open Enrollment, you can make changes to your benefit elections within 31 days of a qualifying life event such as new family member, marriage, divorce, or domestic partnership. Notify MD Benefits within 31 days of a qualifying life event.

Dental

MetLife Dental

TPMG pays the cost of coverage for you and your eligible dependents for MetLife Dental. Coverage is effective the first of the month following your date of hire.

Plan Summary

- No deductible; no waiting period
- 100% diagnostic and preventive services
- Four cleanings and four oral examinations per calendar year
- Oral surgery, crowns, and cast restorations covered at 70-100%*
- Prosthodontic work covered at 60%
- \$2,000 calendar year maximum per covered individual
- Orthodontic benefits for children up to age 26 covered at 50%**

* MetLife Dental pays 70% of fees for these services during the first calendar year of your coverage. The percentage increases by 10% each consecutive year to a maximum of 100%. If you have a break in coverage, the percentage will go back to 70% when you begin coverage again.

** Subject to a \$3,000 lifetime maximum per child for orthodontia



In-Network Dentists

Dentists in the MetLife Dental PPO network charge less for services such as cleanings, x-rays, surgeries, and crowns. This savings could help reduce or eliminate your out-of-pocket fees by stretching your maximum dollars per year. Contact your dentist to see if their office is in the PPO network. Your MetLife Dental PPO network is PDP Plus.

Health Benefits in Retirement

Health coverage (Medical, Supplemental Medical, and Dental) for you and your eligible dependents continues to be TPMG-paid when you retire and are enrolled in a TPMG medical plan for active physicians at the time of retirement. You will also need to meet any of the following requirements:

- Age 60 or older with at least 15 years of service; or
- Age 65 or older with at least 10 years of service; or
- Disabled at any age with at least 10 years of service; or
- Age 60-64 and have 10-14 years of service. You must pay the cost of health plan premiums until you reach age 65. Thereafter, TPMG will cover that cost.

In addition to the eligibility requirements above, physicians must have at least 3 years of vesting service as a TPMG physician within the 10 year period before retirement.

Medical and Dental for Parents

Kaiser Foundation Health Plan

Your parents, parents-in-law, step-parents, or parents of your domestic partner are eligible to enroll in a Kaiser Foundation Health Plan. Parent coverage is paid at your expense through automatic payroll deduction.

Plan Summary

- Comprehensive health care services provided at Kaiser Permanente facilities with a \$20 co-pay
- Prescription drugs with per prescription co-payment of \$10 for generic or \$25 for brand name
- Emergency room visit coverage with a \$35 co-pay (waived if admitted to a hospital)
- Medicare-eligible parents must first enroll in Medicare and assign their Medicare benefits to Kaiser Permanente
- Parents residing in Kaiser Permanente service areas outside of California may be eligible for enrollment in TPMG-sponsored group contracts in Colorado, Georgia, Hawaii, Mid-Atlantic, the Northwest, and Washington

Please note that parent plans do not provide the same coverage as the plans provided to TPMG physicians and their eligible dependents. A complete list of covered services and monthly premium rates is available on MDPeople or by contacting MD Benefits.

MetLife Dental

Parents may enroll in MetLife Dental HMO coverage. They must choose a participating MetLife DHMO dentist.

- Coverage for parents is paid at your expense through automatic payroll deduction
- Coverage is effective the first of the month following the date a completed enrollment form is received by MD Benefits
- MetLife provides some services at no cost while many services require co-payments
- DHMO coverage is available in CA, FL, NJ, NY and TX



Family Care For All Ages

TPMG partners with Bright Horizons® to give you access to back-up child care in your home or in a center as well as a comprehensive database of resources for child care, elder care, pet care, and more.

Back-up Child Care

Back-up child care is available for your children from infant to teenage for up to 15 days per calendar year in your home, in a center, or camp. Highlights of this service include:

- High quality, low co-pay back-up care when your regular arrangement is not available
- 24/7 contact center to arrange care; care can be reserved 90 days in advance
- Mobile app for on-the-go reservations
- Option to exchange back-up care days for tutoring and tuition support at Bright Horizons centers

The co-pay for center-based care is \$15 per child with an out-of-pocket per day, per family maximum of \$25. In-home care co-pay is \$6 per hour and covers up to three children. Note: Imputed income applies for using the program.

Registration is free and can be completed online at clients.brighthorizons.com/TPMG (Username: TPMG; Password: 4Backup) or by calling 1-877-BH-CARES.

Pre-registration is recommended so you can access care whenever needed.

Full-time Child Care

- Preferred enrollment at child care centers and discounts at partner centers
- \$250 registration credit at participating centers



Enhanced Family Support

You have access to a comprehensive online database of self-pay services that include:

- Experienced, pre-screened nannies and sitters for evening and weekend care
- Long-term elder care, planning, and referrals
- Pet care resources such as dog walkers, pet sitters, and more
- Private and small-group tutoring and test prep for your children

Access to the above resources is available immediately upon free registration in the program. These are self-pay services and although exclusive discounts may apply, the costs of services rendered are your responsibility. Learn more and register online at: clients.brighthorizons.com/TPMG.

While we have an arrangement with Bright Horizons to offer services to TPMG's physicians, Bright Horizons operates independently and is not under our control. We perform no background checks, reference checks, or screening of service providers offered by Bright Horizons, and so we make no representations or endorsements concerning the quality, timing, legality, reliability, timeliness, or accuracy of Bright Horizons' services. You therefore assume all risk when using Bright Horizons' services, and so we urge you to perform your own screening and investigation of any persons with whom you come into contact with through use of Bright Horizons. Any issues concerning the conduct of service providers offered by Bright Horizons including, without limitation, the quality or safety of services received or payment due, must be resolved directly between you and Bright Horizons. We will not be held responsible and expressly disclaim any liability for any claims, demands or damages direct or indirect of every kind and nature, whether known or unknown, suspected or unsuspected, disclosed or undisclosed, arising out of or in any way related to use of Bright Horizons' services.

Flexible Spending Accounts



Dependent Care Plan

You may be able to contribute up to **\$5,000*** annually on a pre-tax basis to pay for the care of your dependents under age 13 or older if they are mentally or physically disabled and unable to care for themselves. Contributions are deducted each pay period.

You can enroll in this plan at time of hire, when you experience a qualifying life event, and during Open Enrollment. Annual enrollment during Open Enrollment is required to participate each year.

*IRS rules require flexible spending accounts to be nondiscriminatory with regard to participation rates and average salary reduction amounts. If you are highly compensated (as defined by statutes), the amount of your contribution may be reduced below the annual maximums to comply with the rules.

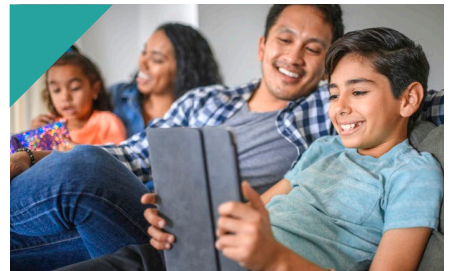


Commuter Spending Account

Pre-tax dollars can be used to pay for public transportation, vanpool, and parking expenses for your commute to and from work.

Identity Theft Protection

TPMG partners with Aura to offer a comprehensive suite of services to protect against identity thieves at a discounted rate for you and your family members.* As the digital world grows more complex and advanced, so do online scams, cybercriminals, and predators. With Aura, you'll get proactive protection for your assets, identity, family, and technology across every device.



Aura provides protection to stream, shop, and bank online privately and securely with military-grade encryption and powerful antivirus protection. Aura will let you know if your online accounts and passwords are at risk and you will receive real-time alerts if there is any suspicious activity.

Learn more and enroll online at: <https://app.identityguard.com/eligibility/tpmg>.

*As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Pets Insurance



MetLife Pet Insurance includes:

- Family plans that cover multiple cats and dogs on one policy without age restrictions
- Optional Preventive Care coverage
- Mobile app available to submit, track claims and manage your pet's health and wellness

Pets are family, too! TPMG is pleased to offer pet insurance from MetLife. Pet insurance plans for dogs and cats can provide peace of mind and help with the costs of veterinarian bills.

MetLife Pet Insurance provides flexible coverage with up to 90% reimbursement for services at any licensed veterinarian in the U.S. There is no age limit for coverage and previously covered pre-existing conditions are covered when switching providers.

The monthly premium for MetLife Pet Insurance will be set up as a convenient monthly payroll deduction. Coverage can be elected or canceled at any time.

Learn more, get a quote, and enroll at <http://www.metlifepetinsurance.com/TPMG> or call 1-877-220-6084.

Legal Insurance

TPMG is pleased to offer legal insurance from ARAG®. When you need advice and help with personal legal matters, ARAG provides accessible, affordable legal assistance that can reduce stress and save you time.



The monthly premium for ARAG legal insurance is \$17.75 and paid via payroll deduction. The legal comprehensive coverage includes estate planning (with wills, trusts, etc.) and family law matters like divorce.

ARAG provides a large network of local, professional attorneys who can advise and represent you. With ARAG legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters. You and your eligible family members can contact a network attorney to address an extensive range of personal legal matters such as estate planning and traffic ticket defense.

Learn more and enroll online at: https://www.araglegal.com/plans?access_code=18760pmg.

*This plan is designed to assist you with personal legal matters. Business, investment-related, and employment matters are not covered.

Compensation

Salary

- Monthly salary is your annual salary divided by 12
- Prorated salary is your monthly salary multiplied by base units

Additional Time

Time worked in excess of your base units may be paid or accrued and taken as time off in the future at the convenience of the department.

Maximum accrual is 52 units (208 hours).

Pay Days

- 10th of each month (1/2 monthly salary & paid overtime)
- 21st of each month (1/2 monthly salary)
- Pay days that fall on a Saturday or Sunday are paid on the preceding Friday
- Pay days that fall on a holiday are paid on the day prior to the holiday

Salary Advance

- Eligible within first three months of employment
- One month salary advance (\$10,000 maximum)
- Repayment over six months through payroll deduction

Paid Time Off

Paid Holidays

New Year Day	Independence Day
Martin Luther King Jr. Day	Labor Day
President's Day	Thanksgiving Day
Memorial Day	Christmas Day

Vacation

When the maximum accrual allowed is reached, units are paid out in cash.

Part-time physicians who work at least six units (24 hours) per week are eligible for Vacation accrual on a prorated basis.

VACATION ACCRUAL SCHEDULE

BEGINS ON	MONTHLY	ANNUAL MAX	TOTAL MAX
Date of hire	2.5 units	30 units	33 units
4 year anniversary	3.33 units	40 units	44 units
11 year anniversary	4.17 units	50 units	55 units

1 Unit = 4 Hours

Time Bank

- One month before Vacation time is to be paid in cash, you may elect to transfer 10 units or more to a Time Bank
- Maximum accumulation is 176 units
- Units can be used for vacation or educational purposes

Sick Leave

Paid time for personal illness, injury, or medical/dental appointments.

SICK LEAVE ACCRUAL SCHEDULE

COMPLETED EMPLOYMENT SERVICE	MAXIMUM ANNUAL
2-6 months	22 units
6 months-1 year	44 units
1-5 years	60 units
5-10 years	88 units
10+ years	260 units

(or upon election to Senior Physician)

Leaves of Absence

Family and Medical Leave

A total of 12 weeks of leave may be taken during a 12-month period for one or more of the following reasons:

- Birth of a child and/or care for child within the first year of birth
- Placement of a child for adoption or foster care
- To care for your seriously-ill spouse or domestic partner, parent, or dependent child
- Your own serious illness

Note: In accordance with California law, a physician is entitled to up to four months for pregnancy-related disability regardless of how much Family and Medical Leave is taken for other purposes.

Parental Leave

You are entitled to up to 12 weeks of leave for the purpose of bonding with your newborn, adopted, or foster child in the first year of birth, adoption, or placement, provided you had not previously utilized your Family and Medical Leave time for any other qualifying event.

Education Leave

Paid leave to attend medical educational activity, management training, or for professional development that is mutually beneficial to both you and TPMG is available as specified below:

- Annual accrual of 10 units, prorated for schedule
- Maximum accrual of 22 units, prorated for schedule
- Approval required from your Physician-in-Chief and Chief-of-Service

Examinations

Up to three paid days each year may be granted for you to:

- Take American Board exams for certification or re-certification
- Act as an examiner for the American Boards

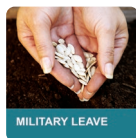
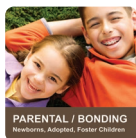
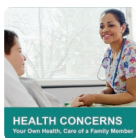


TPMG reimburses up to \$5,000 for professional society dues, journals, CME registration fees, and travel expenses on an annual basis.

See page 14 for details

Additional Resources Available Online

More information about leaves of absence is available on the TPMG HR website (<https://tpmghr.kp.org/content/policymanual/index.cfm>). You can review a detailed Policy Manual as well as download these informational booklets:



HR Support

For any leave of absence, it is important to connect with your local HR office to review details specific to your leave needs.

Retirement and Savings Plans

Pension Plan (Plan 1)

Your Pension Plan (Plan 1) is a defined benefit plan that pays a monthly benefit amount to you at retirement based upon the formula described on the right.

Membership and Vesting Service

You will automatically become a member of Plan 1 effective your first employment anniversary date, provided you completed 1,000 hours of vesting service during that year. You will vest in the plan after completion of five years of vesting service (a calendar year in which you were compensated 1,000 hours or more).

Retirement Age and Years of Service

Normal retirement is age 65, however, a reduced benefit may be received earlier, if eligible. A physician with 30 years of credited service at age 65 would be entitled to 50% of their highest average compensation.

Highest Average Compensation (HAC)

Retirement income is calculated based on your HAC which is the 36 highest paid consecutive months with TPMG over your entire service period and includes both base pay and annual incentive payment multiplied by your years of credited service.

Full Early Retirement Plan

The Full Early Retirement Plan gives you the option to begin receiving benefits as early as age 60 without actuarial reduction for payment before age 65. To be eligible for this plan, you must be at least age 60 and have completed 15 years or more of vesting service before your retirement date.*

*If you are hired or rehired by TPMG on or after July 1, 2012, to qualify for a Full Early benefit, you must also have completed at least five years of vesting service as a TPMG physician after your hire or rehire and immediately before you separate from service.

Credited Service

Credited service begins on your date of hire and is based on 2,000 hours of compensated service each calendar year. Proportional credited service is granted for years in which compensated service is less than 2,000 hours.

Benefit Formula

2% of HAC per year during first 20 years of credited service, and 1% per year thereafter.

Payment Options

Life annuity, joint and survivor annuity, period certain, or installments.

PLAN 1 BENEFIT EXAMPLE

Physician retires at age 65 with 30 years of credited service:

Monthly HAC \$20,000

Credited Service:

20 years at 2% (40%)

10 years at 1% (10%) x 50%

Monthly benefit at age 65: \$10,000*

* Life Annuity

Permanente Contribution Plan (Plan 2)

TPMG contributes to Plan 2 based upon your eligible compensation (base compensation plus bonus) each pay period. Plan 2 contributions are equal to 5% of the amount of eligible compensation you receive up to the Social Security Wage Base (SSWB) plus 10% of your eligible compensation over the SSWB up to the maximum IRS compensation limit.

Plan 2 contributions begin the first of the month following the completion of 1,000 hours of service within an anniversary year.

VESTING SCHEDULE BY SERVICE

YEARS OF EMPLOYMENT	% VESTED
Under 1 year	0%
1 year	10%
2 years	30%
3 years	50%
4 years	70%
5 years	100%

Salary Deferral Plan 401k (Plan 3)

Your 401k contributions can be made on a pre-tax or Roth (post-tax) basis. You choose how you want to invest your savings. You can elect to contribute on a pre-tax or post-tax Roth (post-tax) basis. You can also contribute an additional after-tax amount. Contributions are subject to annual IRS and other limits as shown in the table below.

Contributions can begin the first of the month following your date of hire. If you do not make an election within 30 days of your hire date, you will be automatically enrolled at a pre-tax contribution rate of 6%. If you were automatically enrolled at 6% and do not make a change, your contribution percentage will increase by 1% on your anniversary date each year up to a maximum of 15%.

DEFERRAL TYPE	MAX LIMIT	TAXABILITY
Pre-tax*	75%	Distributions and earnings taxed
ROTH* (post-tax)	75%	Distributions and earnings not taxed
Catch-up** (age 50+)	75%	Dependent on whether deferrals are pre-tax or ROTH (see above)
After-tax**	25%	Earnings taxed; principle amount not taxed

*Cannot exceed limits combined between pre-tax and ROTH

**Must make separate election

401(k) Contribution Options

PRE-TAX

Payroll deductions are contributed to your 401(k) account before they have been taxed.

ROTH

When you make Roth 401(k) contributions, you pay your taxes upfront for tax-free income in retirement.

CATCH-UP

If you are age 50 or older, you may elect to make a catch-up contribution up to the annual IRS maximum. A separate election is required.

AFTER-TAX

You may elect an additional option to contribute after-tax pay. A separate election is required.

Life Insurance

Physician Group Term Life Insurance

TPMG provides life insurance to you at different levels based upon your physician status. You can request additional coverage by submitting an additional life insurance application to MD Benefits. MD Benefits will contact you if evidence of insurability is required. The maximum life insurance coverage is four-times your annual prorated base salary up to \$2,000,000.

Life Insurance coverage options will become effective upon approval by Standard Insurance Company (The Standard). Imputed income applies for coverage over \$50,000.

If you elect to waive your TPMG-provided life insurance coverage, you will automatically receive \$50,000 of life insurance coverage at no cost.

Spouse/Domestic Partner Term Life Insurance

You may buy coverage for your spouse or domestic partner at your own expense in units of \$50,000 to a maximum of \$500,000. A coverage amount of \$100,000 is guaranteed if applied for at time of hire. Evidence of insurability is required if you select an amount greater than \$100,000 or apply for coverage at a later date. The cost of coverage is based on your spouse or domestic partner's age. Spouse coverage cannot exceed physician coverage.



Life Insurance in Retirement

Life Insurance continues to be TPMG paid when you retire at a reduced coverage amount if you meet eligibility requirements. You have the option to continue Life Insurance for your spouse or domestic partner at your own expense.

Travel Accident Insurance

Travel accident insurance covers you for death or dismemberment while traveling on TPMG business. TPMG pays the cost of this coverage, provided by MetLife, and benefits are paid in addition to any other life or accidental death and dismemberment benefits described above. The benefit provided is equal to four times your annual prorated base salary up to a maximum of \$250,000 with a minimum benefit of \$100,000.

Long-Term Disability Insurance

During the first 31 days of your employment, you may elect to participate in TPMG's Long-Term Disability (LTD) plan provided by The Standard. You can choose a benefit level of 50% or 60% of your monthly prorated earnings.

You pay for the cost of LTD coverage through payroll deductions on an after-tax basis. Benefits received from The Standard will be considered non-taxable income. However, any offsets (e.g., SDI, Social Security) to this benefit may be taxable.

LONG-TERM DISABILITY COVERAGE OPTIONS

50% of monthly earnings* up to maximum per month benefit of \$20,833

60% of monthly earnings* up to maximum per month benefit of \$25,000

*Based on covered, prorated monthly earnings

Enrollment in this group LTD plan is required to be eligible for Income Continuance benefits provided by TPMG's Sick Leave policy. In the case that you develop a disabling condition that requires leave in excess of that which you have earned, Income Continuance benefits cover 60% of your prorated base salary as taxable income for up to six months from the last day worked after all paid time off (Sick Leave, ATO, Vacation, Time Bank) has been exhausted.

Supplemental Individual Disability Insurance

Unum offers a Supplemental Individual LTD insurance plan that can be purchased in addition to group LTD coverage or as individual LTD coverage. Highlights of the plan include: 25% discount on rates up to age 65; benefit amounts based on previous year's W-2 earnings rather than pro-rated base salary; and policies remain in place if your employer changes in the future.

Long-Term Care Coverage for Senior Physicians

TPMG provides basic Long-Term Care coverage to Senior Physicians at no cost. As a Senior Physician, you may purchase coverage for yourself above the TPMG-paid base plan as well as coverage for your spouse or domestic partner, children, and parents/parents-in-laws.

More information is available on the MD Benefits website.



Professional Dues, CME Fees, and Journals

TPMG reimburses physicians for 100% of annual dues for county and state medical societies or the National Medical Association and its component societies and 100% of the fees charged by the California Medical Association to issue a certificate of Continuing Medical Education (CME).

The annual maximum reimbursement allowance for professional society dues, journals, CME registration fees, and travel expenses is \$5,000.

TPMG reimburses for the following:

- Dues paid for membership in professional societies (including application fees)
- Registration fees for CME
- Purchase of professional journals, text books, e-books, and smartphone apps

Professional Liability Coverage

Coverage begins on your date of hire and is paid for by TPMG. You are protected against the costs associated with professional liability claims that arise from medical care to patients provided by you within the course and scope of your employment with TPMG.

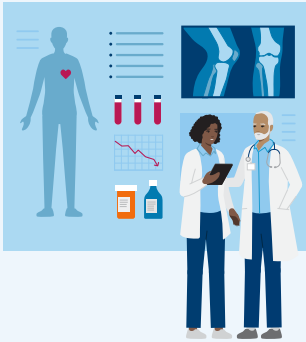
Workers' Compensation

Every TPMG Physician is covered by Workers' Compensation upon date of hire. Benefits provided under the workers' compensation laws of the state of California are available in any case in which physicians suffer injury or death arising out of or in the course of their employment.

TPMG has been permissibly self-insured for workers' compensation since 1962. These benefits are administered by Athens Administrators.

This brochure summarizes the benefits currently provided by The Permanente Medical Group, Inc. (TPMG). It is not a guarantee of these or any other benefits or benefit levels. TPMG fully expects these benefits to continue to be a part of the employee benefits program. However, TPMG reserves the right to modify, replace, or terminate any of the benefits it provides. The most complete and up-to-date details of any benefit plan are in the official plan documents available from MD Benefits. If there is any conflict between the content of the official plan documents and the material in this brochure, the content of the official plan documents will always control.

Physician Wellness



TPMG is committed to nurturing your professional satisfaction and well-being. Each medical center has teams dedicated to providing various options for physician support, including wellness activities, peer-to-peer support, educational programs, and opportunities for professional development. Connect with your department chief or local physician HR leader to learn more.

TPMG's **Physician Assistance Program** is a free and confidential service for you and your dependent family members. Physician Assistance Program clinicians are trained and licensed to help with a wide variety of professional and personal issues. They offer assessment, short-term problem-solving, and referrals for issues such as:

- Personal stress
- Family and relationship difficulties
- Adverse outcomes
- Mental and emotional
- Grief or loss
- Assistance with childcare and dependent care
- Financial and legal referrals



5

Employee Discounts

You have exclusive employee discounts from participating companies that offer family entertainment, fitness programs, phone & internet services, and gift giving. Visit [MDPeople](#) to see the full list of companies that offer TPMG physician and employee discounts.

Physician Recruitment Services
northerncalifornia.permanente.org

Benefits in Brief / February 2024

PERMANENTE MEDICINE®
The Permanente Medical Group