

2025



GUNDERSEN
HEALTH SYSTEM®

Highlights of Your Total Rewards Program

FOR PHYSICIANS AND PROFESSIONAL STAFF

Together, we commit to a future of healthy people and thriving communities with access to affordable and exceptional care. This commitment begins with us - we strive to provide total rewards that help you and your family stay healthy and thriving. In turn, you provide the best care to others. Your contributions are vital to achieving our vision and fulfilling our mission. In the spirit of our values, we offer comprehensive Total Rewards designed to:



Compensation

Competitive salaries are vital to bringing you and your accomplished colleagues to Gundersen – and keeping you here to serve our patients and communities. Your salary aligns with the **national benchmarks** within your **specialty** at similar organizations. Pay structures and processes are designed to be **fair and equitable**, align with the **value of services provided** and provide **financial stability**. The key factors used to determine compensation are:



Patient care work



Individual performance outcomes



Market salary benchmarks

You can influence your compensation in two primary ways:

Work performed
serving patients

and

How you conduct other
aspects of your job

How **COMPENSATION** is Determined

Compensation is determined each year based on previous calendar year productivity and performance metrics. This process includes review and input from Department Chairs, Medical Vice Presidents and the Medical Executive Committee, and requires approval from the Board. The specific calculation and inputs vary by specialty and include review and input by physician leadership each year. In addition to individual production and performance outlined below, organizational performance to budget is also factored in to determine a final salary.

| Individual Production | Individual Performance |
|---|---|
| <ul style="list-style-type: none"> The majority of compensation plans incorporate the following into salary calculations: <ul style="list-style-type: none"> + wRVUs are used as the basis for production. + Production is prorated by average yearly patient care FTE. + National benchmarks are used to match production percentile to salary. (E.g., If one consistently produces at the 80th percentile, then the objective is to pay at the 80th percentile of market.) Hospital-based department start points are usually based on national benchmarks rather than primarily productivity. Compensation plans may be individual-based or team-based. Compensation plans may also include value-based metrics such as patient experience quality and panel size. | <ul style="list-style-type: none"> Physician/professional staff contributions are also evaluated to determine potential adjustments. These vary by specialty and commonly include: <ul style="list-style-type: none"> + Quality + Teaching contributions and research + Committee involvement + Timely completion of medical records in accordance with organizational policies + Department citizenship, interpersonal conduct and patient experience + Non-patient care administrative roles Compensation plans incorporate salary safeguards to limit reductions and/or salary ceilings to protect against claims of private inurement. |

| Medical Plans | Gundersen First Health Plan | | High Deductible Health Plan (HDHP) with Health Savings Account (HSA) | |
|--|--|---|--|---|
| PLAN FEATURE | Tier 1 (In-Network) | | Tier 1 (In-Network) | |
| | | | | |
| Monthly Premiums (full-time) | | | | |
| Employee Only | \$106.65 | | \$21.09 | |
| Employee + Child(ren) | \$213.24 | | \$40.59 | |
| Employee + Family | \$324.47 | | \$70.59 | |
| Preventive Care / Wellness Services | Plan pays 100% / You pay 0% No Deductible Required | | Plan pays 100% / You pay 0% No Deductible Required | |
| Annual Deductible | | | | |
| Individual | \$2,500 | | \$3,400 | |
| Family | \$5,000 | | \$6,800 | |
| Spending & Savings Account Eligibility (See contribution limits on next page) | Healthcare Flexible Spending Account (FSA) | | Gundersen-funded Health Savings Account (HSA) | |
| Primary Care (sick/illness/ injury) | No deductible required for GHS/BHS Primary Care: 100% coverage for visits and labs All other Tier 1: After deductible: Plan pays 80%, You pay 20% | | After deductible, Plan pays 80% You pay 20% | |
| Coinsurance for Most Other Services (After you meet deductible) | After deductible, Plan pays 80% You pay 20% | | After deductible, Plan pays 80% You pay 20% | |
| Gundersen Express Care, Bellin Fast Care, and Virtual Visits | 100% coverage, no deductible All other Tier 1: After deductible: Plan pays 80%, You pay 20% | | After deductible, \$10 copay | |
| Urgent Care Visit | GHS/BHS Urgent or Primary Care: 100% coverage, no deductible. All other Tier 1: After deductible, Plan pays 80%. You pay 20% | | After deductible, Plan pays 80% You pay 20% | |
| Emergency Room Facility Charge (If admitted out-of-network, you must notify plan within 48 hours: 1-866-624-6261) | After deductible, Plan pays 80% You pay 20% | | After deductible, Plan pays 80% You pay 20% | |
| Emergency Room Physician and/or Diagnostic Services | After deductible, Plan pays 80% You pay 20% | | After deductible, Plan pays 80% You pay 20% | |
| Prescription Drug Copay | No deductible requirement | | After you meet the deductible, you pay: | |
| | Non-Maintenance | Maintenance 90-day Supply through Gunder 90 | Non-Maintenance | Maintenance 90-day Supply through Gunder 90 |
| TIER 1: Preferred Generics | \$5 | \$10 | \$5 | \$10 |
| TIER 2: Preferred Brand | \$40 | \$100 | \$40 | \$100 |
| TIER 3: Non-Preferred | \$85 | \$255 | \$85 | \$255 |
| TIER 4: Specialty (Only at Gundersen and UW Health pharmacies) | 20% up to \$500 per person, per fill/refill | n/a | 20% up to \$500 per person, per fill/refill | n/a |
| Prescription Annual Out-of-Pocket Maximum | | | None; combined with medical out-of-pocket maximum | |
| Individual | \$3,000 | | | |
| Family | \$6,000 | | | |
| Annual Out-of-Pocket Maximum | | | | |
| Individual | \$5,000 | | \$6,800 | |
| Family | \$10,000 (Includes medical only, separate prescription max out-of-pocket) | | \$13,600 | |

Delta Dental

| | Enhanced Dental Plan | Basic Dental Plan |
|--|---------------------------------|------------------------------|
| Monthly Premiums* | | |
| Employee Only | \$24.32 | \$10.68 |
| Employee + Spouse / Domestic Partner | \$48.65 | \$21.36 |
| Employee + Child(ren) | \$55.95 | \$24.57 |
| Employee + Family | \$85.80 | \$37.67 |
| Individual Annual Maximum | \$2,000 | \$1,000 |
| Diagnostic & Preventive Exams, cleanings, sealants, fluoride treatments, X-rays | Plan pays 100% You pay 0% | Plan pays 100% You pay 0% |
| Basic & Major Services Emergency pain-relief treatment, fillings, root canals, gum disease treatment, extractions and other oral surgery | Plan pays 80% You pay 20% | Plan pays 80% You pay 20% |
| Crowns, bridges, dentures; implants, repairs and adjustments to bridges and dentures | Plan pays 80% You pay 20% | Plan pays 50% You pay 50% |
| Orthodontic Services Coverage copayment Individual lifetime max Dependents eligible to Adult orthodontics | 50% \$2,000 Age 26 Yes | No Coverage |
| Annual Deductible | | |
| Individual | \$0 | \$0 |
| Family | \$0 | \$0 |

Note: Benefits are reflective of the Delta Dental PPO Network. Please see the Dental Summary for detailed information, including for the Dental Dental Premier Network. ***Full-time employees**

Spending and Savings Accounts

| Health Savings Account (HSA) |
|---|
| Must be enrolled in the HDHP |
| Gundersen contributes: Single: \$500 All other tiers: \$1,000 Annual combined (employer + employee) contribution maximum: Single: \$4,300 All other tiers: \$8,550 55+ catch-up contribution: \$1,000 |
| In addition to Gundersen's contribution, you can set aside pre-tax dollars (up to the annual limit) to cover eligible out-of-pocket expenses, such as deductibles, copays and coinsurance; eligible prescriptions; vision care, including LASIK; dental care, including orthodontia; and much more. |
| Healthcare Flexible Spending Account (FSA) |
| Available to all benefit-eligible employees who are not in the HDHP with HSA |
| You can contribute \$100 to \$3,300 |
| By participating, you can set aside \$100 to \$3,300 pre-tax dollars per year to cover eligible out-of-pocket expenses for medical, prescription, dental and vision expenses and more – for you and/or your dependents. |
| Dependent Care Flexible Spending Account (FSA) |
| Available to all benefit-eligible employees |
| You can contribute \$100 to \$5,000 |
| By participating, you can set aside \$100 to \$5,000 pre-tax dollars per year to cover eligible out-of-pocket expenses for childcare for children under age 13, or daycare for a dependent or disabled parent. |

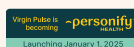
Wellness Program and MyHealth Reward Program

The MyHealth Reward Program is a financial incentive available annually to benefit-eligible (as defined by your employer) Gundersen employees who are committed to maintaining or improving their health, including meeting preventive care guidelines. When you meet the criteria for the annual voluntary MyHealth Reward Program, you can earn as much as \$250 in Reward Cash as follows:

| Earn \$100 by completing BOTH: | Earn an additional \$50 by: | Earn up to an additional \$100 by: |
|---|---|---|
| <ul style="list-style-type: none"> Personal Health Assessment Confidential Telephone Health Screening | <ul style="list-style-type: none"> Being up-to-date on preventive care | <ul style="list-style-type: none"> Participating in additional healthy activities on the Personify Health Wellness portal. |

In addition to the MyHealth Reward Program, you have free access to a comprehensive wellness portal powered by Personify Health (formerly known as Virgin Pulse). The engaging wellness platform cultivates good lifestyle habits for employees. While completely voluntary, the portal provides you with scientifically-backed tools to help you be more active, make healthier decisions and help you live your best life! The MyHealth Reward program year runs September 1, 2024 through August 31, 2025. Watch for new program details in Fall 2025.

Learn about the many programs, resources and services available through the Population Health by going to the Employee Wellness webpage, which you can find under Popular Links on Gladiator, or call the Population Health at (608) 775-4717.



Vision Coverage & Discount

All medical insurance plans cover your annual vision exam at 100% (no deductible). Exams at In-Network/Tier 1 providers are covered at 100% with no cost-sharing.

Take advantage of 20-30% vision discounts at Gundersen facilities for you and your family. Also, consider a Health Savings Account (HSA) or Flexible Spending Account (FSA) to cover vision expenses.

Employee Assistance Program (EAP)

Fully paid by Gundersen

- Gundersen pays the cost of coverage; no charge for you and your family.
- Confidential short-term counseling, assessment, referral and follow-up services.
- Includes up to five counseling sessions per concern.
- Available to employees and immediate family members in the household.
- Sessions are held virtually, in-person or over the phone.
- In person visits available in La Crosse, Onalaska, Tomah and Winona.



Income Protection



| Disability Insurance | | Life Insurance and AD&D | | Additional Benefits |
|---|--|--|--|--|
| Salary Continuation <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen will continue to pay your full annual salary for up to 90 days. | | Basic Life and AD&D <i>Fully paid by Gundersen</i> Gundersen pays 2 times your annual pay up to \$250,000 to your beneficiaries in the event of your death | | Accident Insurance You may purchase coverage for you and your family that would pay cash benefits based on a schedule of conditions, including injuries, medical services and treatments and hospitalizations. |
| Long-Term Disability <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen pays for coverage equal to 60% of your annual salary up to a maximum of \$17,000 per month. Benefits begin after 90 calendar days of disability (covering you from day 91 of disability until until you reach the Social Security Normal Retirement Age that was in place for you at the time your claim was approved). | | Spouse / Domestic Partner Life and AD&D You may purchase coverage for your spouse / domestic partner from \$10,000 to \$1,000,000 (up to 100 percent of the amount of your supplemental coverage). | | |
| | | Supplemental Life and AD&D You may purchase additional coverage up to 5 times your base annual earnings up to \$1,000,000, whichever is lower. | | Critical Illness Insurance You may purchase coverage for you and your family that pays a lump-sum cash benefit on diagnosis covering common critical illnesses, including heart attack, stroke, invasive cancer, major organ transplant and many others. |
| | | Supplemental Dependent Life You may purchase coverage up to \$30,000 for dependent children. | | |
| | | Professional Liability Insurance <i>Fully paid by Gundersen</i> Gundersen pays for this insurance through occurrence-based or claim-made policies based on your work location. | | |
| Other Protection Programs | | | | |
| Legal Insurance You may purchase coverage that provides legal assistance in matters of wills, trusts, probate, traffic offense protection, consumer protection, civil litigation defense, divorce, post-decree matters and more. | | Pet Insurance You may purchase comprehensive coverage for pet accidents, illnesses, cancer, discounts and more. | | Hospital Indemnity Insurance You may purchase coverage for you and your family that pays a cash benefit for admissions to the hospital for a covered accident, illness, or childbirth. |
| | | | | |
| | | Identity Theft Protection You may purchase coverage that includes credit monitoring, resolution services and 24/7 access to customer care advocates. | | |



Financial Future

401(k) Retirement Savings Plan

To help you save for your financial future, Gundersen offers a 401(k) plan. Both you and Gundersen contribute to the plan.



| Your Contributions | Gundersen Employer Matching Contribution | Gundersen Discretionary Base Contribution |
|--|--|--|
| To get the most from your account, you are strongly encouraged to contribute to the plan. If you want to receive the maximum Gundersen matching contribution, contribute at least 5% each paycheck. You can make pre-tax contributions (deducted from your pay before taxes are taken out), Roth after-tax contributions, or both. You may contribute up to the annual maximum contribution set by the IRS. | When you make pre-tax or Roth after-tax contributions to the retirement plan, Gundersen will match your contributions 100% up to the first 3% of your contribution and will match 50% of the next 2% that you contribute each pay period. Gundersen's matching contributions are fully vested immediately. | For each plan year (Jan 1. to Dec. 31), Gundersen will determine whether to make a discretionary base contribution to your account. The amount is determined annually and is based on the financial performance of the organization. You will earn ownership of the discretionary base contribution with each year of service. You must complete six years of service to be fully vested. |
| Additional Financial Resources | | |
| Financial Planning Services Gundersen will reimburse you up to \$500 one time during the first five years of employment for services from a certified financial planner or certified public accountant. | | Retirement Planning Services Gundersen will reimburse you up to \$1,000 one time during your employment for services from a certified financial planner, certified public accountant or legal counsel. |

457(b)

Your Contributions

To help you save for your financial future, Gundersen additionally offers a 457(b) plan.

- Option for employees who qualify as a highly compensated employee under IRS regulations (\$155,000 for 2024).
- Opportunity to supplement retirement savings on a pre-tax basis.
- Unsecured asset of employer
- May defer to IRS Limits
- 100% Vested



Life Balance

Vacation

Vacation is calculated based on your anniversary year and is equal to 176 hours (equivalent to: 22 eight-hour days, 18 10-hour days, etc.).

Note: Accrual is pro-rated for employees working in positions less than 1.0 FTE.

Vacation time may not be carried over from one year to the next.

Note: Vacation benefits may vary based on your area of work. Contact your recruiter or refer to your offer letter for details.

Holidays

In addition to paid vacation, Gundersen provides 6-1/2 paid holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Eve Afternoon
- Christmas Day

Sabbatical

Medical staff become eligible for sabbatical leave and earn hours based on years of service as follows:

- After 7 years: 80 hours
- After 10 years: 120 hours
- After 15 years and every 5 years thereafter: Gain an additional 200 hours

Note: Hours are pro-rated if less than 1.0 FTE.

Perks



Flexible schedules



Onsite childcare centers (La Crosse campus)



Fitness center membership discounts



Mobile phone carrier discounts



Monthly bus pass (La Crosse-area employees)



Free employee parking



Gundersen Credit Union



Discounts on vision and non-covered medical services



Growth and Development

Professional Development/Continued Medical Education (CME)

You will be eligible for up to \$4,500 as reimbursement for professional membership dues and CME expenses each year.

You are provided with 10 eight-hour paid days of time off to attend meetings.

Note: The days and dollars are pro-rated in the year of hire and pro-rated based on FTE status. Contact your recruiter or refer to your offer letter for details.



Recognition and Celebration

Inspire & Celebrate

We honor and celebrate those who support our purpose and help achieve our strategic priorities. Peer-to-peer and leader-to-employee recognition enables employees to accumulate points that can be used to purchase gifts. This includes celebrating milestone service anniversaries and retirements.

Employee Events

Several all-employee and departmental events are held to provide opportunities for employees to celebrate with co-workers.



Fees & Dues

Gundersen pays for license renewals and medical society dues in up to three states (WI, IA and MN).



P.E.E.R. Coaching for Clinicians

Purpose, Engagement, Excellence, Resolve

Gundersen Health System is committed to creating a community of colleagues who are satisfied and fulfilled in their professional and personal lives. P.E.E.R. coaching is a free, confidential service that helps get from where you are to where you want to be through short-term coaching, comprehensive coaching or group coaching.



Have questions?

Call (608) 775-4743 or email HR-Benefits@GundersenHealth.org

About This Summary

This benefits highlights represents a sample of typical coverage under the Gundersen Total Benefits program generally available to physicians and professional staff. Your specific eligibility for benefits and the premiums you would pay depends upon the entity at which you work, the plan coverage you elect, your employment status and other factors. If there is any discrepancy between this summary and the actual plan documents, the plan documents will control in all cases. Also, the establishment of these plans in no way changes your employment rights or guarantees your employment with Gundersen Health System.