

HEALTH & WELFARE BENEFITS

MEDICAL INSURANCE

TGMG offers two types of comprehensive medical plans with, for team members who live both within the surrounding Tampa Bay area and for those who do not.

DENTAL INSURANCE

TGMG offers two dental plan options for you and your family, covering needs ranging from preventative care including cleanings, x-rays, and exams, to major care needs like crowns and root canals.

VISION INSURANCE

TGMG offers vision insurance that includes low copayments for eye exams, as well as an allowance toward glasses and/or contacts.

LIVE WELL

The LIVE WELL program includes health coaching, weight loss, diabetes management, nutrition planning, smoking cessation and stress management.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute pre-taxed dollars up to the IRS maximum limit each calendar year for health care related expenses including medical, dental, and vision copayments, medications, smoking cessation programs, and more.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Contribute pre-taxed dollars up to the IRS maximum limit each year for dependent care related to expenses including child care, licensed nursery schools, summer day camps, and more.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Those who elect an HDHP medical plan, can contribute pre-taxed dollars up to the IRS maximum limit each calendar year for dental and vision expenses.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Up to 5 free personal, marital, family, substance abuse, legal, and/or financial counseling sessions are available on a short term basis for all team members and dependents annually.

LIFE & DISABILITY INSURANCES

LIFE INSURANCE

TGMG provides life insurance at two times (2x) your annual base salary, however you may purchase additional coverage up to six times (6x) your annual base rate up to a maximum aggregate of \$2 million. In addition, TGMG offers four levels of coverage for spouse/dependents that is available for purchase.

SHORT-TERM DISABILITY INSURANCE

Employer paid benefit of 66 2/3% of annual base pay, up to a maximum of \$1,500 each week for up to 24 weeks. Short-term disability coverage starts on the 15th day of qualifying illness or injury that may prevent you from performing the duties of your job on a short-term basis.

SHORT-TERM DISABILITY BUY-UP INSURANCE

Team member paid benefit to increase weekly benefit amount of 66 2/3% of annual base pay up to \$3,000 each week for up to 24 weeks.

LONG-TERM DISABILITY INSURANCE

Employer paid benefit of 66 2/3% of annual base pay, up to a maximum of \$10,000 per month. Long-term disability insurance protects you financially should you become disabled. Coverage starts after a 180 day waiting period and can last until retirement, if qualified and needed.

LONG-TERM DISABILITY BUY-UP INSURANCE

Team member paid long-term disability plan that provides a monthly benefit in addition to employer paid benefit. Amount varies based on salary.

INDIVIDUAL DISABILITY INSURANCE (IDI)

offers a Supplemental Individual Disability Insurance Protection Plan through UNUM that provides additional coverage after a 180 day elimination period for those who the group plan does not cover at 67% This coverage includes bonus income and is portable.

SUPPLEMENTAL INSURANCES

TGMG offers a number of voluntary products at discounted rates including accidental death & dismemberment, universal life, term life, critical illness, accident insurance, hospital indemnity coverage, identity theft protection, legal assistance planning, and pet insurance.

RETIREMENT PLANNING

403(b) RETIREMENT SAVINGS PLAN

To help plan for the future, team members may contribute any percentage of their gross earnings on a pre-tax or post-tax basis up to the IRS annual limit to this qualified retirement plan. You are eligible to start making contributions upon your hire date. TGMG will match contributions after the first twelve (12) months of service in which you work 1,000 hours or more.

In addition, on an annual basis, all eligible team members who work 1,000 hours or more, may receive an extra 0.5% non-discretionary contribution. TGMG contributions are vested after three (3) years of credited service.

Your Contribution	TGMG Contribution
1%	1%
2%	2%
3%	3%
4%	4%
5%	4.5%
6% or more	5%

457(b) | Top Hat Plan

This deferred compensation plan allows those eligible to contribute any dollar amount up to the IRS annual max on a pre-tax basis.

OTHER COVERAGES

MALPRACTICE INSURANCE

Employer paid benefit that includes tail coverage.

DUES & FEES

Employer paid annual benefit of medical staff dues; state licensure, NICA, DEA, board certification/recertification; one journal per specialty, one association membership fee per specialty.

CONTINUING MEDICAL EDUCATION (CME) BENEFIT

Up to \$5,000 and (5) five professional days per calendar year towards educational activities that serve to maintain, develop, or increase knowledge, skills, and professional performance. Pro-rated benefit for team members with <0.5 FTE status.

ACCRUED TIME OFF

Full and part-time team members accrue paid time off starting from your first day on the team and have access to their bank of time after ninety (90) days of employment. We want you to have the ability to manage your ATO yourself, so all vacation, sick, holiday, and other time away is put into one bucket for you to use. Your hours roll over each year and you may carry up to a maximum of 480 hours of time in your bank.

Years of Service	Annual ATO Accrual*	Per Pay Period Accrual*
0 - 3.99	32 Days/Year	9.85 hours/pay period
4 +	37 Days/Year	11.38 hours/pay period

*These rates reflect accruals for a full-time position working 40 hours per week. Positions working less than 40 hours will earn prorated portions of these amounts.

ATO BUY BACK OPTIONS

Team members are able to buy back up to 150 hours each year. This can be done at 100% value each year if elected through the prior year's annual enrollment period or 75% value if elected during the course of the year.

EDUCATION BENEFITS

TUITION ASSISTANCE & SKILLS ENHANCEMENT PROGRAM

TGMG contributes up to \$5,250 annually with no lifetime maximum for full-time team members to use toward degree-seeking programs after 6 months of employment.

Additionally, TGMG provides up to \$1,500 annually towards skills enhancements and certifications.

529 COLLEGE SAVINGS PLAN

Save for future dependent education through a tax-advantaged 529 savings program. These funds may be used for qualifying K-12 education or college-level expenses for an assigned beneficiary.