EXHIBIT B

2020 Benefit Summary
House Staff Members

Geisinger System Services on behalf of its affiliate entities under the common corporate control of the Geisinger Health System Foundation, collectively referred to as Geisinger, provides various levels of benefits to all regular full-time House Staff Members and regular part-time House Staff Member who are in positions budgeted at 0.5 FTE or higher or who work at least 1,000 hours during a payroll year.

Geisinger’s comprehensive program includes opportunities for education and development, competitive compensation and benefits, and supports work-life balance. Geisinger offers a flexible benefit plan where the costs are shared between the employer and the employee. House Staff Members may elect benefits immediately upon employment. Benefits enrollment is completed using Lawson, online on our intranet.

House Staff Members should be prepared to make their Benefit choices. You will have time during your first days of orientation to enroll.

If you have questions about the benefit programs, please call the Office of Medical Education Office at 570-271-6114, option 1.

This is a summary of existing or current benefit plans and policies, which may be subject to change. Where this summary and the official contracts, plan documents and policies vary in the descriptions of the plans, the contract, the plan documents and policies are the final authority. Highlights of each of the benefit plans follow:

Health Plan Options

Medical

Employees can choose between the Provider Choice & PPO plans. Each plan provides immediate coverage with no pre-existing condition clause. Employees will be responsible for a contribution to participate in the medical coverage.

The Provider Choice plan covers an extensive network that includes two groups of providers: Geisinger providers and providers in the GHP network. You will pay varying copays and other out-of-pocket costs depending on where you receive care. Visit go.geisinger.org/providersearch to find out which group your provider is in.

Provider Choice Plan

Annual Deductible:

Group 1 providers: $500 individual / $1,000 two person / $1,500 family
Group 2 providers: $2,000 individual / $4,000 two person / $6,000 family

Primary care physician visit:

Group 1 providers: $10
Group 2 providers: $50

Specialist visit:
Group 1 providers: $30
Group 2 providers: $90

Preventive Services - 100% coverage
$200 emergency room copay
$10 outpatient mental health copay per visit

Maternity care:

Group 1: 100% coverage prenatal visits, including diagnostics; mother and newborn hospitalizations: after deductible, 100% coverage
Group 2 providers: 100% coverage for prenatal visits; other diagnostics, deductible applies, mother and newborn hospitalizations, after deductible 20% coinsurance

Other services may require a copay

PPO Plan

Members are not required to designate a single primary care physician with the PPO plan. You have the freedom of choice to use physicians and hospitals within the Geisinger Health Plan (GHP) provider network or go outside of the network to use the services of other physicians and hospitals.

When accessing providers outside the GHP network, the financial costs for which you will be responsible will be much higher than using the providers within the GHP network.

In Network

$1,500 individual / $3,000 two person / $4,500 family deductible
$7,350 individual / $14,700 family coinsurance maximum

Out of Network

$2,000 individual / $4,000 two persons / $6,000 family deductible
$10,000 individual / $20,000 family coinsurance maximum

Physician Services (In Network)

$40 copay - primary care services (via pediatrician, family practitioner, general internist or obstetrician)
$80 copay - specialty services
Deductible and coinsurance apply after copay

Preventive Services

100% coverage
Pays 100% of certain preventive services, including annual exams, vaccinations and health screenings. See the Benefits Guide for details.

Emergency Room - $200 copay

Mental Health - $40 copay (deductible and coinsurance apply)

Maternity - 100% coverage prenatal visits, other diagnostic services, deductible & 30% coinsurance applied; mother and newborn hospitalizations: after deductible, 30% coinsurance (for out-of-network: pre-certification required)

Spousal Surcharge

Enrolled employees who enroll a spouse/domestic partner in the medical plan will have a surcharge ranging from $25 to $100 per month based on the employee's pay rate. The surcharge will be effective for all employees who enroll a spouse/domestic partner who has coverage available through his/her employer.

Employees are not subject to the spousal surcharge if you have no spouse or are not covering a spouse, if your spouse is not offered coverage or if your spouse is also a Geisinger employee.

MyHealth Rewards Program

MyHealth Rewards Program is designed to encourage and support employees to identify and follow a pathway to better health for themselves and their families. Key elements of this program include:

Enroll in this incentive-based program by visiting https://employeewellness.thehealthplan.com to register.

Take the health assessment (HA) by the established due date. This HA provides you with a broad snapshot of your current health and will determine if you are at risk for certain health conditions.

Attend one of many health screenings that will be held conveniently throughout the health system. You will be screened
for body mass index, blood pressure, cholesterol and blood glucose levels. You will also be asked if you are "tobacco-free."

If you met all the predetermined health goals (based on national standards), you will receive a reduction in your health benefit contributions in 2021.

If you did not meet your measure(s), you will be referred to a health coach, who will help you meet your goals by September. The Employee Wellness team will provide additional assistance and support to all employees, whether they are maintaining or trying to meet their goals.

If you indicated you were not tobacco-free, you will be directed to participate in a free tobacco cessation program through Geisinger that will be open to employees and spouses/domestic partners.

You have to register and meet your goals by September 2020 to receive a discount on your health benefit contributions in 2021.

Keep in mind: The sooner you enroll, the longer you have to meet your goals!

Mental Health and Substance Abuse

Magellan manages behavioral health services for participants of the Provider Choice and PPO plans. For pre-authorization, please call Magellan at (888) 839-7972.

Accessories Program

As a member of Geisinger Health Plan you have access to a variety of discounted, health related products and services. Cole Vision, Weight Watchers® and fitness center discounts are included in the program. Discounts ranging from 15-60% depending on the service selected are offered through partnerships with outside contracted vendors. No referrals are necessary, and premium is not affected. American Specialty Health networks offers a 25% discount of the provider’s usual fee for acupuncture, chiropractic care and massage therapy. In addition, members can also receive a discount of 15-40% on more than 2,400 health and wellness-oriented products. Find out what services and discounts are available through GHP's Accessories Program at www.thehealthplan.com.

Prescription

When a House Staff Member chooses Health Insurance through Geisinger they are automatically enrolled in the prescription drug plan. Once a $100 per individual / $125 two-person / $150 family deductible per calendar year (maximum of two deductibles per family) is met, you are responsible for a copay per prescription.

Free generic and brand name drugs (after meeting the deductible) for hypertension, diabetes, depression and CAD (coronary artery disease, i.e. high cholesterol) only at Geisinger Pharmacies (GMC Outpatient, Knapper, CareSite and Geisinger Mail-Order pharmacies).

Select Medications (depression, diabetes, cholesterol, and hypertension)

Geisinger Retail/Care Site Pharmacy (30-day supply): After deductible, no cost to you
Other Retail Pharmacy (30-day supply): After deductible, you pay Tier 1, 2, or 3 copay
Geisinger Mail Order Pharmacy (90-day supply): After deductible, no cost to you

Tier 1 Generic Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $7.50
Other Retail Pharmacy (30-day supply): You pay up to $10
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $15

Tier 2 Preferred Brand Name Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $20
Other Retail Pharmacy (30-day supply): You pay up to $25
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $40

Tier 3 Non-Preferred Brand Name Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $30
Other Retail Pharmacy (30-day supply): You pay up to $75
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $100

Injectable and other Biologic Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay 20% Coinsurance
Other Retail Pharmacy (30-day supply): You pay 20% coinsurance
Geisinger Mail Order Pharmacy (90-day supply): You pay 20% Coinsurance

If a prescription drug costs less than the copay, you will be charged the cost of the drug.

Select medications are subject to GHP formulary rules.

Copays apply after the deductible has been met.

Deductible is $100 for individual, $125 for two-person and $150 for family coverage.

Non-Geisinger Retail Pharmacy - Limited to a 30-day supply.

Mail Order Pharmacy - Provides a 90-day supply for two "Geisinger Retail Pharmacy" copays. Certain drugs may only be available through mail order. All maintenance drugs must be filled through Mail Order Pharmacy.

When the prescribed drug cost is less than the copay, the cost of the drug will be charged.

Diabetic supplies: test strips and syringes are free at Geisinger Pharmacies under the free medication program.

Cosmetic drugs are not covered. Fertility drug costs, including dispensing fees, are covered up to $5,000 per year.

Prescriptions written by a physician for himself/herself or his/her family members are not covered.

The following medications and supplements: Folic Acid, Low Dose Aspirin, Iron Supplements for children and Oral Fluoride are covered at no cost to you if you provide a doctor's prescription when purchasing.

Dental

Geisinger offers two dental plan options through Delta Dental: Basic and Enhanced. All covered dental procedures, except diagnostic and preventive services, are subject to an annual per person deductible of $100, with a family limitation of $200 for In-Network and Out-of-Network dentists. The deductible is waived for diagnostic and preventive services. There is an $1800 annual maximum per person for services provided by Delta Dental PPO and Premier participating dentists and $1500 annual maximum per person for services provided by non-participating dentists.

The following payment schedule shows the co-insurance percentages involved with each covered procedure, in accordance with the Delta Dental payout level

Basic

In Network/Out-of-network

Class 1 services (excluded from annual max unless otherwise noted)
Examinations, X-Rays, Cleanings: 100% Coverage
Class II services (excluded from annual max unless otherwise noted)
Basic restorative: 75% Coverage
Class III services
Inlays, onlays, crowns, prosthetics, implants: 50% coverage
Orthodontics (dependent child(ren) up to age 19)
Orthodontics: Pre-orthodontic treatment visits only; orthodontic exam will be paid at $50 for the first three exams

Deductibles and maximums
Deductible per member

Class 1 services & orthodontics excluded: $100/person $200/family

Annual program maximum per person

In network: $1,800
Out-of-network: $1,500

Lifetime orthodontics maximum

None

Enhanced

In Network/Out-of-network

Class 1 services (excluded from annual max unless otherwise noted)

Examinations, X-Rays, Cleanings: 100% Coverage

Class II services

Basic restorative: 75% Coverage

Class III services

Inlays, onlays, crowns, prosthetics, implants: 50% coverage

Orthodontics (dependent child(ren) up to age 19)

Orthodontics: 50% up to $1,500 lifetime (per child)

Deductible per member

Class 1 services & orthodontics excluded: $100/person $200/family

Annual program maximum per person

In network: $1,800
Out-of-network: $1,500

Lifetime orthodontics maximum-$1,500

To obtain a list of PPO and Premier dentists in your area, go to www.deltadentalins.com/geisinger, select "Find A Dentist."

*Additional charges may apply if Delta's payment is not accepted as full payment.

Voluntary Vision

Geisinger offers a Voluntary Vision benefit through VSP. Employees and their eligible dependents who elect this benefit receive an annual vision exam, $200 frame allowance every other year, $130 contacts allowance every year and discounts on laser vision correction at contracted facilities.

2020 Rate Chart (Basic Rates, Salary 2)
Cost for Health, Prescription, Dental & Vision Coverage

Biweekly Paid Summary

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Full-Time Employees</th>
<th>Geisinger’s Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1820 or more Hours worked (.875 to 1.0 FTE)</td>
<td>For Full-time Employees</td>
<td></td>
</tr>
<tr>
<td>Plan Type</td>
<td>Individual Cost</td>
<td>Family Cost</td>
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<tr>
<td>---------------------------</td>
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<td>-------------</td>
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<tr>
<td>Provider Choice &amp; Prescription</td>
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<tr>
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<tr>
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<td>Enhanced Dental</td>
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<tr>
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<td>$0.00</td>
</tr>
</tbody>
</table>

Coverage under our health, prescription, dental and vision plans is available to house staff and their eligible dependents including domestic partners. House Staff Members who are considering electing benefits coverage for an eligible domestic partner are required to complete a Domestic Partner Affidavit. More information about this benefit and all related enrollment paperwork are available from Human Resources.

"Domestic Partner" is defined as an individual who is: (i) eighteen (18) years of age or older and the same sex or opposite sex as the Subscriber; (ii) not related to the Subscriber by marriage or blood in a way that would bar marriage; (iii) involved with the Subscriber in a committed lifetime relationship; and (iv) financially interdependent with the Subscriber for a period of not less than (6) months.

Life, Disability and Liability

Full-time and part-time House Staff Members are covered by Group Term Life Insurance. Coverage is equal to 1.5 times annual salary, subject to a limit of $1,000,000.

Group Term Life Insurance automatically includes Accidental Death and Dismemberment (AD&D) coverage which has an additional death benefit of two times the Group Term Life policy. Dismemberment coverage provides financial protection if an employee suffers the loss of a limb, eyesight, etc. Full-time and part-time House Staff Members may elect to purchase Optional Life Insurance up to six times salary capped at $1,500,000. Employees will choose between Optional Life Insurance as a Tobacco user or a Non-Tobacco user. The cost of the Optional Life Insurance is based on tobacco use and age.

Full-time and part-time House Staff Members electing Optional Life Insurance may elect to purchase Spouse/Domestic Partner Life Insurance up to $100,000 in $10,000 increments and Dependent Children Life Insurance up to $25,000 in $5,000 increments. The cost of Spouse/Domestic Partner Insurance is based on tobacco use and age of the employee.

As a Geisinger House Staff Member, you are automatically covered for Business Travel Accident Insurance, including Life Flight® coverage. This insurance covers all house staff members of Geisinger when traveling on official business of the Health System other than to/from home and your regular work location. Coverage is equal to five times base annual salary, with a $500,000 cap. The maximum payout is $5 million per accident. This insurance coverage is automatic and requires no election or contribution by the staff member.

Long-Term Disability Insurance is available to full-time and part-time House Staff Members. Eligible full-time House Staff Members get 60% salary replacement. Eligible part-time House Staff Members will automatically receive 50% salary replacement. Long-Term Disability coverage is designed to cover any lengthy disability that continues for more than six months. A pre-existing condition limitation applies to newly hired House Staff Members. Full-time House Staff Members are given benefit credits with which they may purchase LTD coverage that would provide 60% of the current salary, should they become disabled on a long-term basis. This means the House Staff Member would receive 60% of their salary as a benefit; that benefit would be tax-free.
Professional Liability Insurance

You are insured with Professional Liability Insurance coverage for incidents within the scope of your employment at Geisinger Health System. In addition to the mandatory $1.2 million combined CAT Fund and primary coverage, Geisinger has in place excess insurance coverage. Your Geisinger attorney can provide you with the details of the primary, CAT Fund and excess coverage applicable to your particular case.

Being named in a lawsuit or identified as a witness and called as a deponent in a lawsuit is not grounds for adverse action in regard to your position with the Geisinger Health System. It is understood that professional liability lawsuits occur and that individuals involved in providing care may be named in lawsuits or drawn into lawsuits as witnesses.

Worker's Compensation

Medical care plus partial income is available if a House Staff Member is disabled by a work-related injury. The partial pay benefit goes into effect after a seven-calendar-day waiting period.

Flexible Spending Account (FSA)

This benefit offers you the option to redirect a portion of your pay, through payroll deduction, into Flexible Spending Accounts (FSAs). The money that is deposited into your FSA is deducted from your pay on a pre-tax basis (before Federal and Social Security taxes are calculated). Because you do not pay taxes on the money that is contributed to an FSA, you decrease your taxable income and potentially increase your take-home pay. The plan limits for 2020 are $2,700 for health care and $5,000 for dependent day care.

The Healthcare Flexible Spending Account (HFSA) provides you with the ability to set aside money on a pre-tax basis for any IRS-allowed health care expenses not covered by your health coverage. These expenses include deductibles, copays, coinsurance payments, routine physicals, uninsured dental expenses, vision care expenses, hearing care expenses and orthodontia.

Over-The-Counter (OTC) medications are not eligible for reimbursement through a Health Care FSA unless you have a prescription or note of medical necessity from your physician. For a list of eligible/non-eligible items, please visit http://hcet.ebia.com/phrs for details.

Note: Federal tax rules prohibit the Health Care Account from being used for expenses incurred by your domestic partner and your domestic partner's dependents unless they are also your dependents.


The Dependent Care Flexible Spending Account (DFSA) provides you with the ability to set aside money on a pre-tax basis for dependent care expenses for your child, disabled parent or spouse. Generally, expenses will qualify for reimbursement if they are the result of caring for children under 13 years of age or children 13 or over who are physically or mentally unable to care for themselves. A spouse or elderly parent residing in your home, who is physically or mentally unable to care for himself or herself, also qualifies. In addition, in order to qualify for reimbursement, the expenses must enable you and your spouse (if applicable) to work full-time, seek employment or attend school on a full-time basis.

The Benefits Card

The Benefits Card is a special-purpose Visa® card allowing for electronic access to your pre-tax FSA dollars. You may use the Benefits Card at healthcare providers and facilities, dependent care providers and participating merchants who are able to identify FSA-eligible items at the point of sale. The Benny works similar to a debit card, deducting eligible expenses from the available funds in your account (annual election amount for an HFSA and current account balance for a DFSA).

When using the Benefits Card, you will automatically pay for qualified healthcare and dependent care expenses each time you swipe your card. When you enroll in an HFSA and/or DFSA, you will automatically receive two Benefits Cards in your name (i.e., the employee's name). You may request additional Benefits Cards for your dependents (a $5 fee is charged for each additional set).

You may elect to participate in either, or both, the Health Care Account - FSA or the Dependent Day Care Account - FSA for child/dependent day care expenses, while allowing you to save money on your taxes.

Plan carefully, you must use the money for expenses incurred by March 15th of the following year that it's deposited or - under IRS rules - the money left in your account will be forfeited.

Go to www.vantagenllc.com/resources-forms/ for more information. The amount you elect will be deducted in even amounts from each of your paychecks and contributed to your account(s).
Retirement Programs

Tax Sheltered Annuity - 403(b)

Geisinger Health System's tax-sheltered annuity (TSA) - 403(b) is a retirement savings plan that enables House Staff to contribute part of their income to a deferred annuity. The minimum amount you can contribute is 3%, up to $19,500 in 2020. House Staff may direct their personal contributions made to the retirement plan to a variety of investment options with Fidelity Investments. The investment options include Fidelity and Non-Fidelity funds, which cover a range of risk and return characteristics to help you build a retirement portfolio from conservative short-term funds to aggressive stock mutual funds.

Guidance Resources

Geisinger Health System offers counseling and guidance to individuals who may need confidential assistance with personal problems. Guidance Resources may be reached at 1-888-327-4623 or you can access the website at www.guidanceresources.com and use Access Code: GHSEAP.

Sick and Family Medical Leave of Absence (FMLA)

All House Staff Members who have completed twelve (12) months of service and worked 1250 hours in the twelve (12) month period immediately prior to the communication of the need for leave are eligible for family and medical leave for one or more of the following reasons up to the amount of leave authorized each leave year:

To care for the employee's child after birth, or placement for adoption or foster care within one (1) year of the child's birth or placement.

To care for the employee's spouse (not boyfriend, girlfriend, fiancé or domestic partner), son or daughter (under the age of 18 or 18 or older and incapable of self-care because of mental or physical disability and not in-law), or parent (not in-law), who has a serious health condition;

For a serious health condition that makes the employee unable to perform at least one essential function of his/her job.

For certain reasons related to the military service of a qualifying family member, as described in the Addendum.

Benefits and job guarantee are maintained during any absence qualifying under the Family Medical Leave Act (FMLA). If a House Staff Member qualifies for FMLA due to their own serious health condition, they are eligible for full pay for up to 130 days.

EDUCATIONAL BENEFITS

Scholarly Activity

Geisinger encourages house staff members to engage in scholarly activities leading to the publication and presentation of their research at meetings. Geisinger pays expenses incurred in the presentation of original papers and posters that have been approved by Academic Affairs for external submission.

Educational Funds & Time Away

First year residents may access up to $750 for reimbursement of expenses for educational materials such as journals, books, and dues.

Starting at the Second year, residents receive five days per year to attend professional conferences. Up to $2,500 per year is available to cover these and other educational expenses such as journals, books, and dues.

Fellows receive in their first year of employment ten days per year to attend professional conferences. Fellows in their second fellowship year or beyond at Geisinger will receive fifteen days per year to attend professional conferences. Up to $3,000 per year is available for Fellows to cover these and other educational expenses such as journals, books, and dues.

Skilled Courses such as: ACLS, ATLS, and PALS are provided by the program.

*Please see Resident and Fellow Educational/Vacation Allowances Chart for supplementary information on education benefits dispersed by the Office of Medical Education.
Time Off

Vacation

House Staff Members receive fifteen days off per year. At Geisinger these are divided into vacation days and personal holidays.

House Staff Members are granted one extra vacation day for each Health System recognized holiday they work (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.)

House Staff Members are encouraged to take vacation time that is allocated to them at each level.

Relocation Days

All House Staff Members at the onset of training at Geisinger are given five relocation days, which can be used for moving, job interviews, and fellowship interviews during their residency or fellowship. The five days of relocation time will be given once to each house staff member during their tenure at Geisinger.

Personal Needs-Time Off 2 Weeks

Parental Leave or Military Training Leave

When House Staff Members need time off for other personal or professional issues, the time away can usually be arranged.

Other Benefits/Services

White lab coats

Resident and fellow on call rooms- individual rooms with bed, TV, computer, phone and private bathroom with shower.

Parking (No Charge)

House Staff may use their educational funds towards the purchase of personalized equipment that is used directly on the body, such as Loupes and Radiation Lead Glasses.

Fitness Center discounted rates.

Incoming House Staff Members will be issued a $750 prepaid visa for moving expenses.

House Staff Salaries

Salaries 2019-2020

|  R-1  |  $58,036 |
|  R-2  |  $60,443 |
|  R-3  |  $63,000 |
|  R-4  |  $65,700 |
|  R-5  |  $69,162 |
|  R-6  |  $72,160 |
|  R-7  |  $74,926 |

CONFIDENTIAL & PROPRIETARY INFORMATION-TRADE SECRET

If you use, download, copy or print information from this site you have agreed to these terms of use and access. This document is a summary if existing or current benefit plans and policies, up to date as of 01/19/2017.

RESIDENT EDUCATIONAL/VACATION ALLOWANCES

Basic Benefits set by Office of Medical Education *

R1 Residents (1 year of employment)

Educational Funds:

$750 for book, journals, dues.
You may carry over $500 to 2nd year.

Time Away

2 Personal Days (Given July 1)
9 Vacation Days
4 Personal Days (Given January 1)
5 Relocation Days (may be carried to end of residency)
1 Day off for each Holiday worked

May carry over 5 vacation days

R2 and above Residents (1st year of employment)

Educational Funds:
$2500 for books, journals, dues and Educational travel.

You may carry over $1000

Time away

2 Personal Days (Given July 1)
9 Vacation Days
4 Personal Days (Given January 1)
5 Relocation Days (may be carried to end of residency)
1 Day off for each holiday worked
May carry over 5 relocation days
May carry over 5 vacation days

R2 & above Residents (Continued employment)

Educational Funds:
$2500 for books, journals, dues and Educational travel.

You may carry over $1000

Time Away

11 Vacation Days
4 Personal Days (given Jan 1)
5 Meeting Days
1 Day off for each holiday worked
May carry over 5 relocation days
May carry over 5 vacation days

Fellows (1st year of employment)

Educational Funds:
$3,000 for books, journals, dues, and educational travel.

You may carry over $1000

Time Away

9 vacation days
2 Personal Days (given July 1)
4 Personal Days (given Jan 1)
10 Meeting Days
5 Relocation Days for Fellows new to GMC
1 Day off for each Holiday worked

Fellows (continued employment)

Educational Funds: $3,000 for books, journals, dues, and educational travel.
You may carry over $1000

Time away

11 vacation days
4 Personal Days (given Jan 1)
15 Meeting Days
5 Relocation Days for Fellows new to GMC
1 Day off for each Holiday worked
May carry over 5 vacation days from Fellowship
May carry over 5 relocation days form previous year

*Non-accredited fellow's benefits may parallel the benefits listed for fellows above.

Additional Benefits

Paper/poster presentations that have been approved by Academic Affairs for external submission - benefit includes expenses and time away for approved day(s) of presentation

USMLE Step 3/Comlex 3 exam fee paid (one time). Resident must have an agreement for a Geisinger categorical program the next year.

Additional Benefits for New Hires - 1st year of employment
$750 towards moving expenses issued on a prepaid visa

Office of Medical Education
Reviewed/Approved 01/08/2020 MM/SJ/HV
EXHIBIT B

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Medical

Employees can choose between the Provider Choice & PPO plans. Each plan provides immediate coverage with no pre-existing condition clause. Employees will be responsible for a contribution to participate in the medical coverage.

The Provider Choice plan covers one extensive network that includes two groups of providers: Geisinger providers and providers in the GHP network. You will pay varying copays and other out-of-pocket costs depending on where you receive care. Visit go.geisinger.org/providersearch to find out which group your provider is in.

Provider Choice Plan

Annual Deductible:

Group 1 providers: $500 individual / $1,000 two person / $1,500 family
Group 2 providers: $2,000 individual / $4,000 two person / $6,000 family

Primary care physician visit:

Group 1 providers: $10
Group 2 providers: $50

Specialist visit:
Group 1 providers: $30
Group 2 providers: $90

Preventive Services - 100% coverage
$200 emergency room copay
$10 outpatient mental health copay per visit

Maternity care:

Group 1: 100% coverage prenatal visits, including diagnostics; mother and newborn hospitalizations: after deductible, 100% coverage
Group 2 providers: 100% coverage for prenatal visits; other diagnostics, deductible applies, mother and newborn hospitalizations, after deductible 20% coinsurance

Other services may require a copay

PPO Plan

Members are not required to designate a single primary care physician with the PPO plan. You have the freedom of choice to use physicians and hospitals within the Geisinger Health Plan (GHP) provider network or go outside of the network to use the services of other physicians and hospitals.

When accessing providers outside the GHP network, the financial costs for which you will be responsible will be much higher than using the providers within the GHP network.

In Network

$1,500 individual / $3,000 two person / $4,500 family deductible
$7,350 individual / $14,700 family coinsurance maximum

Out of Network

$2,000 individual / $4,000 two persons / $6,000 family deductible
$10,000 individual / $20,000 family coinsurance maximum

Physician Services (In Network)

$40 copay - primary care services (via pediatrician, family practitioner, general internist or obstetrician)
$80 copay - specialty services
Deductible and coinsurance apply after copay

Preventive Services

100% coverage
Pays 100% of certain preventive services, including annual exams, vaccinations and health screenings. See the Benefits Guide for details.

Emergency Room - $200 copay

Mental Health - $40 copay (deductible and coinsurance apply)

Maternity - 100% coverage prenatal visits, other diagnostic services, deductible & 30% coinsurance applied; mother and newborn hospitalizations: after deductible, 30% coinsurance (for out-of-network: pre-certification required)

Spousal Surcharge

Enrolled employees who enroll a spouse/domestic partner in the medical plan will have a surcharge ranging from $25 to $100 per month based on the employee’s pay rate. The surcharge will be effective for all employees who enroll a spouse/domestic partner who has coverage available through his/her employer.

Employees are not subject to the spousal surcharge if you have no spouse or are not covering a spouse, if your spouse is not offered coverage or if your spouse is also a Geisinger employee.

MyHealth Rewards Program

MyHealth Rewards Program is designed to encourage and support employees to identify and follow a pathway to better health for themselves and their families. Key elements of this program include:

Enroll in this incentive-based program by visiting https://employeewellness.thehealthplan.com to register.

Take the health assessment (HA) by the established due date. This HA provides you with a broad snapshot of your current health and will determine if you are at risk for certain health conditions.

Attend one of many health screenings that will be held conveniently throughout the health system. You will be screened
for body mass index, blood pressure, cholesterol and blood glucose levels. You will also be asked if you are "tobacco-free."

If you met all the predetermined health goals (based on national standards), you will receive a reduction in your health benefit contributions in 2021.

If you did not meet your measure(s), you will be referred to a health coach, who will help you meet your goals by September. The Employee Wellness team will provide additional assistance and support to all employees, whether they are maintaining or trying to meet their goals.

If you indicated you were not tobacco-free, you will be directed to participate in a free tobacco cessation program through Geisinger that will be open to employees and spouses/domestic partners.

You have to register and meet your goals by September 2020 to receive a discount on your health benefit contributions in 2021.

Keep in mind: The sooner you enroll, the longer you have to meet your goals!

Mental Health and Substance Abuse

Magellan manages behavioral health services for participants of the Provider Choice and PPO plans. For pre-authorization, please call Magellan at (888) 839-7972.

Accessories Program

As a member of Geisinger Health Plan you have access to a variety of discounted, health related products and services. Cole Vision, Weight Watchers® and fitness center discounts are included in the program. Discounts ranging from 15-60% depending on the service selected are offered through partnerships with outside contracted vendors. No referrals are necessary, and premium is not affected. American Specialty Health networks offers a 25% discount of the provider’s usual fee for acupuncture, chiropractic care and massage therapy. In addition, members can also receive a discount of 15-40% on more than 2,400 health and wellness-oriented products. Find out what services and discounts are available through GHP’s Accessories Program at www.thehealthplan.com.

Prescription

When a House Staff Member chooses Health Insurance through Geisinger they are automatically enrolled in the prescription drug plan. Once a $100 per individual / $125 two-person / $150 family deductible per calendar year (maximum of two deductibles per family) is met, you are responsible for a copay per prescription.

Free generic and brand name drugs (after meeting the deductible) for hypertension, diabetes, depression and CAD (coronary artery disease, i.e. high cholesterol) only at Geisinger Pharmacies (GMC Outpatient, Knapper, CareSite and Geisinger Mail-Order pharmacies).

Select Medications (depression, diabetes, cholesterol, and hypertension)

Geisinger Retail/Care Site Pharmacy (30-day supply): After deductible, no cost to you
Other Retail Pharmacy (30-day supply): After deductible, you pay Tier 1, 2, or 3 copay
Geisinger Mail Order Pharmacy (90-day supply): After deductible, no cost to you

Tier 1 Generic Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $7.50
Other Retail Pharmacy (30-day supply): You pay up to $10
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $15

Tier 2 Preferred Brand Name Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $20
Other Retail Pharmacy (30-day supply): You pay up to $25
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $40

Tier 3 Non-Preferred Brand Name Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay up to $30
Other Retail Pharmacy (30-day supply): You pay up to $75
Geisinger Mail Order Pharmacy (90-day supply): You pay up to $100

Injectable and other Biologic Drugs

Geisinger Retail/Care Site Pharmacy (30-day supply): You pay 20% Coinsurance
Other Retail Pharmacy (30-day supply): You pay 20% coinsurance
Geisinger Mail Order Pharmacy (90-day supply): You pay 20% Coinsurance

If a prescription drug costs less than the copay, you will be charged the cost of the drug.

Select medications are subject to GHP formulary rules.

Copays apply after the deductible has been met.

Deductible is $100 for individual, $125 for two-person and $150 for family coverage.

Non-Geisinger Retail Pharmacy - Limited to a 30-day supply.

Mail Order Pharmacy - Provides a 90-day supply for two "Geisinger Retail Pharmacy" copays. Certain drugs may only be available through mail order. All maintenance drugs must be filled through Mail Order Pharmacy.

When the prescribed drug cost is less than the copay, the cost of the drug will be charged.

Diabetic supplies: test strips and syringes are free at Geisinger Pharmacies under the free medication program.

Cosmetic drugs are not covered. Fertility drug costs, including dispensing fees, are covered up to $5,000 per year.

Prescriptions written by a physician for himself/herself or his/her family members are not covered.

The following medications and supplements: Folic Acid, Low Dose Aspirin, Iron Supplements for children and Oral Fluoride are covered at no cost to you if you provide a doctor's prescription when purchasing.

Dental

Geisinger offers two dental plan options through Delta Dental: Basic and Enhanced. All covered dental procedures, except diagnostic and preventive services, are subject to an annual per person deductible of $100, with a family limitation of $200 for In-Network and Out-of-Network dentists. The deductible is waived for diagnostic and preventive services. There is an $1800 annual maximum per person for services provided by Delta Dental PPO and Premier participating dentists and $1500 annual maximum per person for services provided by non-participating dentists.

The following payment schedule shows the co-insurance percentages involved with each covered procedure, in accordance with the Delta Dental payout level

Basic

In Network/Out-of-network

Class 1 services (excluded from annual max unless otherwise noted)
Examinations, X-Rays, Cleanings: 100% Coverage
Class II services (excluded from annual max unless otherwise noted)
Basic restorative: 75% Coverage
Class III services
Inlays, onlays, crowns, prosthetics, implants: 50% coverage
Orthodontics (dependent child(ren) up to age 19)
Orthodontics: Pre-orthodontic treatment visits only; orthodontic exam will be paid at $50 for the first three exams

Deductibles and maximums
Deductible per member

Class 1 services & orthodontics excluded: $100/person $200/family

Annual program maximum per person

In network: $1,800
Out-of-network: $1,500

Lifetime orthodontics maximum

None

Enhanced

In Network/Out-of-network

Class 1 services (excluded from annual max unless otherwise noted)
Examinations, X-Rays, Cleanings: 100% Coverage

Class II services
Basic restorative: 75% Coverage

Class III services
Inlays, onlays, crowns, prosthetics, implants: 50% coverage

Orthodontics (dependent child(ren) up to age 19)
Orthodontics: 50% up to $1,500 lifetime (per child)

Deductible per member

Class 1 services & orthodontics excluded: $100/person $200/family

Annual program maximum per person

In network: $1,800
Out-of-network: $1,500

Lifetime orthodontics maximum-$1,500

To obtain a list of PPO and Premier dentists in your area, go to www.deltadentalins.com/geisinger, select "Find A Dentist."

*Additional charges may apply if Delta's payment is not accepted as full payment.

Voluntary Vision

Geisinger offers a Voluntary Vision benefit through VSP. Employees and their eligible dependents who elect this benefit receive an annual vision exam, $200 frame allowance every other year, $130 contacts allowance every year and discounts on laser vision correction at contracted facilities.

2020 Rate Chart (Basic Rates, Salary 2)
Cost for Health, Prescription, Dental & Vision Coverage

Biweekly Paid Summary

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Full-Time Employees</th>
<th>Geisinger's Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1820 or more Hours worked (.875 to 1.0 FTE)</td>
<td>For Full-time Employees</td>
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</tbody>
</table>
Coverage under our health, prescription, dental and vision plans is available to house staff and their eligible dependents including domestic partners. House Staff Members who are considering electing benefits coverage for an eligible domestic partner are required to complete a Domestic Partner Affidavit. More information about this benefit and all related enrollment paperwork are available from Human Resources.

"Domestic Partner" is defined as an individual who is: (i) eighteen (18) years of age or older and the same sex or opposite sex as the Subscriber; (ii) not related to the Subscriber by marriage or blood in a way that would bar marriage; (iii) involved with the Subscriber in a committed lifetime relationship; and (iv) financially interdependent with the Subscriber for a period of not less than (6) months.

Life, Disability and Liability

Full-time and part-time House Staff Members are covered by Group Term Life Insurance. Coverage is equal to 1.5 times annual salary, subject to a limit of $1,000,000.

Group Term Life Insurance automatically includes Accidental Death and Dismemberment (AD&D) coverage which has an additional death benefit of two times the Group Term Life policy. Dismemberment coverage provides financial protection if an employee suffers the loss of a limb, eyesight, etc. Full-time and part-time House Staff Members may elect to purchase Optional Life Insurance up to six times salary capped at $1,500,000. Employees will choose between Optional Life Insurance as a Tobacco user or a Non-Tobacco user. The cost of the Optional Life Insurance is based on tobacco use and age.

Full-time and part-time House Staff Members electing Optional Life Insurance may elect to purchase Spouse/Domestic Partner Life Insurance up to $100,000 in $10,000 increments and Dependent Children Life Insurance up to $25,000 in $5,000 increments. The cost of Spouse/Domestic Partner Insurance is based on tobacco use and age of the employee.

As a Geisinger House Staff Member, you are automatically covered for Business Travel Accident Insurance, including Life Flight® coverage. This insurance covers all house staff members of Geisinger when traveling on official business of the Health System other than to/from home and your regular work location. Coverage is equal to five times base annual salary, with a $500,000 cap. The maximum payout is $5 million per accident. This insurance coverage is automatic and requires no election or contribution by the staff member.

Long-Term Disability Insurance is available to full-time and part-time House Staff Members. Eligible full-time House Staff Members get 60% salary replacement. Eligible part-time House Staff Members will automatically receive 50% salary replacement. Long-Term Disability coverage is designed to cover any lengthy disability that continues for more than six months. A pre-existing condition limitation applies to newly hired House Staff Members. Full-time House Staff Members are given benefit credits with which they may purchase LTD coverage that would provide 60% of the current salary, should they become disabled on a long-term basis. This means the House Staff Member would receive 60% of their salary as a benefit; that benefit would be tax-free.
Professional Liability Insurance

You are insured with Professional Liability Insurance coverage for incidents within the scope of your employment at Geisinger Health System. In addition to the mandatory $1.2 million combined CAT Fund and primary coverage, Geisinger has in place excess insurance coverage. Your Geisinger attorney can provide you with the details of the primary, CAT Fund and excess coverage applicable to your particular case.

Being named in a lawsuit or identified as a witness and called as a deponent in a lawsuit is not grounds for adverse action in regard to your position with the Geisinger Health System. It is understood that professional liability lawsuits occur and that individuals involved in providing care may be named in lawsuits or drawn into lawsuits as witnesses.

Worker's Compensation

Medical care plus partial income is available if a House Staff Member is disabled by a work-related injury. The partial pay benefit goes into effect after a seven-calendar-day waiting period.

Flexible Spending Account (FSA)

This benefit offers you the option to redirect a portion of your pay, through payroll deduction, into Flexible Spending Accounts (FSAs). The money that is deposited into your FSA is deducted from your pay on a pre-tax basis (before Federal and Social Security taxes are calculated). Because you do not pay taxes on the money that is contributed to an FSA, you decrease your taxable income and potentially increase your take-home pay. The plan limits for 2020 are $2,700 for health care and $5,000 for dependent day care.

The Healthcare Flexible Spending Account (HFSA) provides you with the ability to set aside money on a pre-tax basis for any IRS-allowed health care expenses not covered by your health coverage. These expenses include deductibles, copays, coinsurance payments, routine physicals, uninsured dental expenses, vision care expenses, hearing care expenses and orthodontia.

Over-The-Counter (OTC) medications are not eligible for reimbursement through a Health Care FSA unless you have a prescription or note of medical necessity from your physician. For a list of eligible/non-eligible items, please visit http://hcet.ebia.com/phrs for details.

Note: Federal tax rules prohibit the Health Care Account from being used for expenses incurred by your domestic partner and your domestic partner's dependents unless they are also your dependents.


The Dependent Care Flexible Spending Account (DFSA) provides you with the ability to set aside money on a pre-tax basis for dependent care expenses for your child, disabled parent or spouse. Generally, expenses will qualify for reimbursement if they are the result of caring for children under 13 years of age or children 13 or over who are physically or mentally unable to care for themselves. A spouse or elderly parent residing in your home, who is physically or mentally unable to care for himself or herself, also qualifies. In addition, in order to qualify for reimbursement, the expenses must enable you and your spouse (if applicable) to work full-time, seek employment or attend school on a full-time basis.

The Benefits Card

The Benefits Card is a special-purpose Visa® card allowing for electronic access to your pre-tax FSA dollars. You may use the Benefits Care at healthcare providers and facilities, dependent care providers and participating merchants who are able to identify FSA-eligible items at the point of sale. The Benny works similar to a debit card, deducting eligible expenses from the available funds in your account (annual election amount for an HFSA and current account balance for a DFSA).

When using the Benefits Card, you will automatically pay for qualified healthcare and dependent care expenses each time you swipe your card. When you enroll in an HFSA and/or DFSA, you will automatically receive two Benefits Cards in your name (i.e., the employee's name). You may request additional Benefits Cards for your dependents (a $5 fee is charged for each additional set).

You may elect to participate in either, or both, the Health Care Account - FSA or the Dependent Day Care Account - FSA for child/dependent day care expenses, while allowing you to save money on your taxes.

Plan carefully, you must use the money for expenses incurred by March 15th of the following year that it's deposited or - under IRS rules - the money left in your account will be forfeited.

Go to www.vantagenllc.com/resources-forms/ for more information. The amount you elect will be deducted in even amounts from each of your paychecks and contributed to your account(s).
Retirement Programs

Tax Sheltered Annuity - 403(b)

Geisinger Health System's tax-sheltered annuity (TSA) - 403(b) is a retirement savings plan that enables House Staff to contribute part of their income to a deferred annuity. The minimum amount you can contribute is 3%, up to $19,500 in 2020. House Staff may direct their personal contributions made to the retirement plan to a variety of investment options with Fidelity Investments. The investment options include Fidelity and Non-Fidelity funds, which cover a range of risk and return characteristics to help you build a retirement portfolio from conservative short-term funds to aggressive stock mutual funds.

Guidance Resources

Geisinger Health System offers counseling and guidance to individuals who may need confidential assistance with personal problems. Guidance Resources may be reached at 1-888-327-4623 or you can access the website at www.guidanceresources.com and use Access Code: GHSEAP.

Sick and Family Medical Leave of Absence (FMLA)

All House Staff Members who have completed twelve (12) months of service and worked 1250 hours in the twelve (12) month period immediately prior to the communication of the need for leave are eligible for family and medical leave for one or more of the following reasons up to the amount of leave authorized each leave year:

To care for the employee's child after birth, or placement for adoption or foster care within one (1) year of the child's birth or placement.

To care for the employee's spouse (not boyfriend, girlfriend, fiancé or domestic partner), son or daughter (under the age of 18 or 18 or older and incapable of self-care because of mental or physical disability and not in-law), or parent (not in-law), who has a serious health condition;

For a serious health condition that makes the employee unable to perform at least one essential function of his/her job. For certain reasons related to the military service of a qualifying family member, as described in the Addendum.

Benefits and job guarantee are maintained during any absence qualifying under the Family Medical Leave Act (FMLA). If a House Staff Member qualifies for FMLA due to their own serious health condition, they are eligible for full pay for up to 130 days.

EDUCATIONAL BENEFITS

Scholarly Activity

Geisinger encourages house staff members to engage in scholarly activities leading to the publication and presentation of their research at meetings. Geisinger pays expenses incurred in the presentation of original papers and posters that have been approved by Academic Affairs for external submission.

Educational Funds & Time Away

First year Clinical Psychology Interns may access up to $500 for reimbursement of expenses for educational materials such as journals, books, and dues.

Skilled Courses such as: ACLS, ATLS, and PALS are provided by the program.

Education/Meeting Days

Clinical Psychology Interns receive time to attend professional conferences according to department policy. Up to $600 per year is available to cover these and other educational expenses.

Time Off/Vacation

House Staff Members receive fifteen days off per year. At Geisinger these are divided into vacation days and personal holidays.

House Staff Members are granted one extra vacation day for each Health System recognized holiday they work (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.)

House Staff Members are encouraged to take vacation time that is allocated to them at each level.
Relocation Days

All House Staff Members at the onset of training at Geisinger are given five relocation days, which can be used for moving, job interviews, and fellowship interviews during their residency or fellowship. The five days of relocation time will be given once to each house staff member during their tenure at Geisinger.

Personal Needs - Time Off

2 Weeks Parental Leave or Military

Training Leave

When House Staff Members need time off for other personal or professional issues, the time away can usually be arranged.

Other Benefits/Services
White lab coats

Resident and fellow on call rooms - individual rooms with bed, TV, computer, phone and private bathroom with shower. Parking (No Charge)

House Staff may use their educational funds towards the purchase of personalized equipment that is used directly on the body, such as Loupes and Radiation Lead Glasses.

Fitness Center discounted rates.

Incoming House Staff Members will be issued a $750 prepaid visa for moving expenses. House Staff Salaries

Salaries 2019-2020

$27,000