

The Healthcare Organizations' Benefits Trust Proprietary Enhanced Design Provisions

RN and Physician Recruitment Benefit

Attracting and retaining registered nurses and physicians has become increasingly challenging and costly. This benefit was developed by the Healthcare Organizations' Benefits Trust to assist hospitals and healthcare related organizations with the challenges they face when an RN or physician is on disability. When an RN or physician is disabled, our proprietary Recruitment Benefit pays the hospital a lump sum of 25% of the RN or physician's annual salary after they have been disabled for 90 days. The following are some of the highlighted features of this unique offering:

- The benefit is available for plans with 90 or 180 day elimination periods
 - The benefit is only paid after the disability claim has satisfied the elimination period
- The benefits are paid directly to the employer
- The benefit percent would reflect the in-force physician benefit
- The lump sum benefit is equivalent to 5 months of gross benefit with a maximum of \$15,000 per month (NOTE: Monthly benefit for the physician class could be higher)
- Overall impact on rate varies by carrier

