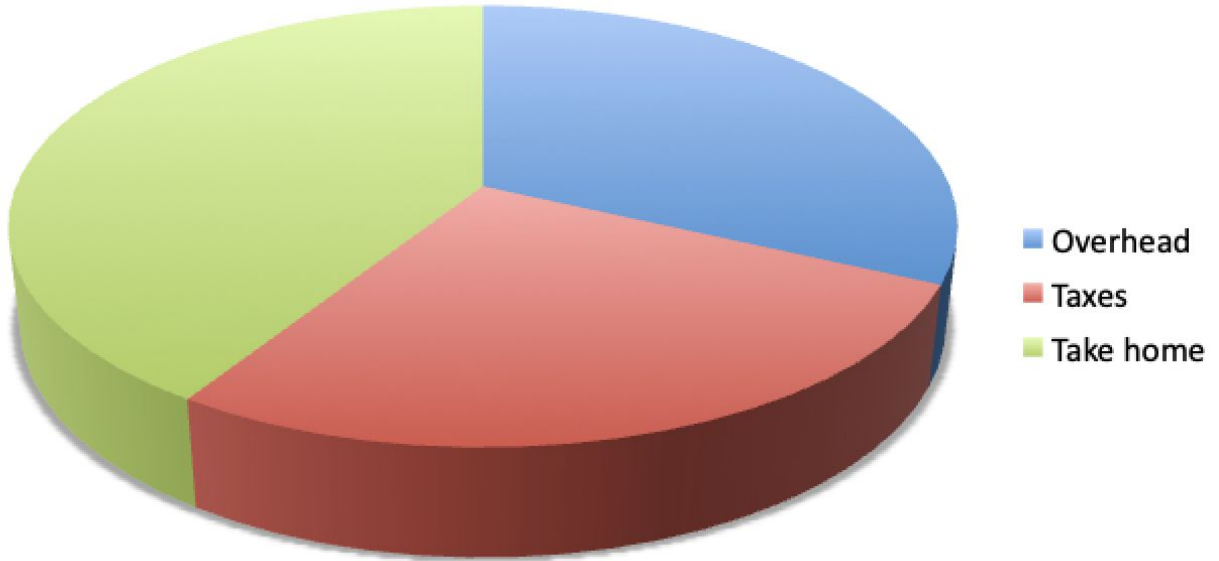


How Are Physicians Paid?

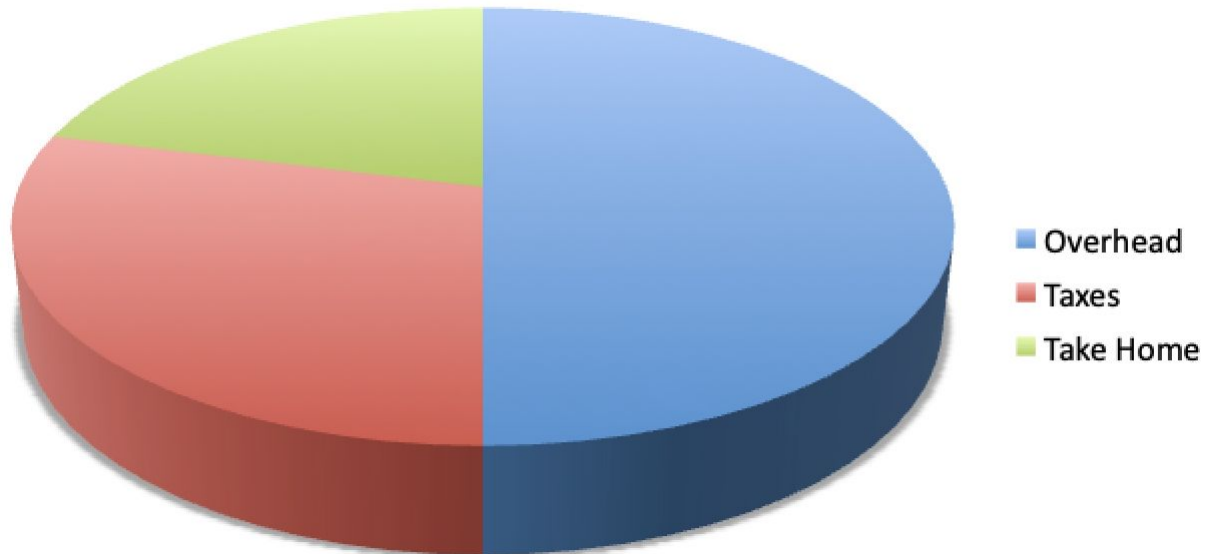
Present system ("Fee for service")

Gross Income



Anticipated Changes - if practice style stays the same.

Gross Income



Overhead - what is included?

Clinic rent

Clinic staff wages, benefits, vacation time, etc.

Clinic equipment: computers, Electronic medical record, procedural equipment

Clinic Utilities: internet, phone, etc.

Malpractice insurance

Annual Association and licensing fees

Take home income - what do we need to cover?

Life expenses, like anybody else

Massive education debt load (average \$250k at the end of medical school)

Vacation time

Health benefits/medical/dental, etc.

Disability and overhead insurance - in case we get sick. We do not have EI, or WCB given that we are contractors

Retirement savings - accounting for 10 years of missed retirement savings due to education requirements