



PHYSICIAN RELOCATION OVERVIEW: Household Goods Shipment plus Relocation/Miscellaneous Allowance

Household Goods Shipment:	Expenses related to packing, loading, transporting and unloading of normal household furnishings and possessions with MLH's preferred service partner (max. weight 25,000 pounds)
Relocation/Miscellaneous Allowance	An allowance in the amount of \$6,000 (grossed up) will be available to cover some of your relocation/miscellaneous related expenses. This allowance will act as a budget from which you can allocate dollars toward specific relocation services or request reimbursement of out-of-pocket expenses. Expenses that are eligible to be covered by your relocation/miscellaneous allowance are as follows:
Home Marketing Assistance:	Home marketing assistance through Focus Relocation's preferred broker referral network. AHS Warranty is available also. Please do not speak to any real estate agent or list your home before speaking to your relocation counselor.
Lease Termination:	Fees incurred from breaking a lease – excluding pet fees and incentive repayments
Mortgage Assistance:	Three preferred national lenders, corporate rates, pre-approval available
Home Finding Assistance:	Home finding assistance through Focus Relocation's preferred broker network Please do not speak to any real estate agent before speaking to your relocation counselor.
Rental Assistance:	Rental resources and/or paid agent assistance (local fees apply)
House Hunting Trips:	Roundtrip transportation – economy airfare or mileage (per IRS guidelines); rental car and fuel (if traveling by air), parking, tolls, reasonable lodging and meals
Temporary Living:	Fully-furnished corporate apartment or hotel accommodations – excluding pet fees
Auto Shipment:	Auto shipment with van line or through MLH's preferred service partner
Household Goods Storage:	Storage at either origin or destination location through MLH's preferred service partner
Final Move Expenses:	One-way transportation from old location to new location – economy airfare or mileage (per IRS guidelines); reasonable lodging; reasonable meals; tolls/parking
Mileage:	Mileage rates based on IRS guidelines
Tax Assistance:	Grossed up at the standard rate. A Relocation Tax Report (RTR) will be provided at year end

Purpose:

Methodist Le Bonheur Healthcare's Relocation Program is designed to help minimize the uncertainty and challenges of relocating. Methodist Le Bonheur Healthcare (MLH) has partnered with Focus Relocation, Inc. (Focus) to assist in providing professional guidance, resources and service during the relocation process. The following is a detailed outline of MLH's relocation guidelines. MLH intends that this policy be continued indefinitely. However, they reserve the right to amend or terminate any guidelines and practice at any time.

Focus Relocation Services:

Upon authorization, Focus will assign a relocation counselor as your primary point of coordination throughout your move. Your counselor will coordinate and guide you through each step of the relocation process, including:

- Assessing the relocation needs for you and your family
- Providing a detailed briefing of the relocation benefits
- Introducing various MLH preferred relocation service partners as needed (real estate agents, household goods shippers, temporary housing vendors, etc.)
- Addressing questions regarding expense reports, guidelines interpretation, and any special needs

Physician Eligibility:

- Relocation benefits are for the full-time salaried-exempt physician moving at the company's request, his/her spouse and dependent children.
- **Relocation benefits must be used within 1 year of your effective date of transfer and report date to the new location.**

Conflict of Interest:

Due to a conflict of interest, no relocating physician may use a real estate agent, broker, inspector, appraiser, contractor (or anyone involved in the relocation process) who is related to a MLH physician or a MLH associate. It is the duty and responsibility of each relocating physician to avoid any such conflict of interest situation and to disclose the existence immediately upon becoming aware of a conflict or potential conflict. MLH has the right to recapture any and all costs incurred, due to lack of such disclosure by the transferring physician.

Repayment Agreement:

The Relocation Repayment Agreement must be signed and returned to your Human Resources contact **before** authorization into MLH's relocation program.

Expense Reimbursements:

To receive reimbursement of your relocation expenses as outlined in the guidelines, your relocation expenses must be submitted online at <https://focus.reloviewscomplete.com/MC> or via the mobile app. Your secure login and password information for the mobile app and online portal, along with directions, will be sent to you by your counselor.

Alternative methods for sending receipts:

1. Email receipts to: receipts@focusrelocation.com
2. Fax receipts to: 615-739-9379
3. By mail; contact your counselor for address

Guidelines for filing eligible expenses:

- Submit expenses for reimbursement within 7 days of incurring the expense
- Original receipts must be submitted for all mailed in expenses
- Incomplete expense reports will result in a delay in payment
- Itemize expenses in order of the date incurred
- **Relocation expenses are separate and distinct from other business-related activities and must be submitted through Focus Relocation's Move Coordinator portal or mobile app.**
- Any expenses that are adjusted or disallowed per the terms of these guidelines will be noted within the report by the expense analyst
- Keep a copy of your submitted expense reports and receipts for your records
- All relocation expense reimbursements must be submitted within 12 months of your start date

Household Goods Shipment:

MLH covers expenses related to the one-time reasonable packing, loading, transporting and unloading of normal household furnishings (max. weight 25,000 pounds) with preferred service partner (must use to qualify for this benefit).

Focus will coordinate professional moving services for the shipment of your household goods. Contact your counselor as soon as your moving date is determined to establish a preliminary schedule. It is recommended to have the survey performed early to ensure your desired move dates will be available. There are certain times of the year that van lines require a 4 to 6 week notice for move scheduling. Any questions should be directed to your counselor.

Neither the carrier nor MLH will accept responsibility for breakage of articles packed by the physician. It is recommended that van line personnel be allowed to pack all goods.

PLEASE NOTE: To avoid unnecessary delays and misunderstandings, the physician or spouse **MUST** be present to supervise the packing, loading and unloading of the household goods. This person should be prepared to carefully check the inventory sheets and note any damage or concerns. Do not sign the inventory sheet or release until all questions are resolved; this is critical for the billing and the claims process.

Shipment Guidelines (Crating and third-party services max \$2,000)

1. Services are to be coordinated during regular business hours, Monday - Friday
2. **Crating:** Some items may require crating; the van line will identify these items and crate them for shipping
3. **Appliances:** Third-party services covered for the disconnect and reconnect of the following:
 - a) Washer/dryer
 - b) Ice maker

The following items will be the responsibility of the physician to disassemble/reassemble, dismount/remount and disconnect/reconnect:

- a) Computers
- b) Stereo equipment
- c) Television
- d) Audio visual / theater equipment
- e) Light fixture/ceiling fans
- f) Waterbeds (including draining and filling)

Items not eligible for reimbursement for van line move may include, but not limited to:

1. Unpacking services (see debris pickup, which is provided)
2. Plastic Tubs/Bins
3. Hazardous materials such as explosives, chemicals, flammable materials, firearms, garden chemicals or firewood, lumber or building materials
4. Pets or livestock
5. Perishables such as plants, food or wine collections
6. Farm equipment, storage sheds, safes, large or cumbersome items
7. Trailers such as utility, horse, camping, recreational, etc.
8. Recreational/hobby equipment: Snowmobiles, jet skis, ATVs, airplanes, boats, swing-sets, wooden play structures, universal gyms, pool tables, pianos, trampolines, or other recreational/hobby type item
9. Removal, disassembly/reassembly, installation or shipment of satellite dishes, above ground pools, spas/hot tubs and water softeners, draperies, carpeting, etc.
10. Valuables or items of extraordinary value such as furs, jewelry, currency, artwork, grandfather clocks, stamps, baseball cards, taxidermy items, etc. Physician should carry items of value with them during the move. Any shipment with carrier for items of value is done at the physician's own risk
11. Maid service, driver or crew waiting time, tips or food for the moving crew, rubbish removal
12. Overtime charges (weekends, holiday and evening hours)
13. Additional stops, extra pickups or deliveries
14. Removal of lighting fixtures, drapery hardware
15. Charges for a personally rented trailer and/or truck, if shipping household goods via a van line

Additional services provided:

One time debris pick-up of packing materials within 60 days of delivery

Insurance coverage:

The van line provides valuation coverage of up to a certain amount. This is based upon the weight and will be reviewed with you by the driver. If the physician declares an over value, additional insurance may be purchased at physician's expense.

**If physician elects to deliver household goods to self-storage, etc., the liability insurance with the van line is released at time of delivery. All claims for damages must be done at time of unloading to self-storage. The physician will be responsible for the costs moving out of the unit.

Real Estate Agent Selection:

MLH understands that getting the best price for your home is of utmost importance to you. Selection of a relocation trained agent is critical. Your counselor will provide you two preferred real estate companies and agents (one of your choice) available in your community. We recommend you interview **both agents** to compare their abilities to effectively market your home.

Please do not contact or make any arrangements with any real estate agent, until you have spoken with your counselor. MLH is using Focus Relocation's preferred broker network. Staying within the guidelines for **both selling and buying your home** will help to defray relocation costs for MLH.

Home Marketing Assistance:

One of the most important parts of your relocation is selling your present home. For this reason, MLH has arranged for home marketing assistance.

Your counselor will order a Broker's Market Analysis (BMA) from two (2) local real estate agents. The BMA's will provide initial information regarding your home along with suggestions for marketing. In addition, the agents will provide a recommended list price and expected sale price for your home. The results of the BMA will be reviewed by Focus and shared with you.

You are encouraged to list your home realistically, typically no more than 5% above the recommended list price noted on the BMA. Once listed, your counselor will monitor the listing effort. Your listing agent will communicate the results of advertising and open houses, as well as feedback from buyers and other real estate agents, to Focus.

American Home Shield Home Warranty Program

At the time of listing, your counselor can contact your real estate agent and assign a "*ShieldEssential*" homeowners warranty from American Home Shield (AHS). *ShieldEssential* gives coverage for the systems in your home. This home warranty is transferrable to the buyer for one year after closing. **Please note**, MLH will only reimburse the cost for the AHS home warranty when it is assigned by Focus. Costs associated to this program will be reflected as a seller's cost on your Closing Disclosure. Any other home warranty will not be considered an eligible home sale expense.

Lease Termination:

If you are currently renting in the departure location and it is necessary to break your lease, MLH will reimburse this expense up to two months' rent, less pet fees and incentive repayments. To receive reimbursement of eligible expenses, submit a relocation expense report and provide a copy of the fully executed lease and vacate statement from leasing firm, itemized statement of amount due and proof of payment.

Mortgage Assistance

Your counselor will put you in touch with three preferred national lenders. Comparing multiple lenders enables you to find and choose the loan product or program that best fits your financial needs. Working with one of these national lenders may allow preferred corporate interest rates and pre-approval.

Home Finding Assistance:

Buying a home is an important part of making your relocation experience successful. The Home Purchase program provides valuable assistance in settling into your new location.

Your counselor will learn about your needs and wants in your new community. This insight will aid your counselor in selecting a Realtor with your profile in mind. **Please do not speak with any real estate agents until you have spoken with your counselor.**

MLH is using Focus Relocation's preferred Broker network. Using this home purchase benefit is critical while helping to defray relocation costs for MLH. Your counselor will place all agent referrals and coordinate any agent changes, if necessary.

Rental Assistance:

Your counselor will provide resources to help locate rental options. Please contact your counselor if you need rental agent assistance to aid in your search. Local rates apply.

House Hunting Trips:

House hunting trips are for the purpose of the physician and spouse to visit the new location to find suitable living accommodations.

Trip guidelines:

1. Reimbursement for the following expenses incurred during the house hunting trip at the new location:
 - a) Transportation: economy airfare **or** round trip mileage for one car (per IRS guidelines) For airfare reimbursement, itemized airline itinerary showing to and from cities/dates & times/traveler(s) names (full itinerary from airline website) along with proof of payment (if not shown on itinerary) required.
 - b) Meals (Itemized with proof of payment receipts needed)
 - c) Reasonable lodging – must provide itemized statement of room charges received at checkout
 - d) Up to Mid-size rental car (if traveling by air), tolls and parking rental agency itemized final invoice showing date/time of pick up AND actual return required. Estimates are not acceptable.

Temporary Living:

Your counselor can arrange a fully furnished corporate apartment or hotel excluding pet fees. The physician should obtain his/her own renter's insurance if a corporate apartment is secured. MLH, Focus, the lessor and/or the lessee will not be liable for any damage, loss, injury, etc. to person (s) and/or property caused.

Auto Shipment:

Your counselor can arrange automobile transportation through MLH's preferred service partner.

Storage:

Storage can be arranged by your counselor with the van line at origin or destination location only when household goods are moved before occupancy is available at the destination location.

Please note that you will not have access to your household goods while in storage.

****If employee elects to deliver household goods to self-storage, etc., the liability insurance with the van line is released at time of delivery. All claims for damages must be done at time of unloading to self-storage. The employee will be responsible for the costs moving out of the unit.**

Final Move:

Reasonable expenses of transporting you and your family to the new location can be reimbursed. Itemized receipts required for reimbursement.

1. One-way transportation from old location to new location based on most direct route; economy airfare **or** one-way mileage for one car (per IRS guidelines) For airfare reimbursement, itemized airline itinerary showing to and from cities/dates & times/traveler(s) names (full itinerary from airline website) and proof of payment (if not shown on itinerary) required.
2. Tolls/parking
3. Reasonable lodging – must provide itemized statement of room charges received at checkout
4. Meals (Itemized receipts and proof of payment needed)

Mileage:

Please note that mileage rates are based on IRS guidelines. These guidelines are likely to change at the beginning of each calendar year.

Tax Assistance:

The IRS considers all relocation expenses paid to you or on your behalf as taxable income. Taxable relocation payments (standard rate) will appear on your W-2 in the year the payment was disbursed to you. Taxes due from reimbursements made to you or on your behalf will also be reflected on your W-2.

At the beginning of each year, Focus will provide you with a Relocation Tax Report (RTR) which provides a breakdown of all relocation expenses that MLH has paid to you or on your behalf.

Please note the following:

- It is imperative that you keep records and receipts of all your expenses to manage the tax return filing process at year-end.
- Consult a professional tax advisor for details on the tax implications of your relocation.

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