

BENEFITS GUIDE

2019

Your Health
and Retirement
at Atrium Health



Atrium Health



MESSAGE FROM JIM DUNN

Teammate,

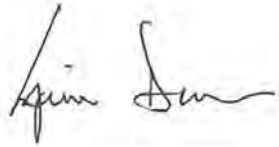
At Atrium Health, your physical, financial and personal health are a top priority. To support you, we are proud to offer market-competitive benefits for you and your family members including medical, dental, vision, life and disability insurance, and retirement.

This Benefits Guide is an excellent reference tool to provide you with information about each of the benefits available to you, including plan summaries and eligibility. Additional information and resources are available on HumanResources.AtriumHealth.org.

Thank you for all you do to make Atrium Health a great place to work. Now is a good time to review your benefit options and take full advantage of the many offerings from Atrium Health.

Should you have any questions, please contact [Atrium Health Benefits at 704-631-0263](tel:704-631-0263).

With best regards,



Jim Dunn, PhD, DHA
System Chief Human Resources Officer



JIM DUNN

*System Chief Human Resources Officer
Atrium Health*

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NEED HELP ENROLLING IN YOUR BENEFITS?
Refer to the Enrollment Checklist on page 5 for instructions.



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YOUR COMPENSATION AND BENEFITS AT ATRIUM HEALTH

FOR YOU AND YOUR FAMILY'S PHYSICAL AND FINANCIAL NEEDS

For information about Development, Recognition and Rewards, Incentive Pay, Base Pay and Time Away from Work visit: HumanResources.AtriumHealth.org



ENROLLMENT CHECKLIST

- Review all information in this Benefits Guide
- Consider expected and unexpected healthcare expenses and how much you will contribute to your Health Savings Account (HSA)
- Consider additional benefits you may want to purchase
- Make your benefit elections in coverage by the Open Enrollment deadline, November 6, 2018, or within the 31-day window for newly eligible or qualifying life events
 - Health Plan with HSA
 - Dental / Vision
 - Additional Benefits
- Print or save a copy of your Benefits Enrollment Confirmation page
- Review retirement plan contribution rates and investment elections
- Register for Castlight, and download the mobile app
- Download the Bank of America mobile app
- Download the MedCost mobile app
- Download the MyCarolinas mobile app
- Register for Virtual Visit
- Watch eLearnings and Enrollment videos

TO ENROLL

- Visit HumanResources.AtriumHealth.org

TEAMMATE BENEFITS ELIGIBILITY TABLE

BENEFITS ELIGIBILITY	Weekly Standard Hours for Position					
	30+	24 - 29	16 - 23	Weekender	Residents	PRN
BENEFIT PLAN						
Medical/HSA	✓	✓	No	✓	✓	No
Dental	✓	✓	No	✓	✓	No
Vision	✓	✓	✓	✓	✓	No
LPFSA and HCFSAs	✓	✓	No	✓	✓	No
Dependent Care FSA	✓	✓	✓	✓	✓	No
Life	✓	No	No	No	✓	No
Short-Term Disability*	✓	No	No	No	✓	No
Long-Term Disability*	✓	No	No	No	✓	No
PTO*	✓	✓	No ¹	No ²	No	No
401(k)	✓	✓	✓	✓	✓	Limited ³
ADVANTAGE	✓	✓	✓	✓	✓	✓

¹ Half Track RNs and teammates in positions with 20-23.99 standard hours per week are eligible. Refer to HR Policy 3.05 Paid Time Off Benefit for details.

²Weekenders are eligible. Refer to HR Policy 3.05 Paid Time Off benefit for details.

³401(k) Plan participants whose status changes to PRN:

- PRN teammates are eligible for Annual, Basic and Performance-Based contributions provided by Atrium Health.
- PRN teammates are not eligible to contribute to the 401(k) plan.

These benefits, as described, may not apply to monthly-paid teammates.

For details, please contact Executive Total Rewards and Physician Benefits at **704-631-0120**.

Additional Benefits Eligibility vary by plan.

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BENEFIT ELIGIBILITY**DEPENDENTS**

- Spouse
- Children until their 26th birthday
- Unmarried children of any age who are incapable of self-support due to a disability which began prior to age 26 and who are primarily dependent upon you. (Contact MedCost at **800-204-2085** for required disability [certification forms](#))
- Individuals who can be counted as dependents on your annual tax return

Documentation is required to verify and maintain eligibility of all dependents being enrolled in the medical, dental and vision plans. A request to verify new dependents will be mailed to homes from Dependent Verification Services.

MAKING CHANGES TO YOUR BENEFITS

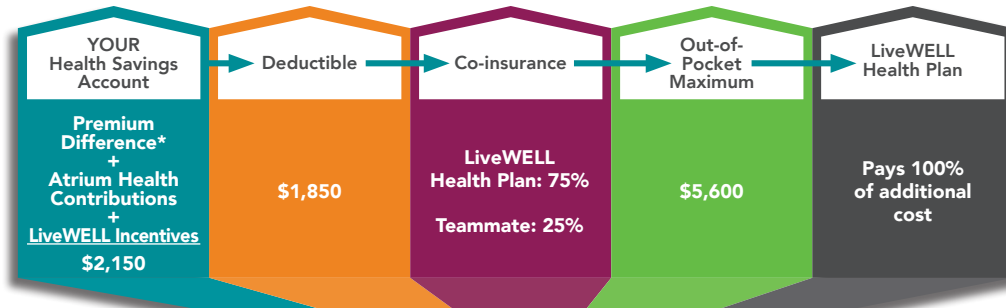
You can make changes to your benefit elections upon new eligibility, when you have a qualifying event or during Open Enrollment.

- New to the organization
- Marriage, separation, annulment, divorce or death of a spouse
- Birth, adoption or death of a child
- Recognition of marriage
- Employment change for you, your spouse or a dependent child that results in a loss or gain of healthcare coverage or other loss of health plan coverage
- Child loss of eligibility
- Enrollment or removal from daycare, which allows changes to your Dependent Care Flexible Spending Account (for eligible child and adult care)

If you experience a qualifying event during the year, be sure to go to complete the LiveWELL Health Plan Benefits Enrollment and Change Form within 31 days of the change. This form can be found on [AtriumHealth.org/HumanResources](https://atriumhealth.org/HumanResources).

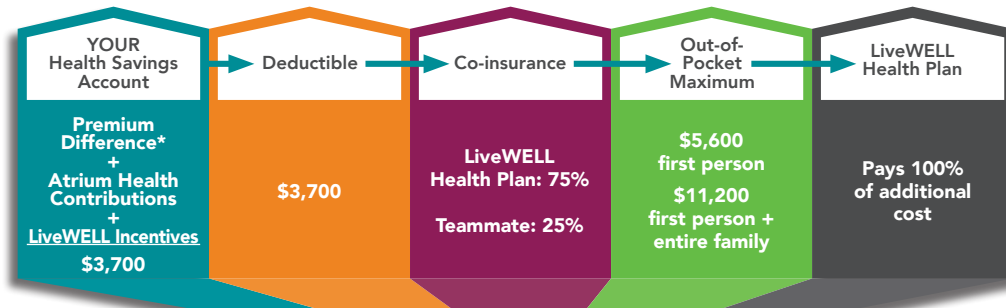
The benefits changes you make must be consistent with your qualifying event. For questions, contact Atrium Health Benefits at: **704-631-0263** or email HRBenefitsOnline@AtriumHealth.org.

TEAMMATE-ONLY EXPERIENCE



Preventive Care Covered at 100%

FAMILY EXPERIENCE



Preventive Care Covered at 100%

MedCost manages the
LiveWELL Health Plan



*Deductibles and Out-of-Pocket Maximums are based on the Atrium Health Preferred Network.
Premiums for the consumer-directed LiveWELL Health Plan are lower than traditional PPO plans.

PREVENTIVE CARE

- The LiveWELL Health Plan covers preventive care 100%
- Typically categorized as preventive and covered at 100% are: wellness office visits including wellness immunizations, PAP smears, mammograms and colonoscopies
- Review The Preventive Care Guide on [HumanResources.AtriumHealth.org](https://www.humanresources.atriumhealth.org) for information about recommended preventive services



WHAT IS A HEALTH SAVINGS ACCOUNT?

A Health Savings Account (HSA) is an account that includes contributions from both Atrium Health and you. You use funds from your HSA to pay for your eligible healthcare and prescription expenses throughout the year.

- Money in your HSA is not taxed when you put it in or when you take it out for healthcare-related expenses
- The money in your HSA is yours – what you do not use will roll over year after year
- Your HSA is portable. If you leave Atrium Health, you will take your HSA funds with you
- Any savings over \$1,000 can be invested

ELIGIBILITY

- Teammates may contribute to an HSA pretax until they enroll in Medicare. For help in understanding how Medicare and your healthcare costs fit into your retirement goals, call N.C. Seniors' Health Insurance Information Program (SHIIP) at **855-408-1212** (or a similar program if you live in another state)
- To participate in an HSA, you must be enrolled in a consumer-directed health plan – not covered by other health insurance, such as Medicare or TRICARE – and you cannot be claimed as a dependent on someone else's tax return

HEALTH SAVINGS ACCOUNT (HSA)

The HSA is yours to save for current and future healthcare-related expenses, such as your deductible, co-insurance and prescription medications. Your HSA is an important component of retirement savings.



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HEALTH & WELL-BEING

HEALTH SAVINGS ACCOUNT (HSA)

	Maximum Contribution
Teammate-Only Plan	\$3,500
Family Plans	\$7,000

Teammates can make direct contributions to this account from their paycheck and one-time contributions.

The maximum IRS contribution for the year includes the sum of all teammate and employer contributions, including incentives. Teammates age 55 or older are allowed an additional "catch-up" contribution of \$1,000.

ATRIUM HEALTH ANNUAL CONTRIBUTION

To help fund your account, you will receive an annual contribution of:

- \$100 for Teammate-Only Plan
- \$350 for Family Plans
- Teammates in positions with annual base salaries less than \$30K will receive an additional HSA contribution of \$200

The annual contribution is deposited into your account after your coverage becomes effective.

ATRIUM HEALTH MATCHING CONTRIBUTION

If you choose to contribute to your HSA, Atrium Health will make matching contributions dollar for dollar up to:

- \$250 for Teammate-Only Plan
- \$750 for Family Plans

The matching contributions are made dollar for dollar based on your contributions.

TEAMMATE CONTRIBUTIONS TO MEET IRS MAXIMUM:

	Teammate Contribution*	Atrium Health Contribution**	Total
Teammate-Only Plan	\$2,400 Annual Contribution / \$92.30 Bi-weekly Contribution	\$1,100	\$3,500
Family Plans	\$4,850 Annual Contribution / \$186.53 Bi-weekly Contribution	\$2,150	\$7,000

Calculation assumes teammate contributions begin the first pay period in January

***Includes Annual, Matching and LiveWELL Incentives*

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HEALTH & WELL-BEING

DEDUCTIBLE

Your deductible is the amount you owe for covered healthcare services and most prescription medications before the LiveWELL Health Plan begins to pay.

	Atrium Health Preferred Network	In-Network	Out-of-Network
Teammate-Only Plan	\$1,850	\$2,600	\$4,000
Family Plans	\$3,700	\$5,200	\$8,000

Virtual Visits:

\$35 per visit before deductible is met

On-Site Care:

\$40 - \$120 per visit before deductible is met

CO-INSURANCE

Co-insurance is your share of the costs for a covered healthcare service and prescription medications after your deductible is met. After the deductible is met, you share the cost with Atrium Health. Below is the chart with the percentage you pay for services.

Healthcare Services	Atrium Health Preferred Network	In-Network	Out-of-Network
PCP Office Visit	25%	30%	50%
Specialist Visit	25%	30%	50%
MRI, CT & PET Scans	25%	25%	50%
Urgent Care	25%	25%	50%
ED Visits	25%	25%	25%
In/Out Patient - Physician	25%	30%	50%
In/Out Patient - Facility	30%	40%	50%

Virtual Visits:

\$5 per visit after deductible is met

On-Site Care:

\$10 per visit after deductible is met

Infertility Treatment: (covered only at CMC Women's Institute) is 100% after deductible with a \$25,000 lifetime maximum. Benefits are available after the covered teammate has been employed by Atrium Health for one or more years.

HEALTH & WELL-BEING

2019 LIVEWELL INCENTIVES

Participate in activities focused on prevention and take advantage of the education, tools and resources that can help you become a savvy consumer of healthcare!

Fund your Health Savings Account (HSA) by earning up to **\$750 for Teammate-Only coverage or \$1,050 for Family coverage** with LiveWELL Incentives.

ACCESS YOUR LIVEWELL INCENTIVES ANY TIME FROM WORK, HOME OR ANY MOBILE DEVICE!

Incentive		Reward
LiveWELL Health Survey	Learn about your health risks and opportunities for improvement	\$100
Health Coaching	Speak with a coach to identify and stay on track with your health goals	\$100
Know Your Numbers	Know Your Numbers to maintain or improve your health	\$100
Financial Health	Take advantage of the education, tools and resources available to help you become an informed healthcare consumer	\$100
COMPLETE ALL 4 ABOVE AND RECEIVE A \$50 BONUS		
Healthy Weight Reward	Maintain or achieve healthy measurements to reduce health risks	\$300
Family Health Incentive*	Be healthy together with your family by participating in wellness and prevention activities	\$300

**For teammates with Family coverage under the LiveWELL Health Plan*

Get started at [LiveWELL.AtriumHealth.org](https://www.livewellatriumhealth.org), then use your Atrium Health username and password to log into your Total Health Portal.

DEADLINES AND HSA DEPOSIT DATES*

Healthy Weight Reward Goal and Family Health Incentive completed by:		Deposited into the 2019 HSA after pay period dated:
March 15, 2019	→	April 19, 2019
June 7, 2019	→	July 12, 2019
October 4, 2019	→	November 15, 2019

Know Your Numbers completed by:		Deposited into the 2020 HSA:
October 4, 2019	→	January 2020

Health Survey, Health Coaching, Financial Health and Virtual Tools completed by:		Deposited into the 2020 HSA:
Last day of Open Enrollment in the fall of 2019	→	January 2020

**Each incentive payout is rewarded one time per calendar year. If you are enrolled in the LiveWELL Health Plan, but do not have a Health Savings Account, you will receive your LiveWELL Incentive as a one-time paycheck contribution.*

For log-in assistance with your Total Health Portal, call: **855-581-9910**

For questions about LiveWELL call 704.355.8136 or email LiveWELLEvents@AtriumHealth.org.

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HEALTH & WELL-BEING

CO-INSURANCE

Prescription Medications	CarolinaCARE and CMC Rx 30-Day Supply	CarolinaCARE 90-Day Supply	Retail Pharmacy 30-Day Supply
Preventive Drug List	\$6*	\$18*	\$20*
Other Generic	Meet deductible then \$15*	Meet deductible then \$35*	Meet deductible then \$20*
Preferred Brand	Meet deductible then \$40*	Meet deductible then \$100*	Meet deductible then 30% co-insurance Not less than \$40 or more than \$125
Non-Preferred Brand	Meet deductible then 40% co-insurance Not less than \$60 or more than \$180	Meet deductible then 40% co-insurance Not less than \$150 or more than \$375	Meet deductible then 50% co-insurance Not less than \$75 or more than \$275
Specialty Drugs	Meet deductible then 20% co-insurance not more than \$150	N/A	N/A

**Some prescription medications have a copay.*

- ACA medications are covered 100%
- Affordable Care Act and Preventive Drug List medications may be filled once at a retail pharmacy and then must be transferred to CarolinaCARE to receive lowest cost
- Preventive Drug List medications do not apply toward the deductible but do apply toward the out-of-pocket maximum
- Maintenance medications may be filled once at a retail pharmacy after the deductible is met and then transferred to CarolinaCARE
- Specialty drugs must be filled at CarolinaCARE; however, exceptions may apply to drugs in limited distribution networks
- Opioid prescriptions are limited to a 30-day quantity

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HEALTH & WELL-BEING

OUT-OF-POCKET MAXIMUM

Out-of-pocket maximum is the most money you pay annually before the LiveWELL Health Plan pays 100% for covered healthcare services and prescription medications. This maximum amount includes deductibles, co-insurance, copayments, pharmacy or similar charges for qualified expenses. This limit does not include premiums, balance-billed charges, healthcare not covered by the plan, and penalties.

	Atrium Health Preferred Network	In-Network	Out-of-Network
Teammate-Only Plan	\$5,600	\$6,450	\$11,000
Family Plans	\$11,200*	\$12,900	\$22,000

Please note:

There is no yearly or lifetime benefit maximum for your health coverage. In addition, there is no pre-existing condition limitation.

*Maximum of \$11,200, but no more than \$5,600 for any individual covered on the plan.

BI-WEEKLY MEDICAL PREMIUMS

	FULL-TIME TEAMMATE		FULL-TIME TEAMMATE Earning < \$30K		PART-TIME TEAMMATE	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Teammate-Only	\$22.75	\$26.00	\$12.60	\$15.85	\$32.00	\$37.00
Teammate + Spouse	\$164.00	\$193.00	\$153.85	\$182.85	\$202.00	\$238.00
Teammate + Working Spouse	\$197.00	\$226.00	\$186.85	\$215.85	\$235.00	\$271.00
Teammate + Children	\$132.00	\$156.00	\$121.85	\$145.85	\$164.00	\$194.00
Teammate + Spouse, Children	\$231.00	\$271.00	\$220.85	\$260.85	\$283.00	\$334.00
Teammate + Working Spouse, Children	\$264.00	\$304.00	\$253.85	\$293.85	\$316.00	\$367.00

Monthly Rate

Monthly Teammates multiply premium by 26 and divide by 12, or see monthly rate schedule on [HumanResources.AtriumHealth.org](https://www.humanresources.atriumhealth.org)

*Full-time premiums apply to teammates with standard hours of 30 or more per week (60 or more per pay period.)

**Part-time premiums apply to teammates with standard hours of 24-29 per week (48-59 per pay period.)

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HEALTH & WELL-BEING**WORKING SPOUSE RATE**

If your covered spouse is eligible for medical coverage through his/her employer (not applicable if your spouse works for Atrium Health), but you choose to enroll him/her in the LiveWELL Health Plan, you must choose either the Teammate + Working Spouse or Teammate + Working Spouse + Child(ren) coverage options. The rates for these options are higher, in order to offset the increased cost of covering spouses who have access to other coverage.

Before you enroll in healthcare benefits for 2019, be sure to review all of your coverage options in the LiveWELL Health Plan, as well as the coverage your spouse has access to through his/her employer.

SMOKER/TOBACCO USER PREMIUM SURCHARGE

The smoker/tobacco user health plan premium surcharge encourages you to make healthy decisions regarding tobacco use. This premium rate increase impacts tobacco users (teammates and any covered dependents).

NON-SMOKER/NON-TOBACCO USER CERTIFICATION

By choosing the non-smoker/non-tobacco user coverage option, you certify that neither you nor your covered dependents smoke or use tobacco products, or you are currently enrolled in a tobacco cessation program. If it is unreasonably difficult due to a medical condition, or if it is medically inadvisable for you or anyone you cover to stop tobacco usage, please contact Atrium Health Benefits at **704-631-0263** or HRBenefitsOnline@AtriumHealth.org for assistance in developing another way to receive the non-smoker/non-tobacco user health plan rate.

RESOURCES FOR SMOKERS/TOBACCO USERS

Through LiveWELL, you have access to resources and support designed to help you stop using tobacco products. You also have access to prescription drug coverage through the LiveWELL Health Plan to help you quit.

If it is determined that you are not paying the appropriate health plan premium, you will be required to retroactively pay the smoker/tobacco user premium surcharge or the working spouse premium. Further disciplinary action may be taken as well.

PRESCRIPTION MEDICATIONS

HOW DO I KNOW WHICH PRESCRIPTION MEDICATIONS ARE COVERED UNDER MY PLAN?

The Preventive Drug List can be found on [HumanResources.AtriumHealth.org](https://www.humanresources.atriumhealth.org)

Additionally, we recommend you evaluate your current medications and possible need for future medications and review the formulary to determine cost/tier at [CarolinaCareRx.org](https://www.carolinacareRx.org) > **Get My Rx Price**. If you have a chronic medical condition or take at least one medication on a daily basis, you can make an appointment and review your medication history with a pharmacist at One-on-One Rx. Visit [CarolinaCareRx.org](https://www.carolinacareRx.org).

Tips for each time you get a new prescription:

- Ask your doctor for a generic, if available
- Ask your doctor for 90-day prescription for maintenance medications, prior to meeting your deductible, only a 30-day fill will be allowed at retail for Affordable Care Act and preventive maintenance medications. After your deductible is met, you are allowed one additional fill on non-ACA and non-preventive maintenance medications. Transfer to CarolinaCARE is required
- Visit [CarolinaCareRx.org](https://www.carolinacareRx.org) > **LiveWELL Prescription Price Estimator** for estimated prescription drug prices

CAROLINACARE PRESCRIPTION MAIL SERVICE

The mail service pharmacy reduces your out-of-pocket expenses and the time you spend ordering and picking up prescriptions by allowing you to receive up to a 90-day supply of your medication. All prescription mail delivery services are administered by CarolinaCARE.

RETAIL PRESCRIPTIONS

When a physician prescribes a medication to treat a short-term illness, you can get it filled at any pharmacy in the OptumRx network, but using an Atrium Health pharmacy will provide the most savings.

CMC RX PHARMACY

Atrium Health has its own group of pharmacies, saving you money and time when you have prescriptions to fill. You will pay reduced copays when you use one of the following CMC Rx Pharmacy locations:

- CMC Rx Pharmacy Medical Center Plaza
- CMC Rx Pharmacy Morrocroft Medical Plaza
- CMC Rx Pharmacy NorthEast Gateway
- CMC Rx Pharmacy NorthEast Pavilion
- CMC Rx Pharmacy NorthCross
- CMC Rx Pharmacy Matthews Medical Plaza
- CMC Rx Pharmacy Steele Creek
- CMC Rx Pharmacy Albemarle
- CMC Rx Pharmacy Norwood
- CMC Rx Pharmacy Oakboro



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HEALTH & WELL-BEING

LIVEWELL HEALTH PLAN NETWORKS

Managing your healthcare expenses means you know where to find the most cost-effective healthcare and prescription medications. Please review the information below to learn more about deductible tiers for the LiveWELL Health Plan and where to access prescription medication.

HEALTHCARE SERVICES

Atrium Health Preferred Network: The most cost-effective tier includes the exceptional network of primarily Atrium Health physicians and other providers, facilities and laboratories

In-Network: Includes the MedCost network of physicians and providers, facilities and laboratories

Out-of-Network: The highest-cost tier includes physicians and providers, facilities and laboratories not included In-Network or in the Atrium Health Preferred Network

To find Atrium Health physicians and providers in the Atrium Health Preferred Network, use the following resources:

- **Castlight**
 - Log in to your account
 - Click the Find Care tab at the top of the page
 - Search by care needed, provider or location
 - Atrium Health Network Providers will be noted in green
- **MedCost.com**
 - Click Locate a Provider
 - Click Atrium Health Network
 - View Atrium Health Providers in the MedCost Network

PRESCRIPTION MEDICATIONS

CarolinaCARE: is the mail order and specialty medication pharmacy for the LiveWELL Health Plan. LiveWELL Health Plan members access CarolinaCARE for Affordable Care Act (ACA) medications, preventive medications, maintenance and specialty medications.

CMC Rx Pharmacies: A group of Atrium Health-owned pharmacies that can help you save money and time when you have prescriptions to fill

Retail Pharmacy: Any pharmacy outside of CarolinaCARE, including Atrium Health-owned pharmacies such as CMC Rx

LIVEWELL HEALTH PLAN COST ESTIMATOR TOOL POWERED BY CASTLIGHT

The LiveWELL Health Plan Cost Estimator Tool powered by Castlight is an online program that provides information to help you understand and compare the cost of healthcare services, procedures and prescriptions at Atrium Health facilities and non-Atrium Health providers who are in-network as part of the LiveWELL Health Plan.

The information you will find in the tool will be personalized to you, including where you can access the most cost-effective healthcare.

WHAT ARE THE ADVANTAGES OF CASTLIGHT?

Castlight provides you with a variety of information in one place, to help you make good healthcare and financial health decisions. Including:

- Cost estimates for healthcare services and prescription medications
- Quality information for doctors, hospitals and other healthcare providers
- Your personal claims history
- The amount paid toward your deductible and out-of-pocket maximum
- Your current Health Savings Account (HSA) balance

[MyCastlight.com/CarolinashHealthCare](https://mycastlight.com/CarolinashHealthCare)

For assistance with registration and additional information about Castlight, call a Castlight Guide at 866-960-1471, Monday-Friday, 8:00am-9:00pm EST.

**ALL MEMBERS OF THE LIVEWELL HEALTH PLAN
HAVE ACCESS TO CASTLIGHT.**

TO BEGIN USING THE TOOL, REGISTER YOUR ACCOUNT

- Log on at [MyCastlight.com/CarolinashHealthCare](https://mycastlight.com/CarolinashHealthCare)
- Users may also access Castlight via smartphone (iPhone, Android, or Windows phone) by downloading the free Castlight Mobile app through the app store, or by visiting [MyCastlight.com/mobile](https://mycastlight.com/mobile)
- Teammates will be asked for their six-digit Atrium Health ID number and birth date
- Family members who are covered by the LiveWELL Health Plan will be asked for their ZIP Code and last six digits of their social security number



LIVEWELL HEALTH PLAN: GET CARE NOW

Atrium Health provides several options for care to treat different types of injuries and illness. These vary by the type of provider, location and cost. Depending on your unique situation, selecting the appropriate level of care is one of the best ways to help you manage costs. If you are unsure which to select, the free Nurse Advice Line and Castlight are available to assist you. Visit: HumanResources.AtriumHealth.org for more information.

	Nurse Advice Line	eVisits	Virtual Visit	Atrium Health On-Site Care	Primary Care Doctor	Urgent Care	Emergency Department (ED)
WHAT IS IT?	A registered nurse available via phone to answer questions. Available 24/7. 704-512-7887	Available to all Atrium Health patients with a MyCarolinas Account.	Live access to an Atrium Health medical provider via tablet, smartphone or computer. Available 24/7.	Available to teammates in multiple locations across Atrium Health.	Main healthcare. Use for non-emergency situations below.	Treat injuries or illnesses requiring immediate care, but not serious enough to require an ER visit.	Provide immediate treatment for serious illness and trauma. Part of a larger hospital.
WHEN SHOULD I USE IT?	USE TO: <ul style="list-style-type: none"> • Answer questions • Provide advice on over-the-counter medications or first aid you can administer at home • Determine appropriate level of care • Assist with follow-up appointments 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal allergies • Cold, cough, bronchitis & flu • Sinus & upper respiratory infections 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal allergies • Cold, cough, bronchitis & flu • Sinus & upper respiratory infections 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal Allergies • Cold, cough, bronchitis & flu • Ear, sinus & upper respiratory infections • Splinters, sprains, cuts & minor injuries • Pre-diabetes A1C screening 	USE FOR: <ul style="list-style-type: none"> • Diagnose illness • Routine care • Minor illnesses • Preventive care • Continuing care of medical conditions 	USE IN NON-EMERGENCY SITUATIONS FOR: <ul style="list-style-type: none"> • Fever • Sinus infections • Cold & flu • Animal & insect bites • Sprains & minor fractures 	USE IN EMERGENCY SITUATIONS FOR: <ul style="list-style-type: none"> • Chest pain • Stroke • Poisoning • Severe allergic reaction • Serious trauma & injury • Deep cuts or bleeding • Large bone fractures
COST	FREE	\$35	\$35 pre-deductible \$5 post-deductible	\$40 - \$120 pre-deductible \$10 post-deductible	Varies based on provider & reason for visit	100% before deductible is met 25% after deductible is met with Atrium Health Preferred Network provider	100% before deductible is met 25% after deductible is met with Atrium Health Preferred Network provider

TIME OUT FOR PREVENTION

To ensure you have the time you need to take advantage of your preventive care benefits, we continue to offer Time Out for Prevention. Each year, teammates who are on the LiveWELL Health Plan receive two hours of paid time off to use at any time during the year for completing routine, preventive care. Before using Time Out for Prevention be sure to discuss it with your leader and provide enough notice to ensure the appropriate staffing and the time-keeping code is recorded during your time away from work.

CARE MANAGEMENT PROGRAMS

If you or your family member(s) are eligible for Care Management Programs, participation is required to ensure your premium amount does not increase. Participation is convenient and includes both phone and eCoaching options. In addition, you will be eligible to earn a modified LiveWELL Incentive to meet your health needs. Call **1-800-204-2085** to enroll.

PERSONAL CARE MANAGEMENT (PCM)

Atrium Health, in partnership with MedCost, provides health programs that benefit you and your family. LiveWELL Health Plan members have the opportunity to work one-on-one with a MedCost nurse health coach who provides customized mentoring and guidance to assist in improving your health needs. If you are asked to join the Personal Care Management (PCM) program, it's because you may show early signs of or be at risk for developing a serious health condition/complication. With the support and guidance of a MedCost nurse health coach, you can tackle any challenge! Your nurse health coach will work with you through your regularly scheduled phone calls to develop an action plan that is just right for you, based on where you are right now.

DIABETES CARE MANAGEMENT (DCM)

If you or your family member(s) have been diagnosed with diabetes, you are eligible to participate in Diabetes Care Management (DCM). You have the opportunity to work one-on-one with a MedCost nurse health coach who can help you manage your diabetes and prevent the onset of additional disease or complications. To enroll in DCM, call **1-800-204-2085**.



OTHER SPENDING ACCOUNTS

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

In addition to a Health Savings Account (HSA), you can participate in the Limited Purpose FSA (LPFSA) to set aside additional pretax dollars (up to \$2,550) to cover eligible dental and vision expenses.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

You can use the DCFSA to pay for any eligible, work-related dependent daycare expenses you incur – such as licensed daycare centers for your dependent children or adults, summer day camps, nursery schools or after-school care. Unlike the HCFSA, your funds must be in your DCFSA before they can be reimbursed. Eligible dependents include:

- Children under age 13
- Disabled dependents of any age who live with you more than eight hours per day, whom you claim on your tax return and who are enrolled in an eligible daycare program

IMPORTANT INFORMATION ABOUT DCFSA IRS LIMITS:

You can contribute up to \$5,000 (\$2,500 if married, filing separately) to your DCFSA. This limit may change if:

- You are considered a “highly compensated” teammate, the limit is subject to reductions based on IRS discrimination testing results
- Both you and your spouse contribute to a DCFSA (only \$5,000 combined is allowed) based on IRS guidelines
- The \$5,000 limit includes DCFSA and Dependent Care Back-up
- Both the DCFSA and the federal tax credit for child and dependent care offer you tax savings on dependent care expenses. It is important to determine which is right for you and which will provide the greatest tax benefit in 2019. Consult a qualified tax advisor to make your choice.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

If you or your eligible dependents are not covered under the LiveWELL Health Plan or any other high-deductible plan, you are eligible to make contributions to the HCFSA.

- Use the dollars in your HCFSA to pay for eligible expenses for yourself or anyone you claim as a dependent on your income tax return
- Eligible expenses are medical, prescriptions, dental and vision charges not fully covered by other benefits or insurance

3

HEALTH & WELL-BEING

OTHER SPENDING ACCOUNTS

- Your annual election is deducted from each paycheck in equal amounts
- Expenses must be incurred on or after your effective date of coverage during the plan year
- You decide how much you want to contribute to your HCFA – up to the maximum contribution

USING YOUR HSA AND FSA

Atrium Health partners with Bank of America to administer all HSAs and FSAs, making it easy to access your account information in one place. If you are not adding or closing an account in 2019, please keep your existing card. If you are closing or adding an FSA or HSA, you will receive a new card from Bank of America that you can easily track, manage and pay for eligible expenses.

When you initially enroll, you receive a Visa debit card which can be used to access your HSA contributions. When you use your HSA dollars for health-related expenses, you use the card just like you would use a regular debit card. Your card is good for four years unless you add or close any of your accounts

2018 Flexible Spending Accounts (FSA) will be closed as of 12:01 a.m., December 31, 2018, for teammates who enroll in the 2019 LiveWELL Health Plan.

The following provisions are included in the amended FSA plan:

Between January 1 and April 30, 2019, you can submit manual FSA claims for expenses incurred in 2018.

At the beginning of May 2019, any balance remaining up to \$500 will be rolled into a Limited Purpose FSA for dental and vision-related expenses.

FSA funds may not be rolled into HSA accounts due to IRS regulations.



DENTAL BENEFITS

Overall good health includes taking care of your oral health. Delta Dental, the provider and administrator for the Dental Plan, gives you expanded network coverage and great service.

TEAMMATE BI-WEEKLY COST FOR DENTAL COVERAGE

COVERAGE LEVEL	FULL TIME*	PART-TIME**
TEAMMATE ONLY	\$9.00	\$12.00
TEAMMATE + SPOUSE	\$25.00	\$31.00
TEAMMATE + CHILDREN	\$30.00	\$39.00
TEAMMATE, SPOUSE AND CHILDREN	\$43.00	\$55.00

*Deducted 26 times per calendar year
(Note: Monthly teammates multiply premium by 26 and divide by 12 or see monthly rate schedule on HumanResources.AtriumHealth.org.)*

**Full-time premiums apply to teammates with standard hours of 30 or more per week (60 or more per pay period.)*

***Part-time premiums apply to teammates with standard hours of 24-29 per week (48-59 per pay period.)*



DeltaDentalNC.com/CHS

800-662-8856

DENTAL PLAN FEATURES AT-A-GLANCE

PLAN FEATURE	BENEFITS
Calendar Year Maximum (Class I, II, III Expenses)	\$2,000 / \$1,700*
Calendar Year Deductible	Individual \$50 per person Aggregate Family Maximum \$150 per family
Preventive & Diagnostic Care/Certain Restrictions Apply Oral Exams, Cleanings, Full mouth X-rays, Bitewing X-rays, Panoramic X-rays, Fluoride application, Sealants, Space maintainers, Emergency care to relieve pain	100%, no deductible, does not apply to coverage maximum Reasonable and customary limits apply to out-of-network
Basic Restorative Care Fillings, Cleanings, Root canal therapy, Osseous surgery, Periodontal scaling and root planning, Denture adjustments and repairs, Extractions, Anesthetics, Oral surgery	80%, after deductible Reasonable and customary limits apply to out-of-network
Major Restorative Care Crowns, dentures, bridges, implants	50%, after deductible Reasonable and customary limits apply to out-of-network
Orthodontia (Teammate & Dependents)	50%, after deductible \$1,500 per person - lifetime maximum Reasonable and customary limits apply to out-of-network
Pretreatment Review	Available on a voluntary basis when extensive dental work in excess of \$200 is proposed

*Once calendar year maximum is met, any additional dental services are paid out-of-pocket for the remainder of the plan year.

3

HEALTH & WELL-BEING

VISION BENEFITS

The CEC Vision Plan is an important component of your benefits program because it makes routine vision care affordable and convenient. Teammates in a position classified at 16 or more standard hours per week are eligible for this benefit.

BI-WEEKLY TEAMMATE PREMIUMS

COVERAGE LEVEL	FULL TIME*	PART-TIME**
TEAMMATE ONLY	\$5.75	\$5.75
TEAMMATE + ONE DEPENDENT	\$10.97	\$10.97
TEAMMATE + FAMILY	\$16.43	\$16.43

Deducted 26 times per calendar year (Note: Monthly teammates multiply premium by 26 and divide by 12 or see monthly rate schedule on HumanResources.AtriumHealth.org.)

**Full-time premiums apply to teammates with standard hours of 30 or more per week (60 or more per pay period.)*

***Part-time premiums apply to teammates with standard hours of 16-29 per week (32-59 per pay period.)*

IN-NETWORK VISION BENEFITS

The CEC Vision Plan includes comprehensive coverage for you and your family. Some key parts of the plan include:

- An annual eye exam
- Up to \$200 for eyewear – frames, lenses and contact lenses – without an office charge (non-prescription sunglasses are included)
- 20% discount on glasses (frames and/or lenses) and 10% discount on contact lenses for any amount over the \$200 allowance
- A contact lens fitting or evaluation annually
- 1,700 in-network doctors and retail opticals across the Carolinas
- Up to 70% savings on your vision care
- No claims to file
- No ID cards are issued or required at your visit

Remember, your CEC Member ID Number is your 6-digit employee ID number plus the last 4 digits of your Social Security number.

LIMITED OUT-OF-NETWORK VISION BENEFITS

Use of out-of-network providers limits your benefit coverage and can be accessed only once per plan year. For more information or for an out-of-network claim form, contact CEC at **888-254-4290** or CECVision.com/members/login.



CECVision.com
888-254-4290

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Provides free, confidential, short-term counseling services for you and your immediate family members.

Carrier: Atrium Health Employee Assistance Program. To schedule an appointment, please contact Atrium Health EAP at 704-355-5021 or 800-384-1097.

Eligibility: All teammates and their immediate family members

Enrollment: Automatically enrolled as an Atrium Health team member

Services Include:

- Marital conflicts
- Legal issues
- Drug and alcohol problems
- Job stress
- Financial problems

Plan Highlights:

- EAP offers prevention and wellness seminars, management, consultation and critical incident stress debriefing
- Counselors are available 24 hours a day, seven days a week



4

RETIREMENT

YOUR RETIREMENT PLANS

401(k) RETIREMENT SAVINGS PLAN:

Allows teammates to save and invest a portion of their paycheck on a pretax or Roth after-tax basis. Federal and state income taxes on pretax savings, as well as investment earnings, are deferred until the dollars are withdrawn at retirement. Atrium Health also makes contributions to the 401(k) plan.

HEALTH SAVINGS ACCOUNT (HSA):

Includes contributions from both teammates and Atrium Health. Funds from the HSA are used to pay for eligible healthcare expenses. This includes prescription medications, vision and dental expenses, office visits, deductibles and co-insurance. HSA contributions and earnings are not taxed when the dollars are deposited or when the teammate takes them out for healthcare-related expenses. Teammates can invest money in their HSA, similar to the 401(k) plan, once the account balance reaches \$1,000.

ADVANTAGE RETIREMENT PLAN:

Works similarly to the 401(k) plan in that savings and earnings grow tax-free until dollars are withdrawn at retirement. The ADVANTAGE plan should be utilized as an additional pretax retirement plan to supplement the 401(k) plan.

CONTRIBUTIONS: Atrium Health will help you fund your retirement by contributing dollars to your 401(k) and HSA accounts.

TEAMMATE:	401(k) Plan	HSA	ADVANTAGE
Limit	Up to 75% of eligible compensation (\$18,500 max in 2018)	\$3,500 Single 7,000 Family (Includes teammate and Atrium Health contribution)	Up to 100% of eligible compensation (\$18,500 max in 2018)
Pretax	Yes	Yes	Yes
Roth / After-tax	Yes	Yes	No
Catch-Up	\$6,000 (at age 50 for 2018)	\$1,000 (at age 55 for 2018)	\$6,000 (at age 50 for 2018)
Earnings	Not taxed until distribution	Not taxed if used for qualified health expenses	Not taxed until distribution

ATRIUM HEALTH:

	401(k) Plan	HSA	ADVANTAGE
Total Atrium Health 401(k) Contribution 7% – 8%	Basic: 2% of eligible pay Matching: Up to 4% Performance-Based: 1 - 2% based on performance and teammate years of service	Annual: \$100 Teammate Only \$350 Family Matching: \$250 Teammate Only \$750 Family LiveWELL Incentive up to: \$750 Teammate Only \$1,050 Family	No Atrium Health contribution
Vesting	Basic: 100% after 3 years Matching: Immediate 100% Performance-Based: Immediate 100%	Immediate 100%	Immediate 100%

4 RETIREMENT

Eligibility

Teammates who are at least 18 years of age and work in positions classified with at least 16 hours per week are eligible to participate in the 401(k) plan after three months of service. PRNs are eligible to receive Annual, Basic and Performance-Based contributions.

Key Points About the 401(k) Plan

- You can contribute both pretax and post-tax dollars into your 401(k) up to 75% of your pay or the IRS contribution maximum (\$18,500 in 2018)
- Your 401(k) account is portable; if you leave Atrium Health, you can take your account with you
- Account investment growth is tax-free until you withdraw funds during retirement
- Atrium Health provides a contribution match and employer contribution

How Does the 401(k) Plan Work?

CONTRIBUTIONS: Teammates have the potential to save 13 - 14% in Atrium Health contributions.

401(k) Contributions	Contributions	Your Contribution	Atrium and Your Contribution
Basic	2% (regardless of whether you save through the plan)	0%	2%
Performance-Based	1 to 2% (based on years of service and regardless of whether you save through the plan)	0%	1%
Match	4%	6%	10%
Total Annual Contribution	7-8%	6% or more	13-14%

BASIC:

- Each year Atrium Health will contribute 2% of your pay to your account, regardless of whether you save through the plan
- Contribution made annually

MATCHING: (Teammates have the potential to receive up to 4%)

- Total maximum match is 4%. In order to receive the full 4% match, you must save 6% of your pay through the plan
- When you save through the plan, Atrium Health will match 75% of the first 4% that you save and 50% of the next 2% of pay that you save, making the total maximum match 4% of your pay

PERFORMANCE-BASED: (Teammates have the potential to receive 1-2%)

- This contribution is based on system performance, similar to the Atrium Health Performance Plus Incentive program
- When Atrium Health meets certain performance targets, your account can receive an additional contribution, based on your service as shown below
- Contribution made annually

If you have	Based on system performance, your account receives:
Less than 10 yrs	1% of pay contribution
10-19 yrs	1.5% of pay contribution
20 or more yrs	2% of pay contribution

Eligibility for Basic and Performance-Based contributions: You must complete 1,000 hours of service in a designated 12-month period to meet eligibility for Basic and Performance-Based contributions. You will become a participant on the last day of the month during which the 12-month period is completed. To receive Basic or Performance-Based contributions for a calendar year, you must complete 1,000 hours of service and terminate employment on or after normal retirement date or because of death or permanent disability.

HEALTH SAVINGS ACCOUNT (HSA)

Eligibility

Teammates who are eligible for the LiveWELL Health Plan can establish their Health Savings Account (HSA) account on the first of the month following 30 days of employment.

The HSA is yours to save for current and future healthcare-related expenses, such as your deductible, co-insurance or prescription drugs. This account is set up in your name and funded by Atrium Health and you.

HSAs share similar characteristics to retirement plans in that:

- Contributions can be made on a pretax and after-tax basis
- Account balances can be invested
- Contributions grow tax-free, year after year
- Account balance is portable, you take it when you leave Atrium Health
- HSA withdrawals are not taxed when used for medical expenses or premiums
- Immediate 100% complete ownership

	Maximum Contribution*
Teammate-Only Plan	\$3,500
Family Plans	\$7,000

*Teammates age 55 or older are allowed an additional "catch-up" contribution of \$1,000.

The maximum IRS contribution for the year includes the sum of all teammate and employer contributions, including incentives.

ADVANTAGE RETIREMENT PLAN

Works similarly to the 401(k) plan in that savings and earnings grow tax-free until dollars are withdrawn at retirement. The ADVANTAGE plan should be utilized as an additional pretax retirement plan to supplement the 401(k) plan.

Teammate Contribution	Atrium Health Contribution
Up to 100% of eligible compensation (\$18,500 max in 2019)	No Contribution
Up to \$6,000 in catch-up contributions (at age 50 for 2019)	

Eligibility

Teammates who are at least 18 years of age are eligible to participate in the ADVANTAGE plan upon hire. This plan is available to our PRN teammates who are not eligible to contribute to the 401(k) Retirement Savings plan.



Atrium Health partners with you to take care of your physical, financial and personal health, including your unique individual and family needs. In addition to your core benefits (medical, dental, and vision), Atrium Health provides you with convenient access to cost-effective group rates on a wide range of Additional Benefits. Pair these Additional Benefits with your core benefits to supplement income in the case of an accident or emergency, protect you and your family's financial future, and help balance the important areas of your life.

BASIC LIFE INSURANCE

Atrium Health offers teammate's family, friend(s) or designated organization(s) financial support equal to one and a half (1.5) times a teammate's base salary.

Eligibility: All teammates with 30 or more standard hours per pay week.

Benefit Details:

- Basic life insurance is equal to one and one-half (1.5) times the teammate's annual base salary, up to a maximum benefit of \$500,000.00
- Teammates with a minimum of 16 standard hours per week may also purchase supplemental life insurance and/or accidental death and dismemberment coverage for themselves, a spouse or children
- Please see the full [Basic Life Insurance Policy](#) for more details i.e. rounding, age reductions
- Plan varies for monthly paid teammates

SHORT-TERM DISABILITY

For teammates experiencing an unfortunate illness and/or injury that lasts beyond 14 days, Atrium Health provides short-term disability coverage which pays eligible teammates a benefit equal to 60% of their base salary after satisfying an elimination period of 14 days.

Eligibility

- Full-time and part-time teammates with at least 30 standard hours per pay week
- Teammates who have reached the first day of the month following 90 days of employment

Benefit Details:

- Teammates may be eligible to receive payments equal to 60% of their base salary up to \$2,500 per week
- Please see the full [STD Policy](#) for more details
- Medical residents do not have a waiting period
- Plan varies for monthly-paid teammates

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INCOME PROTECTION

LONG-TERM DISABILITY

For teammates experiencing an unfortunate illness and/or injury that has lasted beyond 180 days, Atrium Health provides long-term disability coverage which pays eligible teammates a benefit equal to 60% of their base salary up to \$10,000 a month.

Eligibility:

- Full-time and part-time teammates with standard work hours of at least 30 hours per pay week
- Teammates who have reached the first day of the month following 90 days of employment
- Teammates who have had at least 180 calendar days of continuous illness or injury that has prevented the teammate from working
- Plan varies for monthly paid teammates

Benefit Details:

- Teammates may be eligible to receive payments equal to 60% of their base salary up to \$10,000 month
- The full [LTD Policy](#) for more details
- Benefits received are considered taxable income

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT*

Provides additional benefit to you or your loved ones in the event of death or accidental death and dismemberment.

Carrier: MetLife

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to an applicable qualifying life event

Cancellation: Teammates can cancel during the annual Open Enrollment period or due to an applicable qualifying life event

Plan Highlights:

- Rates vary based on coverage and age
- Coverage is convertible; if you lose eligibility or employment ends

** Benefit can be increased annually by one increment without Evidence of Insurability.*

5

INCOME PROTECTION

SUPPLEMENTAL LIFE COVERAGE

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1 Million
Newly eligible teammates have a guarantee issue of coverage and can increase their coverage by one increment each Open Enrollment period without completing Evidence of Insurability (EOI)
If teammates choose to increase their benefit by more than one time their annual salary, Evidence of Insurability will be required
Spouse
Teammates can elect coverage for their spouse up to \$100,000 in increments of \$10,000. Any election over \$50,000 will require Evidence of Insurability
Newly eligible teammates have guarantee issue of spouse coverage of \$50,000, and can increase or enroll by \$10,000, up to \$50,000, each annual enrollment period without completing evidence of insurability. If teammates who choose to enroll or increase their spouse benefit by more than \$10,000, or if coverage exceeds \$50,000, Evidence of Insurability will be required.
Child(ren)*
Teammates can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
Coverage available to unmarried children from birth to age 26

* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children.

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE (AD&D)

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1 Million
Teammates can enroll or increase their benefit by any amount during open enrollment or with a qualifying life event
Spouse
Teammates can elect coverage for their spouse up to \$100,000 in increments of \$10,000
Child(ren)*
Teammates can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
Coverage available to unmarried children from birth to age 26

* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children.

5 INCOME PROTECTION

UNIVERSAL LIFE INSURANCE

Provides individual life insurance policies that grant a lump sum payment to your beneficiaries upon your death or may help close the financial gap for you and your family due to a chronic or terminal illness.

Carrier: TransAmerica

Eligibility: Teammates with 16 or more standard hours per week.

Enrollment: Teammates may enroll when newly eligible or during the annual Open Enrollment period

Cancellation: Teammates may cancel their policy at any time

Policy Highlights:

- Accumulates cash value
- Guaranteed tax-deferred interest rate of 3%
- Withdrawal or loan options
- You may insure your eligible spouse and children
- Coverage is portable, you can take the benefit with you if your eligibility or employment ends

UNIVERSAL LIFE INSURANCE	Benefit
Teammate (ages 16-80)	\$ 25,000-150,000, not to exceed 5x base salary
Spouse or equivalent by law (ages 16-65)	\$15,000
Children under Optional Child Term Rider (ages 15 days-25 years)	\$10,000

SHORT-TERM DISABILITY BUY-UP*

Teammates have the opportunity to shorten the waiting period for Short-Term Disability from 14 to 7 days.

Carrier: MetLife

Eligibility: Teammates with 30 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel during Open Enrollment or due to a qualifying life event

Policy Highlights:

- Provides a reduction of the normal waiting period from 14 to 7 days
- Coverage is 60% of base salary during the buy-up week
- Teammates who enroll in the Buy-Up option when they are newly eligible will not have to complete Evidence of Insurability
- Premiums are calculated on base salary

**Not available for monthly-paid teammates*

VOLUNTARY SHORT-TERM DISABILITY

This benefit is offered to part-time teammates who are not eligible for Short-Term Disability provided by Atrium Health.

Provides income replacement for injuries or illnesses that prevent you from working.

Carrier: MetLife

Eligibility: Part-time Teammates with 16 - 29 standard hours per week or physicians with less than 20 standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their plan during Open Enrollment or due to a qualifying life event

Plan Highlights:

- Rates vary by age
- Benefit level is 60% of your base salary
- Maximum weekly benefit is \$2,500
- Benefits received are considered non-taxable income (Please see the full Voluntary Part-time STD policy for more details)



PAID TIME OFF

Atrium Health encourages teammates to take time off and away from the workplace to rest, relieve stress, and take care of personal and family responsibilities. Teammates accrue PTO based on their standard hours and years of service. Please see the full PTO policy on PeopleConnect for accrual rates.

Eligibility:

- Full-time teammates
- Part-time teammates scheduled to work at least 40 hours per pay period
- Teammates in a Weekender position scheduled to work at least 48 hours per pay period
- Half Track bedside RNs and LPNs scheduled to work at least 32 hours a pay period
- Not available for monthly paid teammates

MATERNITY BENEFIT PROGRAM

In recognition of the women in our workforce and their life-changing experiences of pregnancy and motherhood, we offer a maternity benefit. To speak with a Maternity Navigator, please contact **704-631-0301**.

Eligibility: Teammates who are expectant mothers and work full-time, 30 or more standard hours per week

Enrollment: Automatically enrolled as a Atrium Health team member upon maternity event

Services Include: Maternity navigators to assist throughout the maternity experience

Benefit Highlights:

- 100% compensation for the first six weeks of maternity leave
- Transitional care for 30 days while returning to work through LifeCare*
- SmartStarts prenatal education program – an additional \$300 HSA incentive is available to teammates enrolled in the LiveWELL Health Plan
- Breast pump reimbursement
- Qualifies for \$100 LiveWELL Health Coaching Incentive

**Teammates enrolled in Dependent Care FSA and Transitional Care may not exceed the IRS limit or services may become taxable.*

6

TIME AWAY FROM WORK

LEAVE OF ABSENCE

Atrium Health offers various leave programs for teammates who need to take time away from work for medical, family, military, and/or personal reasons. Types of leave include: Medical, Family Care, Military, Workers' Compensation, Personal and Educational.

Eligibility: Eligibility is determined based on the type of leave a teammate is requesting.

Benefit Details:

- **Medical Leave:** Approved time off from work for a teammate due to a serious health condition that prevents such teammate from performing their job duties. All teammates (weekender, part-time and full-time teammates) who have completed at least 90 days of continuous services and are not eligible for FMLA may be eligible for the Atrium Health Medical Leave benefit
- **Family Care Leave:** An absence to care for a qualifying family member
- **Military Leave:** An absence needed by a teammate who is inducted or enlists into the US Armed Forces, National Guard or a reserve unit
- **Personal Leave:** An absence for extraordinary personal reasons that PTO or other leaves will not allow
- **Educational Leave:** Job-related course leading to a degree in an area of specialty that will prove beneficial to Atrium Health



7 ADDITIONAL BENEFITS

ACCESS TO GROUP RATES FOR ADDITIONAL BENEFITS

HOSPITAL ADMISSION

Provides payment(s) for expenses that arise if you, or an insured dependent, are admitted to the hospital, including costs related to the birth of a child.

Carrier: TransAmerica

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their policy at any time

Policy Highlights:

- No waiting period
- No lifetime maximum
- \$1,500 one-time payment for hospitalization (once per year)
- \$100 each day an insured person is admitted to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as a result of a covered accident or sickness (maximum benefit of 31 days per event)
- \$200 each day an insured person is admitted to an intensive care unit as the result of a covered accident or sickness (Pays on top of the \$100 daily benefit; maximum benefit of 10 days per calendar year)
- Insurance is portable. You can take the benefit with you if your eligibility or employment ends

HOSPITAL ADMISSION INSURANCE	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$12.94	\$28.04
Teammate + Spouse	\$27.90	\$60.44
Teammate + Child	\$19.17	\$41.54
Teammate, Spouse + Children	\$31.63	\$68.54

For full limitations, exclusions and termination of insurance, go to: HRBenefitsOnline@AtriumHealth.org

ACCESS TO GROUP RATES FOR ADDITIONAL BENEFITS**ACCIDENT**

Provides a benefit for injuries and accident-related expenses.

Carrier: TransAmerica

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their policy at any time

Examples of Covered Injuries from Accidents:

- Fractures
- Concussions
- Dislocations
- Lacerations
- Burns

Policy Highlights:

- No waiting period
- Individual and family options available
- Guaranteed Issue, no Evidence of Insurability is required to qualify for insurance
- Insurance is portable, you can take the benefit with you if your eligibility or employment ends

Annual Wellness Benefit:

- You may receive a maximum of \$50 for teammate and insured spouse screening during a routine preventive care appointment with your doctor. Covered health screening tests include: mammography, colonoscopy, PAP smear, chest X-ray, bone marrow testing, fasting blood glucose test and blood test for triglycerides

ACCIDENT INSURANCE	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$7.14	\$15.48
Teammate + Spouse	\$9.16	\$19.84
Teammate + Child(ren)	\$10.85	\$23.50
Teammate, Spouse and Child(ren)	\$13.00	\$28.16

For full limitations, exclusions and termination of insurance, go to: [AtriumHealth.org/HumanResources](https://www.atriumhealth.org/HumanResources)

7

ADDITIONAL BENEFITS

CRITICAL ILLNESS

Provides a lump sum directly to you if you are diagnosed with a covered illness.

Carrier: TransAmerica

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period, or due to a qualifying life event*

Cancellation: Teammates may cancel their policy at any time

Examples of Covered Illnesses:

- Heart attack
- Stroke
- Alzheimer's disease
- Loss of sight, speech
- Cancer
- End stage renal failure or hearing

Policy Highlights:

- No waiting period
- No lifetime maximum
- Benefits payable for each covered critical illness
- Individual and family options available

For full limitations, exclusions and termination of insurance, go to: AtriumHealth.org/HumanResources

Annual Wellness Benefit:

- This benefit can help pay the costs for a screening for early signs of disease and lead to earlier intervention. The annual benefit is \$100 for completing an eligible health test and is available to each insured person. Some examples are biopsy, chest X-ray, stress test and fasting blood glucose test

**Critical Illness rates are based on age, tobacco usage and elected amount*

DEPENDENT BACK-UP CARE*

Provides care to a child or dependent adult when an emergency arises or when regular care plans are not available.

Carrier: LifeCare

Eligibility: Teammates (Full-time and Part-time) – excludes temporary and PRN teammates

Enrollment: Teammates may enroll in this benefit at any time

Cancellation: Teammates may cancel this plan at any time

Care Includes:

- Center-based care
- School holidays or inclement weather emergencies
- Caregiver vacations
- Business travel
- Evening and weekend in-home care
- In-home care after minor surgery

Plan Highlights:

- Up to 15 days of care annually
- Discounted care expenses
- Access to trained caregivers
- Center-based care is \$25 per day
- In-home care is \$25 per day per day up to 4 children
- \$75 per day reimbursement for Friends and Family

** The IRS limits apply to a combination of Dependent Care Flexible Spending Account and Dependent Care Back Up. Usage in excess of IRS limits will be taxable.*

IDENTITY THEFT

Provides protection for members against identity fraud using comprehensive, advanced, proactive technology.

Carrier: InfoArmor

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll in this benefit at any time

Cancellation: Teammates may cancel this plan at any time

Services Include:

- Identity monitoring
- Credit identity monitoring
- Digital identity protection
- Credit scores and reports
- WalletArmor
- Social media reputation monitoring

Plan Highlights:

- Coverage protects teammates and eligible dependents
- Coverage is portable. You can take the benefit with you if your eligibility or employment ends

7 ADDITIONAL BENEFITS

LEGAL INSURANCE:

Provides comprehensive legal assistance to you and your eligible dependents.

Carrier: ARAG

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible or during the annual Open Enrollment period

Cancellation: Teammates may cancel their plan at any time

Examples of Services Included:

- Civil damage claims
- Consumer protection matters
- Criminal matters
- Family law
- Real estate matters
- Debt-related matters
- Tax matters
- Wills and estate planning

Plan Highlights:

- Individually credentialed attorney network
- Mobile-ready/user-friendly website
- Attorney fees are 100% paid-in-full when using a Network Attorney
- Legal Hotline
- Coverage is portable; you can take the benefit with you if your eligibility or employment ends

ARAG POLICY	Bi-Weekly Premium	Monthly Premium
Teammate + Dependents	\$7.20	\$15.60

PET INSURANCE

Provides reimbursements for eligible veterinary expenses related to accidents, injuries and illnesses for dogs, cats, birds and exotic pets. Optional wellness benefit is available for routine preventive care.

Carrier: Nationwide

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll in this benefit at any time. Enrollment confirmation provided by Nationwide

Cancellation: Teammates may cancel their plan at any time

Plan Highlights: • 24/7 access to veterinary helpline • You can use your preferred veterinarian • Rates based on breed, species and age of the pet

AUTO, HOME AND OTHER PERSONAL INSURANCES

As an Atrium Health teammate, you are eligible to receive group discounts for personal lines of insurance.

Carrier: MetLife

Eligibility: All teammates are eligible for discounts. Teammates with 16 or more standard hours per week qualify for payroll deduction

Enrollment: Teammates may request information and enroll in this benefit at any time.

Rate quotes and enrollment confirmation provided by MetLife

Cancellation: Teammates may cancel their plan at any time by contacting MetLife

Plans Cover: • Auto • Home • Boat • Motorcycle

Plan Highlights: • Premiums paid through payroll deduction • Discounted rates available for Atrium Health teammates

END OF LIFE SUPPORT

Carrier: MetLife

Eligibility: Teammates with 30 or more standard hours per week.

Plan Highlights: • Funeral discount and planning services • Accelerated benefit options • Grief counseling services
• Estate resolution services • Will preparation services

HEALTHCARE POWER OF ATTORNEY AND LIVING WILL EDUCATIONAL OPPORTUNITY

Advance Directives tell your doctors and your loved ones what you want them to do if something happens to you and you are unable to speak for yourself.

With this free educational opportunity you will:

- Learn how Advance Directives, like Healthcare Power of Attorney or Living Will, can help you stay in control of your medical care
- Have the opportunity to make an Advance Directive
- Learn what to do with your completed Advance Directives

Classes are held monthly at a variety of Atrium Health facilities. For more information, locations and times please visit: [LiveWELL.AtriumHealth.org](https://www.LiveWELL.AtriumHealth.org)

7 ADDITIONAL BENEFITS

MEDCENTER AIR-GLOBAL GUARDIAN AIR AMBULANCE

If you or an eligible dependent are hospitalized as an inpatient due to an illness or injury while traveling more than 150 miles from home, whether domestically or internationally, Global Guardian Air Ambulance will arrange and pay for air medical transportation, medical evacuation, and repatriation services to the hospital of your choice in the United States or Canada.



PLAN DETAILS:

As a Atrium Health teammate, you are eligible to receive group discounts for personal lines of insurance.

Standard Plan: When traveling outside the U.S. or Canada, provided you don't spend more than 90 consecutive days outside the U.S. or Canada per year. This plan allows for unlimited travel per year so long as no one trip exceeds 90 consecutive days-up to four 90-day trips per year. You are also allowed unlimited travel within the U.S. and Canada for the entire year.

Expatriate Plan: Our Expatriate (extended stay) Plans are similar to the Standard Plan, but allow for more than 90 consecutive days outside the U.S. or Canada. These plans are ideal for those who are traveling extensively or working in other countries for extended periods. Our Student Plan is tailored for students who study abroad for either 6 months or 1 year.

Annual Rates: Currently not available for payroll deduction

Tier	Annual Rate
Individual	\$170
Family	\$240
Senior (over 75 years old) Individual	\$285
Senior (over 75 years old) Family	\$500

CREDIT UNION

As an Atrium Health teammate, you are eligible to open an account at Charlotte Metro Credit Union and set up direct deposit payroll deductions each pay period.

Provider: Charlotte Metro Credit Union

Eligibility: All teammates

Enrollment: Teammates may enroll in this benefit any time by visiting their local Charlotte Metro Credit Union

Cancellation: Teammates may cancel this benefit at any time by contacting Charlotte Metro Credit Union

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CONTACT INFORMATION

KEY BENEFIT CONTACTS	WEB ADDRESS / RESOURCE	VENDOR	PHONE NUMBER
24-Hour Nurse Line		Atrium Health	800-357-6327
Benefits Administration	Email: HrBenefitsOnline@AtriumHealth.org	Atrium Health	704-631-0263
Cost Estimator Tool by Castlight	MyCastlight.com/CarolinasHealthCare	Castlight	866-960-1471
LiveWELL	LiveWELL.AtriumHealth.org	Atrium Health	704-355-8136
LiveWELL Health Plan	MedCost.com Group #300	MedCost	800-204-2085
Atrium Health On-Site Care	PeopleConnect	Atrium Health	704-512-3971
Atrium Health Virtual Visit	PeopleConnect	Atrium Health	855-438-0010
Dental	DeltaDentalNC.com/CHS	Delta Dental	800-662-8856
Disability		MetLife	800-421-7014
Employee Assistance Program (EAP)	AtriumHealth.org/medical-services/prevention-wellness/employer-solutions/EAP	Atrium Health	704-355-5021
Executive Total Rewards and Physician Benefits	Email: ExecutivePhysician.Benefits@AtriumHealth.org	Atrium Health	704-631-0120
Find a Doctor	AtriumHealth.org/find-a-doctor	Atrium Health	704-512-5772
Health Savings Accounts and Flexible Spending Accounts	BankofAmerica.com/benefitslogin	Bank of America	866-731-4206
Maternity Navigator	PeopleConnect	Atrium Health	704-631-0301
Mental Health/Chemical Dependency	Cbhallc.com	Carolina Behavioral Health Alliance	800-475-7900
Prescription Drug Benefit	CarolinaCareRX.org	CarolinaCARE	866-697-6800
Retirement	CarolinasHealthCare.org/retirement	EMPOWER Retirement	866-247-0970
Teammate Injury Helpline	PeopleConnect	Atrium Health	704-355-SAFE (7233)
Vision	CECVision.com	Community Eye Care	888-254-4290

CAROLINAS PHYSICIAN ALLIANCE

Carolinas Physician Alliance (CPA) is a clinically-integrated network of physicians who share a common vision around transforming the care of patients using a “patient-centered” approach. CPA is the catalyst driving physicians to develop best practice clinical protocols, monitor compliance with the adopted protocols, and continue collaboration for improved quality and efficiency to ensure patients get the best care. These efforts will result in increased access to high-value care, improved patient outcomes, and overall lower healthcare costs for patients and payers while supporting Atrium Health in the transformation process facing organizations in today’s healthcare climate.

Voice of Nursing Excellence
Nurse-Sensitive Indicators



Your Health and Retirement at Atrium Health

This Guide contains only highlights of your 2019 LiveWELL Health Plan benefits for eligible teammates and is subject to review and modification. Every effort has been made to report information accurately, but the possibility of error exists. In addition, not every plan detail of every benefit that may matter to you could be included in the Guide. The Atrium Health program is governed by the official plan documents. In case of any conflict between this Guide and an official plan document, the plan document will be the final authority.

Please refer to your plan documents or Summary Plan Description for a full explanation of covered services, exclusions and limitations. If there is a discrepancy between this Guide and the legal plan documents, the plan documents will control. Information on all of the benefits is available on [HumanResources.AtriumHealth.org](https://www.humanresources.atriumhealth.org).

Atrium Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity or veteran status.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-368-1019 (TTY: 1-800-537-7697).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-368-1019 (TTY: 1-800-537-7697)