



MEDICAL PLAN

Features

- Comprehensive consumer-directed health plan with in-network and out-of-network coverage
- Prescription drug plan included
- Wellness and preventive care covered 100% in-network
- Health Savings Account (HSA) feature

DENTAL PLAN

Features

- Preventive care covered 100%
- Annual \$2,000 in-network benefit maximum
- Restorative benefits: 80% basic / 50% major
- In-network and out-of-network coverage

VISION PLAN

Features

- Annual exam covered 100% in network
- Annual \$200 eyewear benefit

SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

Pre-tax savings for eligible out-of-pocket medical expenses. Investment options available. Atrium Health annual and matching contributions and LiveWELL incentive provided.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNTS (FSA)

Pre-tax reimbursement for eligible vision and dental expenses.

DEPENDENT DAYCARE FSA

Pre-tax reimbursement for eligible out-of-pocket dependent care expenses for children under 13 and disabled dependents.

401(K) RETIREMENT SAVINGS PLAN

Eligibility

Three months of employment and at least 16 standard hours per week

Contributions

- You may contribute up to 75% of your salary, not to exceed the 2018 IRS annual limit of \$18,500
- You may contribute an additional \$6,000 if you will be age 50 or more by 12/31/18
- ROTH after-tax option available

Employer Contributions

Atrium Health partners with you to help build your account for the future with three types of contributions:

Matching Contribution

Atrium Health will match 75% of the first 4% of pay that you save and 50% of the next 2% of pay that you save, for a total maximum match 4% of pay.

Basic Contribution

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

Performance-Based Contribution

This contribution is based on system performance. When we meet certain targets, your account can receive an additional contribution, based on your service, as shown:

SERVICE	PERFORMANCE-BASED MATCH
< 10 years	1% of pay above IRS limit
10-19 years	1.5% of pay above IRS limit
20+ years	2% of pay above IRS limit

Teammates are eligible for basic and performance-based contributions after one year of service. Contributions are applied after the end of the year in which eligibility is satisfied.

Vesting

You are always 100% vested in your own savings, matching and performance-based contributions, and investment return. You will vest in basic contributions after 3 years of credited service.

Investment Choices

You direct your own investments from a variety of fund choices.

Rollover Considerations

You may rollover current qualified plan balances from previous employers into the 401(k) Retirement Savings Plan.



ADVANTAGE RETIREMENT ACCOUNT PLAN (457(B))

Features

- You may contribute up to 100% of your salary, not to exceed the 2018 IRS annual limit of \$18,500
- You may contribute an additional \$6,000 if you will be age 50 or more by 12/31/18
- You are always 100% vested in your contributions to the plan
- Diverse investment options offered including self-managed account

CHSMG PLAN

Eligibility

- Physicians or dentists whose primary responsibility is patient care
- Completed primary residency 3+ years ago
- Work at least 16 scheduled hours per week
- Earnings of at least \$270,000

Features

- A retirement savings plan under Code Section 401(a) that allows participants to maximize the tax-favored benefits available through qualified retirement plans
- Automatic enrollment effective January 1, after participation criteria is met

DISABILITY INCOME PROGRAM

Eligibility

20 hours per week for physicians

Plan Design

Employer paid disability coverage comprised of both group and individual policies—providing up to 70% salary replacement up to \$20,000 per month

Elimination Period

90 days

Features

- A portion of the coverage requires completion of an application, is portable, and provides catastrophic coverage
- Option to purchase additional coverage that may provide up to an additional \$10,000 per month, for a combined monthly benefit of up to \$30,000 from all sources

LIFE INSURANCE PLAN

Eligibility

- 20 hours per week for physicians
- Must be under age 71 when you first become eligible

Features

- Employer-paid life insurance at 3x target compensation (salary + target incentive)
- Guaranteed issue (no medical underwriting) upon completion of application if applied for within 60 days
- Optional supplemental coverage up to 5x target compensation available at physician expense with convenient automatic bank draft; subject to medical underwriting
- Tax-advantaged investment option available

ADDITIONAL BENEFITS

Additional, voluntary benefits are available including accident insurance, critical illness insurance, hospital admission, identity theft, legal protection and pet insurance.

CONTACT US:

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