



Carolinan HealthCare System

NEW PHYSICIAN ORIENTATION FAQ

When do I get my first paycheck?

- You will be paid the first day of the month, following your start date. If the first day of the month falls on a weekend, your pay will be the preceding Friday, except in January. In January, you will be paid on the first business day of the year.
- Your first paycheck will be a “live” check, mailed to your home address. Please see detailed Direct Deposit instructions for how to set up your direct deposit account(s).

My bank doesn't have a footprint in Charlotte. Can I maintain my banking there?

Yes – you have flexibility in where to have your pay direct deposited.

How many hours do I work to receive benefits?

- 16 hours for Vision, FSA, 401(k), and ADVANTAGE
- 24 hours a week for Medical, Dental, H S A
- 20 hours a week for Life and Long Term Disability Insurance

When will my benefit options start?

- Medical, Dental, Vision, FSA, HSA starts 1st day of the month after 30 days for new hires. There is no wait time for acquisition hires who previously met eligibility requirements.
- 401(k) eligible to participate 3 months after start date
*For rehires or acquisition hires, there is no wait time for participating in the 401(k) plan if eligibility requirements were previously met; elections are made by visiting www.carolinanhealthcare.org/retirement. Your contribution will be deducted from your pay as soon as administratively possible.
- There is no wait time to participate in ADVANTAGE. Please allow time for administrative processing in order for it to be reflected in your pay.
- Life and Long Term Disability Insurance applications are mailed to home address and deadlines are on applications

Does CHS provide any options in the interim period before healthcare becomes effective?

Check with your previous employer, if applicable, regarding options for maintaining prior coverage during this period.

When do my healthcare premiums start to be deducted from my pay?

Your healthcare premiums begin the month after your coverage begins.

When can I make changes to my healthcare coverage?

After you have made your original election, you can make changes during Open Enrollment, which is typically in mid-October or within 31 days of a “qualifying event” (marriage, new baby, divorce, spouse loss of coverage, etc.).



Which benefits provide cards?

- MedCost provides a medical identification card for the LiveWell Health Plan and the prescription drug plan
- Delta Dental provides a plan identification card for dental benefits
- Bank of America provides a debit card for the health savings account and/or the flexible spending accounts

How does insurance work for my child who is off at college in this country?

Through an arrangement with American HealthCare Alliance, claims can be paid as “in-network.”

We’re expecting a new baby. Will the insurance cover this pregnancy?

Yes – there is a “no pre-existing condition provision.”

How much vacation time do I have? Does it rollover from year to year?

This is contract or department specific.

Can I rollover my former 401(k) / 403(b)?

Yes – there is a provision for 401(k) and 403(b) rollovers.

How do I enroll for 401(k)?

Your account will be established, and until you change your election, 3% will be deducted from your pay on the first pay received after 3 months of employment, unless you have changed your election at www.carolinashealthcare.org/retirement. (See above for situations where wait time is waived.)

See Welcome Guide page 8 for detailed instructions on setting up your account. Once eligible, generally, elections made by the 15th of the month, will be reflected on next pay.

How do I sign up for the ADVANTAGE Plan? How do I know if I need to change my election, and when to do this?

www.carolinashealthcare.org/retirement

See Welcome Guide page 8 for detailed instructions on setting up your account. Once eligible, generally, elections made by the 15th of the month will be reflected on next pay, except in circumstances when pay is received in same month due to week-end/holiday rule.

Tell me about my Long Term Disability Coverage. When is it effective?

Group Long Term Disability automatically begins on your employment begin date. You will need to complete an application in order to have Individual Long Term Disability. The application will be mailed to your home address in the weeks to come, as soon as it is available.

Can I keep my current Long Term Disability policy that I pay for myself, and if so, should I?

Yes – Keep in mind that the amount if Individual Long Term Disability may be decreased so that your level of coverage does not exceed the industry standard.

If I receive a disability benefit in the future, is it taxable to me?

Yes, any benefit received is taxable in situations where premiums are paid with pre-tax dollars.

What type of life insurance is available?

Group Variable Universal Life is available for physicians. There are also options for supplemental whole life and term life insurance for yourself and your family members.

Is the life insurance taxable?

Yes – premiums paid by Carolinas HealthCare System are taxable to you.

Can I keep my personal life insurance policy? Should I?

You may keep your personal policy. You may want to consult an investment advisor or financial planner for direction on maintaining current policies.

Where do I send completed forms?

Forms should be returned to Executive Total Rewards and Physician Benefits by fax 704-631-0121, mail Executive Total Rewards and Physician Benefits, PO Box 32861, Charlotte, NC 28282-2861, or scan and email to ExecutivePhysician.Benefits@carolinashealthcare.org.