

The 2023 LiveWELL Health Plans

Atrium Health offers benefits to support the health and well-being of all teammates and their families.

For 2023, the **LiveWELL Health Plans** include a co-pay and a health savings plan option. Both health plan options include the Atrium Health Value Network with a teammate discount and the highest level of benefit.

Overview

The **Health Savings Plan**

Offers lower premiums with pretax Health Savings Account (HSA) contributions that roll-over

The HSA can be used for health expenses now and later

The **Co-Pay Plan**

Offers predictability with higher premiums and lower out-of-pocket expense

Health Savings PLAN

- Premium: Lower cost per pay period
- Deductible (except for preventive care)
- Coinsurance begins after deductible is met
- HSA: pretax, use it or save it
- LiveWELL Incentive goes pretax into HSA
- Value Network offers a teammate discount
- No cost for annual check-ups

Co-Pay PLAN

- Premium: Higher cost per pay period
- Co-pays begin immediately. Deductible only applies to inpatient and outpatient services
- FSA: pretax, use it or lose it
- LiveWELL Incentive goes pretax into LiveWELL Incentive Account
- Value Network offers a teammate discount
- No cost for annual check-ups

or

Find the Right Health Plan for You

The **Health Plan Decision Support Tool** is available to help teammates decide which health plan is best for them. The tool guides teammates through a series of questions. Based on their answers, teammates will see a side-by-side comparison of the expenses under both **LiveWELL Health Plans**.

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PREMIUMS

Premiums are the amount you pay for your health plan per pay period. The premiums below represent a bi-weekly pay schedule. Monthly-paid teammates multiply bi-weekly premium by 26 and divide by 12 (premiums may vary based on specific compensation plans).

	Health Savings PLAN			Co-Pay PLAN		
	Full-Time Teammate	Full-Time Teammate Earning ≤ \$38,000	Part-Time Teammate	Full-Time Teammate	Full-Time Teammate Earning ≤ \$38,000	Part-Time Teammate
Teammate Only	27.00	17.23	38.51	62.00	51.79	87.12
Teammate + Spouse	143.00	132.42	175.60	194.00	183.78	238.87
Teammate + Children	94.00	83.85	116.79	151.00	140.12	186.70
Teammate + Spouse, Children	196.00	186.14	240.47	259.00	248.76	317.20

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 20 to 29 per week (40 to 59 per pay period).

Working spouse surcharge is \$50 per bi-weekly pay period. It applies if your covered spouse is eligible for medical coverage through their employer (not applicable if your spouse works for Atrium Health), but you choose to enroll them in one of the [LiveWELL Health Plans](#). You will then 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.

Teammate discounts apply to teammates earning \$38,000 per year or less.

Tobacco user surcharge is \$25 per bi-weekly pay period for one tobacco user, and \$50 per bi-weekly pay period for two or more tobacco users.

NETWORKS

The Atrium Health Value Network offers a teammate discount for health care services.

Managing your health care expenses means you know where to find the most cost-effective health care and prescription medications. Lower your health care costs by choosing the Atrium Health Value or Preferred networks.

\$ Value Network	The most cost-effective tier; includes the exceptional network of primarily Atrium Health physicians, providers, facilities and laboratories
\$ Preferred Network	The next most cost-effective tier
\$\$ 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 other networks

To find Atrium Health physicians and providers, go to [MedCost.com](https://www.medicost.com) and click Find a Doctor.

DEDUCTIBLES, COINSURANCE & CO-PAYS

A **DEDUCTIBLE** is the amount you owe for covered health care services and most prescription medications.

How deductibles work on the LiveWELL Health Plans:

- **Health Savings Plan:** Deductible applies to office visits, medications and outpatient and inpatient services with the exception of preventive care.
- **Co-Pay Plan:** No deductibles for office visits, medications or preventive care. Deductibles apply to outpatient and inpatient services.

COINSURANCE is the percentage you pay (with the LiveWELL Health Plans paying the majority of the costs) for covered services once you've met the annual deductible.

A **CO-PAY** is a flat dollar amount you typically pay for things like physician office visits and most prescription drugs.

		Health Savings PLAN				Co-Pay PLAN			
		Network				Network			
		Value	Preferred	In	Out	Value	Preferred	In	Out
Annual Deductible	How Deductibles Work	Deductibles apply to all office visits, medications and OP/IP services with the exception of preventive care.				No deductibles for office visits, medications or preventive care. Deductibles only apply to OP/IP services.			
	Teammate-Only	\$1,500		\$4,000		\$800		\$4,000	
	Teammate + Dependent(s)	\$3,000		\$8,000		\$1,600		\$8,000	
Coinsurance	Teammate Pays	15%	25%	30%	50%	15%	25%	30%	50%
	Plan Pays	85%	75%	70%	50%	85%	75%	70%	50%
Office Visits	Preventive Care	Covered at 100%			No coverage provided	Covered at 100%			No coverage provided
	E-Visit / Virtual Visit	Before deductible: \$10 After deductible: \$0				\$0			
	LiveWELL OnSite Care	Before deductible: \$40 After deductible: \$15				\$15			
	Primary Care	Deductible & Coinsurance				\$20	\$25	\$30	Deductible & Coinsurance
	Specialist	Deductible & Coinsurance				\$40	\$45	\$50	
	Urgent Care	Deductible & Coinsurance				\$70			
	Emergency Department	Deductible & Coinsurance				\$175 & Coinsurance			

Fertility Treatment: Covered only at Atrium Health Reproductive Medicine and Infertility at 100% after deductible with up to a \$25,000 lifetime maximum. Benefits are available after the covered teammate has been employed by Atrium Health for one or more years.

PRESCRIPTION MEDICATIONS

CarolinaCARE is the prescription service and specialty medication pharmacy for the **LiveWELL Health Plans**. **LiveWELL Health Plan** members access CarolinaCARE for Affordable Care Act (ACA) medications, preventive medications, maintenance and specialty medications.

Atrium Health Retail Pharmacies: A group of retail pharmacies owned by Atrium Health 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 retail pharmacies

Health Savings PLAN				
	CarolinaCARE Mail Service (90-day supply)	CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)
ACA Preventive Drug List	\$0 to \$15 no deductible	\$0 to \$6 no deductible		\$0 to \$20 no deductible
Generics	Meet deductible, then \$25	Meet deductible, then \$10		\$20 no deductible
Preferred Brand	Meet deductible, then \$87.50	Meet deductible, then \$35		\$45 no deductible
Non-Preferred Brand	Meet deductible, then \$200	Meet deductible, then \$80		\$110 no deductible
Specialty Drugs	Not applicable	Meet deductible, then \$150	Not Applicable	Not applicable

Co-Pay PLAN				
	CarolinaCARE Mail Service (90-day supply)	CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)
ACA Preventive Drug List	\$0 to \$15	\$0 to \$6		\$0 to \$20
Generics	\$25	\$10		\$20
Preferred Brand	\$87.50	\$35		\$45
Non-Preferred Brand	\$200	\$80		\$110
Specialty Drugs	Not applicable	\$150	Not Applicable	Not applicable

Maximum of one fill allowed at retail for maintenance medications on the ACA and Preventive Drug Lists. Plan then requires transition to CarolinaCARE, or member will pay full cost, which will not apply to the deductible or annual out-of-pocket expense. Deductible applies to the Health Savings Plan Only.

- Opioid prescriptions are limited to 30-day quantity by law.
- Specialty drugs are filled at CarolinaCARE only. Some exceptions may apply to drugs in limited distribution.
- A few specialty products may be available through Atrium Health retail pharmacies if needed. Please inquire.
- Specialty drug copays may vary with use of manufacturer coupons and copay assistance programs.

It is recommended you evaluate your current medications and possible need for future medications, and review the formulary to determine cost/tier at 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.

OUT-OF-POCKET MAXIMUM

Out-of-Pocket Maximum is the most money you could pay annually before the **LiveWELL Health Plans** pay 100% for covered health care services and prescription medications. This maximum amount includes deductibles, coinsurance and copayments. This limit does not include premiums, balance-billed charges, health care not covered by the plan and penalties. There is no yearly or lifetime benefit maximum for your health coverage. In addition, there is no pre-existing condition limitation.

		Health Savings PLAN				Co-Pay PLAN			
		Network				Network			
		Value	Preferred	In	Out	Value	Preferred	In	Out
Out-of-Pocket Maximum	Teammate-Only	\$4,000				\$4,000			
	Teammate + Dependent(s) (including Spouse)	\$8,000				\$8,000			
		\$12,000				\$8,000			
		\$24,000				\$16,000			

The Out-of-Pocket Maximum is for the entire family, but no more than the Out-of-Pocket Maximum for an individual. For example, with the **Health Savings Plan**, the family Out-of-Pocket Maximum is \$8,000 but no more than \$4,000 for an individual.

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SAVINGS AND SPENDING ACCOUNTS

Options available with Health Savings PLAN

Health Savings Account (HSA)

The HSA is yours to save for current and future health care-related expenses, such as your deductible, coinsurance and prescription medications. Your HSA is an important component of retirement savings. Teammates can make direct contributions to this account from their paycheck and one-time contributions. For participants of the [Health Savings Plan](#), the LiveWELL Incentives will be deposited into the HSA.

	IRS Maximum Contribution
Teammate-Only Plan	\$3,850
Family Plan	\$7,750



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.

Here’s what you need to know:

Remember, preventive care, labs and most preventive medications are covered **100%** – you do not pay for preventive care. (Note: No coverage provided for out of network).

Your Health Savings Account (HSA) is the key to the [Health Savings Plan](#) – you can build your savings.

It is important for you to **save in your HSA** by putting in enough to meet your deductible and maximize your savings

Dollars in your HSA are **not taxed** when you put them in or take them out for medical purposes

Your HSA is a **great savings vehicle** for medical expenses now and in retirement

HSA Contributions **may be changed** throughout the year in CORE Connect

Teammate Contributions to Meet IRS Maximum

		Teammate Contribution	LiveWELL Incentive Maximum Earnings	TOTAL
Health Savings Plan Members	Teammate-Only	\$3,175 Annual Contribution \$122.12 Bi-weekly Contribution	\$675	\$3,850
	Family Plan	\$6,400 Annual Contribution \$246.15 Bi-weekly Contribution	\$1,350	\$7,750

Medicare and Your Health Savings Account (HSA)

[LiveWELL Health Plan](#) participants should contact Medicare 6 to 12 months prior to turning age 65 to learn about options for health care coverage and rules for contributing to a Health Savings Account when Medicare eligible.

Questions about Medicare

For help in understanding how Medicare and your health care costs may fit into your overall retirement goals, call the Seniors’ Health Insurance Information Program (SHIIP) at **855-408-1212**. Teammates can also call the Social Security Administration at **888-383-1598**.

Seniors’ Health Insurance Program (SHIIP) details

SHIIP is available to anyone for FREE.

SHIIP has representatives in every NC county

Teammates may make appointments for 1:1 phone calls or in-person meetings with a specialist

Teammates may contact a representative Monday through Friday, 8:00 a.m. to 5:00 p.m., by calling the SHIIP consumer information line at **855-408-1212** or via email

SHIIP can answer detailed questions about Medicare that Social Security Offices may not be able to answer

SAVINGS AND SPENDING ACCOUNTS

Options available with Health Savings PLAN *continued*

Limited Purpose Flexible Spending Account (LPFSA)

The LPFSA provides teammates with the opportunity to set aside additional pretax dollars to help pay for planned, qualified dental and vision expenses that occur during a 12-month period. This account is use it or lose it.

Teammate-Only and Family Plans IRS Maximum Contribution: \$2,850

Options available with Co-Pay PLAN

Flexible Spending Account (FSA)

The FSA provides teammates with the opportunity to set aside additional pretax dollars to help pay for planned, qualified medical, dental and vision expenses that occur during a 12-month period. This account is use it or lose it.

Teammate-Only and Family Plans IRS Maximum Contribution: \$2,850

LiveWELL Incentive Account

For teammates enrolled in the **Co-Pay Plan**, Atrium Health will deposit earned LiveWELL Incentives into the LiveWELL Incentive Account in the same year. Funds can be used to help pay for qualified medical, dental and vision expenses. Unused funds rollover from year to year. Incentives are paid at the level of enrollment at the time of payout.

LIVEWELL

LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates.

Health Savings Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$225	\$225	\$225	\$675
Family		\$450	\$450	\$450	\$1,350
Co-Pay Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$200	\$200	\$200	\$600
Family		\$400	\$400	\$400	\$1,200

LiveWELL Incentives are paid in the year they are earned with three payout opportunities – April, July and November. Incentive dollars are deposited pretax in the following accounts:

- Health Savings PLAN** ➔ Health Savings Account
- Co-Pay PLAN** ➔ LiveWELL Incentive Account

Teammates in positions with an annual base salary of \$38,000 or less will receive an additional \$200 contribution from Atrium Health to either their Health Savings Account (HSA) or LiveWELL Incentive Account per plan eligibility.

The guide contains only highlights of your LiveWELL Health Plans 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 health plan detail of every benefit that may matter to you could be included in this guide. Atrium Health's 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 document or Summary Plan Descriptions for a full explanation of covered services, exclusions and limitations. If there is a discrepancy between this guide and legal plan documents, the plan documents will control information about all the benefits available.

