

MEDICAL PLAN

Features

- 2 options available:
 - Health Savings Plan
 - Co-Pay Plan
- Wellness and preventive care covered 100% in-network
- Offers incentives and resources for healthy living

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 \$250 eyewear benefit

SPENDING ACCOUNTS

Health Savings Account

- Works in conjunction with Health Savings Plan
- Pre-tax savings for eligible out-of-pocket medical expenses; funds rollover annually
- Investment options available

Healthcare Flexible Spending Account (FSA)

- Works in conjunction with Co-Pay Plan
- Pre-tax savings for eligible out-of-pocket medical expenses

Limited Purpose FSA

- Works in conjunction with HSA
- 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 2020 IRS annual limit of \$19,500
- You may contribute an additional \$6,500 if you will be age 50 or more by 12/31/2020
- ROTH after-tax option available

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 of 4%.

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 up to IRS limit
10-19 years	1.5% of pay up to IRS limit
20+ years	2% of pay up to 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

Diverse investment options offered including self-managed account.

Rollover Considerations

You may roll over 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 2020 IRS annual limit of \$19,500
- You may contribute an additional \$6,500 if you will be age 50 or more by 12/31/2020
- You are always 100% vested in your contributions to the plan
- Diverse investment options available

CHSMG PLAN

Eligibility

- Physicians or dentists
- 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 benefit 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

Program 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

DISABILITY INCOME PROGRAM (CONTINUED)

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 compensation (salary + target incentive)
- Guaranteed issue (no medical underwriting)
- 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

PARENTAL LEAVE

Parental Leave

- Paid time off of six weeks for birth mothers, four weeks for non-birth parents
- \$3,500 financial assistance to families expanding through adoption

ADDITIONAL BENEFITS

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

Information

Contact Executive Total Rewards & Physician Benefits at ExecutivePhysician.Benefits@AtriumHealth.org or call **704-631-0120**.

This document is intended to answer questions around certain benefits. The plan documents will prevail in the event of any differences between this information, or any other summary or participant communications, relative to the Atrium Health benefits.

This document does not establish a contract of employment or guarantee continued employment between you and Atrium Health. Atrium Health has the right to amend, modify, terminate or discontinue any benefit plan.