



**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 2019 IRS annual limit of \$19,000
- You may contribute an additional \$6,000 if you will be age 50 or more by 12/31/19
- 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 2019 IRS annual limit of \$19,000
- You may contribute an additional \$6,000 if you will be age 50 or more by 12/31/2019
- 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
- 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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