

Your Health and Retirement at CHS

Benefits Guide



2018 OPEN ENROLLMENT

Begins **OCTOBER 24** Ends **NOVEMBER 6**



Carolinas HealthCare System

MESSAGE FROM DEBRA PLOUSHA MOORE

Teammate,

Thank you for all you have done to become a better healthcare consumer and care for your health.

At Carolinas HealthCare system, we are proud to offer teammates a comprehensive, market-competitive benefits package. Our benefits are one of the ways CHS cares for your health and the health of your family.

Open Enrollment for 2018 benefits occurs **Tuesday, October 24, through Monday, November 6, 2017.**

During Open Enrollment, you have the opportunity to review and make changes to your CHS LiveWELL Health Plan enrollment options and annual Health Savings Account (HSA) contribution. Even if you plan to elect the same level of coverage you had in 2017, whether Teammate Only or Family, you need to **actively enroll** in the 2018 CHS LiveWELL Health Plan and designate your HSA annual contribution.

We are offering one 2018 CHS LiveWELL Health Plan with an HSA, vision and dental insurance and a wide-range of Additional Benefits.

Additional Open Enrollment resources are available on HealthandRetirement.CarolinasHealthCare.org/open-enrollment:

- 2018 Health Plan Summary
- Retirement Plan Summary
- HSA Contribution Calculator
- Eligibility Chart

Please know, I encourage you to review all of your Open Enrollment materials to ensure you are taking full advantage of the many benefits available to you as a CHS teammate.

Should you have any questions, contact CHS Benefits Administration at **704-631-0263**.

In good health,



Debra Plousha Moore
System Chief of Staff
Executive Vice President
Carolinas HealthCare System



DEBRA PLOUSHA MOORE

*System Chief of Staff
Executive Vice President
Carolinas HealthCare System*

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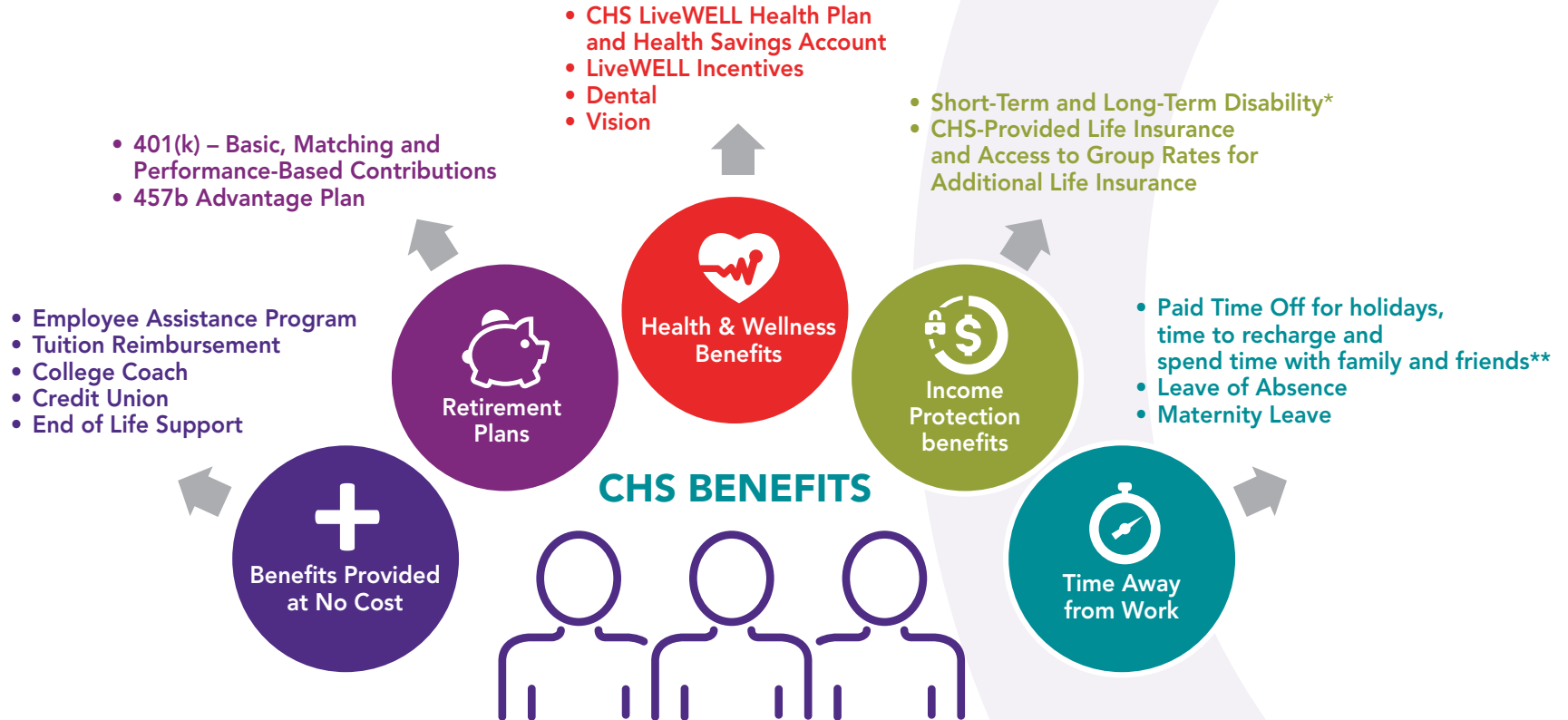
NEED HELP ENROLLING IN YOUR BENEFITS?
Refer to the Enrollment Checklist for instructions.



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YOUR BENEFITS AT CHS

FOR YOU AND YOUR FAMILY'S PHYSICAL AND FINANCIAL NEEDS



*Plans vary for monthly paid teammates

Access to group rates for a variety of Additional Benefits

**PTO not available for monthly paid teammates

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BENEFIT ELIGIBILITY

TEAMMATE BENEFITS ELIGIBILITY TABLE

BENEFITS ELIGIBILITY	Weekly Standard Hours for Position					
	>30	24 - 29	16 - 23	Weekender	Residents	PRN
BENEFIT PLAN						
Medical/HSA	✓	✓	No	✓	✓	No
Dental	✓	✓	No	✓	✓	No
Vision	✓	✓	✓	✓	✓	No
LFSA and HCFSA	✓	✓	No	✓	✓	No
Dependent Care FSA	✓	✓	✓	✓	✓	No
Life**	✓	No	No	No	✓	No
Short-Term Disability**	✓	No	No	No	✓	No
Short-Term Disability Buy-Up**	✓	No	No	No	✓	No
Long-Term Disability**	✓	No	No	No	✓	No
PTO**	✓	✓	No ¹	No ²	No	No
401(k)	✓	✓	✓	✓	✓	No ³
ADVANTAGE	✓	✓	✓	✓	✓	✓
Pension*	✓	✓	✓	✓	✓	✓

For Benefit Plan details and premium rates, refer to the Benefits Enrollment Guide and other plan-specific documents on HealthandRetirement.CarolinasHealthCare.org.

¹ Half Track RNs and teammates in positions with 20-23.99 standard hours per week are eligible. Refer to HR Policy 3.05 Paid Time Off Benefit for details.

² Weekender RNs are eligible. Refer to HR Policy 3.05 Paid Time Off Benefit for details.

³ 401(k) Plan participants whose status changes to PRN:

- Any outstanding 401(k) loan will become payable in full or you can continue loan payments by contacting Empower Retirement
- No new 401(k) loan can be taken
- Distribution not available

⁴ PRN teammates can participate in the Dependent Back Up Care benefit.

*The Pension Plan is closed to teammates hired January 1, 2014 or after. The Pension Plan will freeze on 12/31/17.

These benefits, as described, may not apply to monthly paid teammates. For details, please contact Executive Total Rewards and Physician Benefits at **704-631-0120.

DEPENDENTS

ELIGIBLE DEPENDENTS INCLUDE YOUR:

- Spouse
- Children up to age 26
- Unmarried children of any age who are incapable of self-support due to a mental or physical disability which began prior to age 26 and who are primarily dependent upon you. (Contact MedCost at **800-795-1023** for required disability [certification forms](#))

DEPENDENT VERIFICATION

Documentation is required to verify eligibility of all dependents being enrolled in the medical, dental and vision plans. It is considered fraudulent to cover non-eligible individuals on your plans. A request to verify new dependents will be mailed to homes from Dependent Verification Services.

- To qualify as an eligible dependent for a Health Savings Account (HSA) or Flexible Spending Account (FSA), dependents must be claimed as such on your tax return

MAKING CHANGES TO YOUR BENEFITS

You can make changes to your benefit elections upon new eligibility, when you have a qualifying event or during Open Enrollment.

A QUALIFYING EVENT INCLUDES:

- Marriage, separation, annulment, divorce or death of a spouse
- Birth, adoption or death of a child
- Recognition of marriage
- Employment change for you, your spouse or a dependent child that results in a loss or gain of healthcare coverage or other loss of health plan coverage
- Child loss of eligibility
- Enrollment or removal from daycare, which allows changes to your Dependent Care Flexible Spending Account (for eligible child and adult care)

If you experience a qualifying event during the year, be sure to go to complete the CHS LiveWELL Health Plan Benefits Enrollment and Change Form within 31 days of the change. This form can be found at HealthandRetirement.CarolinasHealthCare.org/enrollment-changes. The benefits changes you make must be consistent with your qualifying event. For questions, contact CHS Benefits Administration at: **704-631-0263** or email HRBenefitsOnline@CarolinasHealthCare.org.

Health & Wellness

We all play a role in our healthcare costs. Being an active healthcare consumer means knowing the cost of your care and making informed decisions. The following tools and resources may be accessed 24/7 to support your decision making:

- Online enrollment support and education tools
- Financial Health support – including budgeting and retirement planning sessions
- CHS Cost Estimator Tool powered by Castlight

To ensure you are getting the appropriate care for your planned and unexpected healthcare needs, it is important to be aware of the services that provide various levels of care and the costs associated with each of these options.

- 24/7 Nurse Advice Line
- eVisits
- CHS Virtual Visit
- CHS On-Site Care
- Primary Care
- Urgent Care
- Emergency Department
- Teammate Injury Helpline
- Employee Assistance Program (EAP)

FIND A PHYSICIAN: 704-512-5772 or [CarolinasHealthCare.org/find-a-doctor](https://www.carolinashealthcare.org/find-a-doctor)

If you are in search of a Primary Care Physician, there are many resources to assist you. Based upon your preferences related to location, gender, specialty and language, CHS can help you find a Primary Care Physician to address your healthcare needs.



CHS LIVEWELL HEALTH PLAN: GET CARE NOW

CHS provides several options for care to treat different types of injuries and illness. These vary by the type of provider, location and cost. Depending on your unique situation, selecting the appropriate level of care is one of the best ways to help you manage costs. If you are unsure which to select, the free Nurse Advice Line and the CHS Cost Estimator Tool, powered by Castlight (MyCastlight.com/CarolinasHealthCare), are available to assist you.

	Nurse Advice Line	eVisits	CHS Virtual Visit	CHS On-Site Care	Primary Care Doctor	Urgent Care	Emergency Department (ED)
WHAT IS IT?	A registered nurse available via phone to answer questions. Available 24/7.	Available to all CHS patients with a MyCarolinas Account	Live access to a CHS medical provider via tablet, smartphone or computer. Available 24/7.	Available to teammates in multiple locations across CHS.	Main healthcare. Use for non-emergency situations below.	Treat injuries or illnesses requiring immediate care, but not serious enough to require an ER visit.	Provide immediate treatment for serious illness and trauma. Part of a larger hospital.
WHEN SHOULD I USE IT?	USE TO: <ul style="list-style-type: none"> • Answer questions • Provide advice on over-the-counter medications or first aid you can administer at home • Determine appropriate level of care • Assist with follow-up appointments 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal allergies • Cold, cough, bronchitis & flu • Sinus & upper respiratory infections 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal allergies • Cold, cough, bronchitis & flu • Sinus & upper respiratory infections 	USE FOR: <ul style="list-style-type: none"> • Minor illnesses and injuries • Seasonal Allergies • Cold, cough, bronchitis & flu • Ear, sinus & upper respiratory infections • Splinters, sprains, cuts & minor injuries • Pre-diabetes A1C screening 	USE FOR: <ul style="list-style-type: none"> • Diagnose illness • Routine care • Minor illnesses • Preventive care • Continuing care of medical conditions 	USE IN NON-EMERGENCY SITUATIONS FOR: <ul style="list-style-type: none"> • Fever • Sinus infections • Cold & flu • Animal & insect bites • Sprains & minor fractures 	USE IN EMERGENCY SITUATIONS FOR: <ul style="list-style-type: none"> • Chest pain • Stroke • Poisoning • Severe allergic reaction • Serious trauma & injury • Deep cuts or bleeding • Large bone fractures
COST	FREE	\$35	\$35 pre-deductible \$5 post-deductible	\$40 - \$120 pre-deductible \$10 post-deductible	Varies based on provider & reason for visit	100% before deductible is met 25% after deductible is met with CHS in-network provider	100% before deductible is met 25% after deductible is met with CHS in-network provider
CONTACT INFORMATION	704-512-7887	my.CarolinasHealthCare.org/MyChart	PeopleConnect.Carolinas.org/Departments/CHS-On-Site-Care	PeopleConnect.Carolinas.org/Human-Resources/Get-Care-Now/CHS-Virtual-Visit	CarolinasHealthCare.org/primary-care	CarolinasHealthCare.org/medical-services/get-care-now/urgent-care-emergency-care	CarolinasHealthCare.org/medical-services/get-care-now/urgent-care-emergency-care

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CHS LIVEWELL HEALTH PLAN COST ESTIMATOR TOOL POWERED BY CASTLIGHT

The CHS LiveWELL Health Plan Cost Estimator Tool powered by Castlight is an online program that provides information to help you understand and compare the cost of healthcare services, procedures and prescriptions at CHS facilities and non-CHS providers who are in-network as part of the CHS LiveWELL Health Plan.

The information you will find in the tool will be personalized to you, including where you can access the most cost-effective healthcare.

WHAT ARE THE ADVANTAGES OF THE CHS COST ESTIMATOR TOOL?

The CHS Cost Estimator Tool provides you with a variety of information in one place, to help you make good healthcare and financial health decisions. Including:

- Cost estimates for healthcare services and prescription medications
- Quality information for doctors, hospitals and other healthcare providers
- Your personal claims history
- The amount paid toward your deductible and out-of-pocket maximum
- Your current Health Savings Account (HSA) balance

[MyCastlight.com/CarolinasHealthCare](https://mycastlight.com/CarolinasHealthCare)

For assistance with registration and additional information about the CHS Cost Estimator Tool, call a Castlight Guide at **866-960-1471**, Monday-Friday, 8:00am-9:00pm EST.

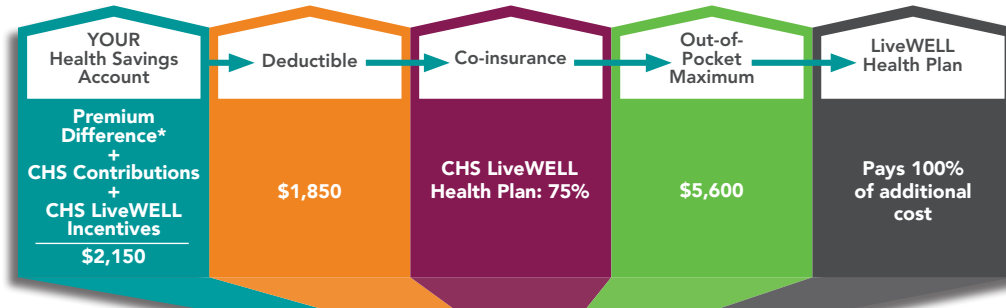
ALL MEMBERS OF THE CHS LIVEWELL HEALTH PLAN HAVE ACCESS TO THE CHS COST ESTIMATOR.

TO BEGIN USING THE TOOL, REGISTER YOUR ACCOUNT

- Log on at [MyCastlight.com/CarolinasHealthCare](https://mycastlight.com/CarolinasHealthCare)
- Users also may access Castlight via smartphone (iPhone, Android, or Windows phone) by downloading the free Castlight Mobile app through the app store, or by visiting [MyCastlight.com/mobile](https://mycastlight.com/mobile)
- Teammates will be asked for their six-digit CHS ID number and birth date
- Family members who are covered by the CHS LiveWELL Health Plan will be asked for their ZIP Code and last six digits of their social security number

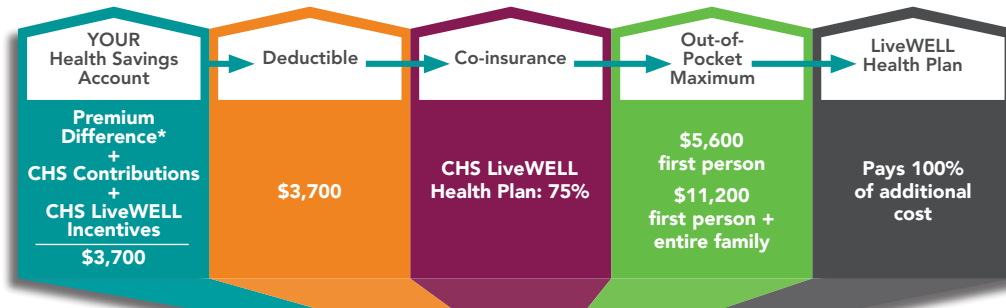


TEAMMATE ONLY EXPERIENCE



Preventive Care Covered at 100%

FAMILY EXPERIENCE



Preventive Care Covered at 100%

Deductibles and Out-of-Pocket Maximums are based on the CHS Preferred Network.
 *Premiums for the consumer-directed CHS LiveWELL Health Plan are lower than traditional PPO plans.

PREVENTIVE CARE

- The CHS LiveWELL Health Plan covers preventive care at 100%
- Typically categorized as preventive and covered at 100% are: wellness office visits including wellness immunizations, PAP smears, mammograms and colonoscopies
- Review [The Preventive Care Guide](#) for information about recommended preventive services

MedCost manages the
CHS LiveWELL Health Plan



MedCost.com
800-795-1023

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CHS LIVEWELL HEALTH PLAN NETWORKS

Managing your healthcare expenses means you know where to find the most cost-effective healthcare and prescription medications. Please review the information below to learn more about deductible tiers for the CHS LiveWELL Health Plan and where to access prescription medication.

HEALTHCARE SERVICES

CHS Preferred Network: The most cost-effective tier includes the exceptional network of primarily Carolinas HealthCare System physicians and other providers, facilities and laboratories

In-Network: Includes the MedCost network physicians and providers, facilities and laboratories

Out-of-Network: The highest-cost tier includes physicians and providers, facilities and laboratories not included In-Network or in the CHS Preferred Network

To find Carolinas HealthCare System physicians and providers in the CHS Preferred Network, use the following resources:

- [MedCost.com](#)
 - Click Locate a Provider
 - Click Carolinas HealthCare System Network
 - View CHS Providers in the MedCost Network
- [CarolinasHealthCare.org](#)
 - Click Find a Doctor
 - CHS providers included in the MedCost network will have a Tree of Life icon by their name
- [CHS Cost Estimator Tool powered by Castlight](#)
 - Log in to your account
 - Click the Find Care tab at the top of the page
 - Search by care needed, provider or location
 - CHS Network Providers will be noted in green

PRESCRIPTION MEDICATIONS

CarolinaCARE: is the mail order and specialty medication pharmacy for the CHS LiveWELL Health Plan. CHS LiveWELL Health Plan members access CarolinaCARE for Affordable Care Act (ACA) medications, preventive generic, maintenance and specialty medications.

CMC Rx Pharmacies: A group of CHS-owned pharmacies that can help you save money and time when you have prescriptions to fill

Retail Pharmacy: Any pharmacy outside of CarolinaCARE, including CHS-owned pharmacies such as CMC Rx

DEDUCTIBLE

Your deductible is the amount you owe for covered healthcare services and most prescription medications before the CHS LiveWELL Health Plan begins to pay.

	CHS Preferred Network	In-Network	Out-of-Network
Teammate Only	\$1,850	\$2,600	\$4,000
Family Plans	\$3,700	\$5,200	\$8,000

Virtual Visits:
\$35 per visit before deductible is met

CHS On-Site Care:
\$40 - \$120 per visit before deductible is met

CO-INSURANCE

Co-insurance is your share of the costs for a covered healthcare service and prescription medications after your deductible is met. After the deductible is met, you share the cost with CHS. Below is the chart with the percentage you pay for services.

Healthcare Services	CHS Preferred Network	In-Network	Out-of-Network
PCP Office Visit	25%	30%	50%
Specialist Visit	25%	30%	50%
MRI, CT & PET Scans	25%	25%	50%
Urgent Care	25%	25%	50%
ER Visits	25%	25%	25%
In/Out Patient - Physician	25%	30%	50%
In/Out Patient - Facility	30%	40%	50%

Virtual Visits:
\$5 per visit after deductible is met

CHS On-Site Care:
\$10 per visit after deductible is met

Infertility Treatment: *(covered only at Carolinas HealthCare System Reproductive Medicine and Infertility) is 100% after deductible with a \$25,000 lifetime maximum. Benefits are available after the covered teammate has been employed by CHS for one or more years.*

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CO-INSURANCE

Prescription Medications	CarolinaCARE and CMC Rx 30-Day Supply	CarolinaCARE 90-Day Supply	Retail Pharmacy 30-Day Supply
Preferred Generic	\$4*	\$12*	\$15*
Other Generic	Meet deductible then \$10*	Meet deductible then \$25*	\$15*
Preferred Brand	Meet deductible then \$35*	Meet deductible then \$85*	30% co-insurance Not less than \$35 or more than \$100
Non-preferred Brand	40% co-insurance Not less than \$50 or more than \$150	40% co-insurance a Not less than \$125 or more than \$375	50% co-insurance Not less than \$60 or more than \$250
Specialty Drugs	20% co-insurance not more than \$125	N/A	N/A

**Some prescription medications have a copay.*

- Affordable Care Act (ACA) medications are covered 100%
- ACA and Preferred Generic medications may be filled once at a retail pharmacy and then must be transferred to CarolinaCARE to receive lowest cost
- Preferred Generic medications do not apply toward the deductible but do apply toward the out-of-pocket maximum
- Maintenance medications may be filled once at a retail pharmacy after the deductible is met and then transferred to CarolinaCARE
- Specialty drugs must be filled at CarolinaCARE, however some exceptions may apply to limited distribution of drugs



PRESCRIPTION MEDICATIONS

HOW DO I KNOW WHICH PRESCRIPTION MEDICATIONS ARE COVERED UNDER MY PLAN?

The 2018 CHS Preventive Drug List can be found on [HealthandRetirement.Carolinahc.org >Tools and Resources](https://www.carolinahc.org/tools-and-resources).

Additionally, we recommend 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](https://www.carolinacare.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](https://www.carolinacare.org).

Tips for each time you get a new prescription:

- Ask your doctor for a generic, if available
- Ask your doctor for 90-day prescription for maintenance medications, prior to meeting your deductible, only a 30-day fill will be allowed at retail for Affordable Care Act and preventive maintenance medications. After your deductible is met, you are allowed one additional fill on non-ACA and non-preventive maintenance medications. Transfer to CarolinaCARE is required
- Visit [CarolinaCareRx.org > CHS LiveWELL Prescription Price Estimator](https://www.carolinacare.org/chs-live-well-prescription-price-estimator) for estimated prescription drug prices

CAROLINACARE PRESCRIPTION MAIL SERVICE

The mail service pharmacy reduces your out-of-pocket expenses and the time you spend ordering and picking up prescriptions by allowing you to receive up to a 90-day supply of your medication. All prescription mail delivery services will be administered by CarolinaCARE.

RETAIL PRESCRIPTIONS

When a physician prescribes a medication to treat a short-term illness, you can get it filled at any pharmacy in the OptumRx network, but using a Carolinas HealthCare System pharmacy will provide the most savings. A full listing of network pharmacies is available online at [Carolinahc.org/medical-services/prevention-wellness/other-prevention-wellness-services/cmc-rx-pharmacy](https://www.carolinahc.org/medical-services/prevention-wellness/other-prevention-wellness-services/cmc-rx-pharmacy).

CMC RX PHARMACY

CHS has its own group of pharmacies, saving you money and time when you have prescriptions to fill. You will pay reduced copays when you use one of the following CMC Rx Pharmacy locations:

- CMC Rx Pharmacy Medical Center Plaza
- CMC Rx Pharmacy Morrocroft Medical Plaza
- CMC Rx Pharmacy NorthEast Gateway
- CMC Rx Pharmacy NorthEast Pavilion
- CMC Rx Pharmacy NorthCross
- CMC Rx Pharmacy Matthews Medical Plaza
- CMC Rx Pharmacy Steele Creek
- CMC Rx Pharmacy Albemarle
- CMC Rx Pharmacy Norwood
- CMC Rx Pharmacy Oakboro



**SPOTLIGHT ON CAROLINACARE'S
ONE-ON-ONE RX PROGRAM:**

Laura was taking a brand-name cholesterol medication and learned of a less expensive alternative that allowed her to save \$4,112 a year

Laura's prescription medication savings equaled 26 weeks of groceries

Karen's son was using a brand-name acne gel that was exchanged for a generic cream, which provided \$5,200 in savings over the course of the year

Karen's prescription medication savings equaled 9 ½ months of daycare for her youngest child

Mike was using two steroid inhalers, which was unnecessary therapy given his diagnosis. By safely discontinuing one steroid inhaler, he saved \$3,340 a year

Mike's prescription medication savings paid for his family's vacation



OUT-OF-POCKET MAXIMUM

Out-of-pocket maximum is the maximum amount you pay annually before the CHS LiveWELL Health Plan pays 100% for covered healthcare services and prescription medications. This maximum amount includes deductibles, co-insurance, copayments, pharmacy or similar charges for qualified expenses. This limit does not include premiums, balance-billed charges, healthcare not covered by the plan, and penalties.

	CHS Preferred Network	In-Network	Out-of-Network
Teammate Only	\$5,600	\$6,450	\$11,000
Family Plans	\$11,200*	\$12,900	\$22,000

Please note:

There is no yearly or lifetime benefit maximum for your health coverage. In addition, there is no pre-existing condition limitation.

*Maximum of \$11,200, but no more than \$5,600 for any individual covered on the plan.

BI-WEEKLY MEDICAL PREMIUMS

	FULL-TIME TEAMMATE		FULL-TIME TEAMMATE Earning < \$30K		PART-TIME TEAMMATE	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Teammate Only	\$20.75	\$24.00	\$10.00	\$13.00	\$29.00	\$34.00
Teammate + Spouse	\$159.00	\$188.00	\$149.00	\$178.00	\$196.00	\$231.00
Teammate + Working Spouse	\$192.00	\$221.00	\$182.00	\$211.00	\$229.00	\$264.00
Teammate + Children	\$128.00	\$152.00	\$118.00	\$142.00	\$159.00	\$188.00
Teammate + Spouse, Children	\$224.00	\$264.00	\$214.00	\$254.00	\$275.00	\$324.00
Teammate + Working Spouse, Children	\$257.00	\$297.00	\$247.00	\$287.00	\$308.00	\$357.00

Monthly Rate

Monthly Teammates multiply premium by 26 and divide by 12, or see monthly rate schedule on HealthandRetirement.CarolinasHealthCare.org/open-enrollment

*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 24-29 per week (48-59 per pay period.)

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Health & Wellness

WORKING SPOUSE RATE FOR 2018

If your covered spouse is eligible for medical coverage through his/her employer (not applicable if your spouse works for Carolinas HealthCare System), but you choose to enroll him/her in the CHS LiveWELL Health Plan, you must 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.

Before you enroll in healthcare benefits for 2018, be sure to review all of your coverage options in the CHS LiveWELL Health Plan, as well as the coverage your spouse has access to through his/her employer.

SMOKER/TOBACCO USER PREMIUM SURCHARGE

The smoker/tobacco user health plan premium surcharge encourages you to make healthy decisions regarding tobacco use. This premium rate increase impacts tobacco users (teammates and any covered dependents).

NON-SMOKER/NON-TOBACCO USER CERTIFICATION

By choosing the non-smoker/non-tobacco user coverage option, you certify that neither you nor your covered dependents smoke or use tobacco products, or you are currently enrolled in a tobacco cessation program. If it is unreasonably difficult due to a medical condition, or if it is medically inadvisable for you or anyone you cover to stop tobacco usage, please contact Benefits Administration at **704-631-0263** or HRBenefitsOnline@CarolinasHealthCare.org for assistance in developing another way to receive the non-smoker/non-tobacco user health plan rate.

RESOURCES FOR SMOKERS/TOBACCO USERS

Through CHS LiveWELL, you have access to resources and support designed to help you stop using tobacco products. You also have access to prescription drug coverage through the CHS LiveWELL Health Plan to help you quit.

If it is determined that you are not paying the appropriate health plan premium, you will be required to retroactively pay the smoker/tobacco user premium surcharge or the working spouse premium. Further disciplinary action may be taken as well.

WHAT IS A HEALTH SAVINGS ACCOUNT?

A Health Savings Account (HSA) is an account that includes contributions from both Carolinas HealthCare System and you. You use funds from your HSA to pay for your eligible healthcare and prescription expenses throughout the year.

- Money in your HSA is not taxed when you put it in or when you take it out for healthcare-related expenses
- The money in your HSA is yours – what you do not use will roll over year after year
- Your HSA is portable. If you leave CHS, you will take your HSA funds with you
- Any savings over \$1,000 can be invested

ELIGIBILITY

- Teammates may contribute to an HSA pretax until they enroll in Medicare. For help in understanding how Medicare and your healthcare costs fit into your retirement goals, call N.C. Seniors' Health Insurance Information Program (SHIIP) at **855-408-1212** (or a similar program if you live in another state)
- To participate in an HSA, you must be enrolled in a consumer-directed health plan – not covered by other health insurance, such as Medicare or TRICARE – and you cannot be claimed as a dependent on someone else's tax return

HEALTH SAVINGS ACCOUNT (HSA)

The HSA is yours to save for current and future healthcare-related expenses, such as your deductible, co-insurance and prescription medications. Your HSA is an important component of retirement savings.





HEALTH SAVINGS ACCOUNT (HSA)

	Maximum Contribution	
Teammate Only	\$3,450	Teammates can make direct contributions into this account from their paycheck and one-time contributions.
Family Plans	\$6,900	

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.

CHS ANNUAL CONTRIBUTION

To help fund your account, you will receive an annual contribution of:

- \$100 for Teammate Only Plans
- \$350 for Family Plans
- Teammates in positions with annual base salaries less than \$30K will receive additional HSA contribution of \$200

The annual contribution is deposited into your account after your coverage becomes effective.

CHS MATCHING CONTRIBUTION

If you choose to contribute to your HSA, Carolinas HealthCare System will make matching contributions dollar for dollar up to:

- \$250 for Teammate Only Plans
- \$750 for Family Plans

The matching contributions are made dollar-for-dollar based on your contributions.

TEAMMATE CONTRIBUTIONS TO MEET IRS MAXIMUM:

	Teammate Contribution*	CHS Contribution**	Total
Teammate Only	\$2,350 Annual Contribution / \$90.38 Bi-weekly Contribution	\$1,100	\$3,450
Family Plans	\$4,750 Annual Contribution / \$182.70 Bi-weekly Contribution	\$2,150	\$6,900

*Calculation assumes teammate contributions begin the first pay period in January

**Includes Annual, Matching and CHS LiveWELL Incentives

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Health & Wellness

2018 CHS LIVEWELL INCENTIVES

Participate in activities focused on prevention and take advantage of the education, tools and resources that can help you become a savvy consumer of healthcare!

Fund your Health Savings Account (HSA) by earning up to **\$750 for Teammate Only coverage or \$1,050 for Family coverage** with CHS LiveWELL Incentives.

ACCESS YOUR CHS LIVEWELL INCENTIVES ANY TIME FROM WORK, HOME OR ANY MOBILE DEVICE!

Incentive		Reward
LiveWELL Health Survey	Learn about your health risks and opportunities for improvement	\$100
Health Coaching	Speak with a coach to identify and stay on track with your health goals	\$100
Know Your Numbers	Know Your Numbers to maintain or improve your health	\$100
Financial Health and Virtual Tools	Take advantage of the education, tools and resources available to help you become an informed healthcare consumer	\$100
COMPLETE ALL 4 ABOVE AND RECEIVE A \$50 BONUS		
Healthy Weight Reward	Maintain or achieve healthy measurements to reduce health risks	\$300
Family Health Incentive*	Be healthy together with your family by participating in wellness and prevention activities	\$300

**For teammates with Family coverage under the CHS LiveWELL Health Plan*

Get started at LiveWELL.CarolinasHealthCare.org, then use your CHS username and password to log into your Total Health Portal.



DEADLINES AND HSA DEPOSIT DATES*

Healthy Weight Reward Goal and Family Health Incentive completed by:		Deposited into the 2018 HSA after pay period dated:
March 2, 2018	→	April 6, 2018
June 8, 2018	→	July 13, 2018
October 5, 2018	→	November 16, 2018
Know Your Numbers completed by:		Deposited into the 2019 HSA:
October 5, 2018	→	January 2019
Health Survey, Health Coaching, Financial Health and Virtual Tools completed by:		Deposited into the 2019 HSA:
Last day of Open Enrollment in the fall of 2018	→	January 2019

**Each incentive payout is rewarded one time per calendar year. If you are enrolled in the CHS LiveWELL Health Plan, but do not have a Health Savings Account, you will receive your CHS LiveWELL Incentive as a one-time paycheck contribution.*

For log-in assistance with your Total Health Portal, call: **855-581-9910**

For questions about CHS LiveWELL call 704.355.8136 or email

LiveWELLEvents@CarolinasHealthCare.org.

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Health & Wellness

CHS TIME OUT FOR PREVENTION

To ensure you have the time you need to take advantage of your preventive care benefits, we continue to offer CHS Time Out for Prevention. Each year, teammates who are on the CHS LiveWELL Health Plan receive two hours of paid time off to use at any time during the year for completing routine, preventive care. Before using CHS Time Out for Prevention be sure to discuss it with your leader and provide enough notice to ensure the appropriate staffing and the time-keeping code is recorded during your time away from work.

CARE MANAGEMENT PROGRAMS

PERSONAL CARE MANAGEMENT (PCM)

Carolinas HealthCare System, in partnership with MedCost, provides health programs that benefit you and your family. CHS LiveWELL Health Plan members have the opportunity to work one-on-one with a MedCost nurse health coach who provides customized mentoring and guidance to assist in improving your health needs. If you are asked to join the Personal Care Management (PCM) program, it's because you may show early signs of or be at risk for developing a serious health condition/complication. With the support and guidance of a MedCost nurse health coach, you can tackle any challenge! Your nurse health coach will work with you through your regularly scheduled phone calls to develop an action plan that is just right for you, based on where you are right now.

DIABETES CARE MANAGEMENT (DCM)

If you or your family member(s) have been diagnosed with diabetes, you are eligible to participate in Diabetes Care Management (DCM). You have the opportunity to work one-on-one with a MedCost nurse health coach who can help you manage your diabetes and prevent the onset of additional disease or complications. To enroll in DCM, call **1-800-795-1023**.

If you or your family member(s) are eligible for Care Management, participation is required to ensure your premium amount does not increase. Participation is convenient and includes both phone and eCoaching options. In addition, you will be eligible to earn a modified CHS LiveWELL Incentive to meet your health needs. Call **1-800-795-1023** to enroll.

ADDITIONAL SPENDING ACCOUNT OPTIONS**LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LFSA)**

In addition to a Health Savings Account (HSA), you can participate in the Limited Purpose FSA (LFSA) to set aside additional pretax dollars (up to \$2,550) to cover eligible dental and vision expenses.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

You can use the DCFSA to pay expenses for any eligible, work-related dependent daycare expenses you incur – such as licensed daycare centers for your dependent children or adults, summer day camps, nursery schools or after-school care. Unlike the HCFSA, your funds must be in your DCFSA before they can be reimbursed. Eligible dependents include:

- Children under age 13
- Disabled dependents of any age who live with you more than eight hours per day, whom you claim on your tax return and who are enrolled in an eligible daycare program

IMPORTANT INFORMATION ABOUT DCFSA IRS LIMITS:

You can contribute up to \$5,000 (\$2,500 if married, filing separately) to your DCFSA. This limit may change if:

- You are considered a “highly compensated” teammate, the limit is subject to reductions based on IRS discrimination testing results
- Both you and your spouse contribute to a DCFSA (only \$5,000 combined is allowed) based on IRS guidelines
- The \$5,000 limit includes DCFSA and Dependent Care Back-up
- Both the DCFSA and the federal tax credit for child and dependent care offer you tax savings on dependent care expenses. It is important to determine which is right for you and which will provide the greatest tax benefit in 2018. Consult a qualified tax advisor to make your choice.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

If you or your eligible dependents are not covered under the CHS LiveWELL Health Plan or any other high-deductible plan, you are eligible to make contributions to the HCFSA.

- Use the dollars in your HCFSA to pay for eligible expenses for yourself or anyone you claim as a dependent on your income tax return
- Eligible expenses are medical, prescriptions, dental and vision charges not fully covered by other benefits or insurance

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Health & Wellness

ADDITIONAL SPENDING ACCOUNT OPTIONS

- Your annual election is deducted from each paycheck in equal amounts
- Expenses must be incurred on or after your effective date of coverage during the plan year
- You decide how much you want to contribute to your HCFSA – up to the maximum contribution (\$2,550 in 2017; 2018 limits coming soon)

USING YOUR HSA AND FSA

Carolinas HealthCare System partners with Bank of America to administer all HSAs and FSAs, making it easy to access your account information in one place. If you are not adding or closing an account in 2018, please keep your existing card. If you are closing or adding an FSA or HSA, you will receive a new card from Bank of America that you can easily track, manage and pay for eligible expenses.

When you initially enroll, you receive a Visa debit card which can be used to access your HSA contributions. When you use your HSA dollars for health-related expenses, you use the card just like you would use a regular debit card. Your card is good for four years unless you add or close any of your accounts

2017 Flexible Spending Accounts (FSA) will be closed as of 12:01 a.m., December 31, 2017, for teammates who enroll in the 2018 CHS LiveWELL Health Plan.

The following provisions are included in the amended FSA plan:

Between January 1 and April 30, 2018, you can submit manual FSA claims for expenses incurred in 2017.

At the beginning of May 2018, any balance remaining up to \$500 will be rolled into a Limited Purpose FSA for dental and vision-related expenses.

FSA funds may not be rolled into HSA accounts due to IRS regulations.



DENTAL BENEFITS

Overall good health includes taking care of your oral health. Delta Dental, the provider and administrator for the Dental Plan, gives you expanded network coverage and great service.

TEAMMATE BI-WEEKLY COST FOR DENTAL COVERAGE

COVERAGE LEVEL	FULL TIME*	PART-TIME**
TEAMMATE ONLY	\$9.00	\$12.00
TEAMMATE + SPOUSE	\$25.00	\$31.00
TEAMMATE + CHILDREN	\$30.00	\$39.00
TEAMMATE, SPOUSE AND CHILDREN	\$43.00	\$55.00

*Deducted 26 times per calendar year
(Note: Monthly teammates multiply premium by 26 and divide by 12 or see monthly rate schedule on HealthandRetirement.CarolinasHealthCare.org.)*

**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 24-29 per week (48-59 per pay period.)*



DeltaDentalNC.com/CHS

800-662-8856

DENTAL PLAN FEATURES AT-A-GLANCE

PLAN FEATURE	BENEFITS
Calendar Year Maximum (Class I, II, III Expenses)	\$2,000 / \$1,700*
Calendar Year Deductible	Individual \$50 per person Aggregate Family Maximum \$150 per family
Preventive & Diagnostic Care/Certain Restrictions Apply Oral Exams, Cleanings, Full mouth X-rays, Bitewing X-rays, Panoramic X-rays, Fluoride application, Sealants, Space maintainers, Emergency care to relieve pain	100%, no deductible, does not apply to coverage maximum Reasonable and customary limits apply to out-of-network
Basic Restorative Care Fillings, Cleanings, Root canal therapy, Osseous surgery, Periodontal scaling and root planning, Denture adjustments and repairs, Extractions, Anesthetics, Oral surgery	80%, after deductible Reasonable and customary limits apply to out-of-network
Major Restorative Care Crowns, dentures, bridges, implants	50%, after deductible Reasonable and customary limits apply to out-of-network
Orthodontia (Teammate & Dependents)	50%, after deductible \$1,500 per person - lifetime maximum Reasonable and customary limits apply to out-of-network
Pretreatment Review	Available on a voluntary basis when extensive dental work in excess of \$200 is proposed

*Once calendar year maximum is met, any additional dental services are paid out-of-pocket for the remainder of the plan year.

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Health & Wellness

VISION BENEFITS

The CEC Vision Plan is an important component of your benefits program because it makes routine vision care affordable and convenient. Teammates in a position classified at 16 or more standard hours per week are eligible for this benefit.

BI-WEEKLY TEAMMATE PREMIUMS

COVERAGE LEVEL	FULL TIME*	PART-TIME**
TEAMMATE ONLY	\$5.75	\$5.75
TEAMMATE + ONE DEPENDENT	\$10.97	\$10.97
TEAMMATE + FAMILY	\$16.43	\$16.43

Deducted 26 times per calendar year (Note: Monthly teammates multiply premium by 26 and divide by 12 or see monthly rate schedule on HealthandRetirement.CarolinasHealthCare.org.)

**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 16-29 per week (32-59 per pay period.)*

IN-NETWORK VISION BENEFITS

The CEC Vision Plan includes comprehensive coverage for you and your family. Some key parts of the plan include:

- An annual eye exam
- Up to \$200 for eyewear – frames, lenses and contact lenses – without an office charge (non-prescription sunglasses are included)
- 20% discount on glasses (frames and/or lenses) and 10% discount on contact lenses for any amount over the \$200 allowance
- A contact lens fitting or evaluation annually
- 1,700 in-network doctors and retail opticals across the Carolinas
- Up to 70% savings on your vision care
- No claims to file
- No ID cards are issued or required at your visit

Remember, your CEC Member ID Number is your 6-digit employee ID number plus the last 4 digits of your Social Security number.

LIMITED OUT-OF-NETWORK VISION BENEFITS

Use of out-of-network providers limits your benefit coverage and can be accessed only once per plan year. For more information or for an out-of-network claim form, contact CEC at **888-254-4290** or CECVision.com/members/login.



CECVision.com
888-254-4290

YOUR CHS RETIREMENT PLANS

Teammates hired on or after January 1, 2014, and all teammates beginning January 1, 2018.

401(k) RETIREMENT SAVINGS PLAN:

Allows teammates to save and invest a portion of their paycheck on a pretax or Roth after-tax basis. Federal and state income taxes on pretax savings, as well as investment earnings, are deferred until the dollars are withdrawn at retirement. CHS also makes contributions to the 401(k) plan.

HEALTH SAVINGS ACCOUNT (HSA):

Includes contributions from both teammates and CHS. Funds from the HSA are used to pay for eligible healthcare expenses. This includes prescription medications, vision and dental expenses, office visits, deductibles and co-insurance. HSA contributions and earnings are not taxed when the dollars are deposited or when the teammate takes them out for healthcare-related expenses. Teammates can invest money in their HSA, similar to the 401(k) plan, once the account balance reaches \$1,000.

ADVANTAGE RETIREMENT PLAN:

Works similarly to the 401(k) plan in that savings and earnings grow tax-free until dollars are withdrawn at retirement. The ADVANTAGE plan should be utilized as an additional pretax retirement plan to supplement the 401(k) plan.

b Retirement

CONTRIBUTIONS

Carolinas HealthCare System will help you fund your retirement by contributing dollars to your 401(k) and HSA accounts.

TEAMMATE CONTRIBUTION:

	401(k) Plan	HSA	ADVANTAGE
Limit	Up to 75% of eligible compensation (\$18,000 max in 2017)	\$3,450 – Single \$6,900 – Family (Includes teammate and CHS contribution)	Up to 100% of eligible compensation (\$18,000 max in 2017)
Pretax	Yes	Yes	Yes
Roth / After-tax	Yes	Yes	No
Catch-Up	\$6,000 (at age 50 for 2017)	\$1,000 (at age 55 for 2017)	\$6,000 (at age 50 for 2017)
Earnings	Not taxed until distribution	Not taxed if used for qualified health expenses	Not taxed until distribution

CHS CONTRIBUTION:

	401(k) Plan	HSA	ADVANTAGE
Total CHS 401(k) Contribution 7% – 8%	Basic: 2% of eligible pay Matching: Up to 4% Performance-Based: 1 - 2% based on CHS performance and teammate years of service	Annual: \$100 for Teammate Only \$350 Family coverage Matching: \$250 for Teammate Only \$750 Family coverage CHS LiveWELL Incentive up to: \$750 for Teammate \$1,050 for Family	No CHS contribution
Vesting	Basic: 100% after 3 years Matching: Immediate 100% Performance-Based: Immediate 100%	Immediate 100%	Immediate 100%

Access Your Health and Retirement at CHS: HealthandRetirement.CarolinasHealthCare.org



b**Retirement****401(k) RETIREMENT SAVINGS PLAN:**

Teammates hired on or after January 1, 2014, and all teammates beginning January 1, 2018

Eligibility

Teammates who are at least 18 years of age and work in positions classified with at least 16 hours per week are eligible to participate in the 401(k) plan after three months of service. PRNs are eligible to receive Basic and Performance-Based contribution

Five Key Points About the 401(k) Plan

- You can contribute both pretax and post-tax dollars into your 401(k) up to 75% of your pay or the IRS contribution maximum (\$18,000 in 2017)
- Your 401(k) account is portable; if you leave CHS, you can take your account with you
- Account investment growth is tax-free until you withdraw funds during retirement
- CHS provides a contribution match
- You can contribute money from your base pay or a one-time contribution

How Does the 401(k) Plan Work?**CONTRIBUTIONS**

Teammates have the potential to receive 7 - 8% in CHS contributions.

BASIC:

- Each year CHS will contribute 2% of your pay to your account, regardless of whether you save through the plan.
- Contribution made annually

MATCHING: (Teammates have the potential to receive up to 4%)

- Total maximum match is 4%. In order to receive the full 4% match, you must save 6% of your pay through the plan.
- When you save through the plan, CHS will match 75% of the first 4% that you save and 50% of the next 2% of pay that you save, making the total maximum match 4% of your pay.

PERFORMANCE-BASED: (Teammates have the potential to receive 1-2%)

- This contribution is based on System performance, similar to the CHS Performance Plus Incentive program.
- When CHS meets certain performance targets, your account can receive an additional contribution, based on your service as shown below
- Contribution made annually

If you have	Based on System Performance, your account receives:
Less than 10 years	1% of pay contribution
10-19 years	1.5% of pay contribution
20 or more years	2% of pay contribution

Eligibility for Basic and Performance-Based contributions: *You must complete 1,000 hours of service in a designated 12-month period to meet eligibility for Basic and Performance-Based contributions. You will become a participant on the last day of the month during which the 12-month period is completed. To receive Basic or Performance-Based contributions for a calendar year, you must complete 1,000 hours of service and terminate employment on or after normal retirement date or because of death or permanent disability.*

b Retirement

HEALTH SAVINGS ACCOUNT (HSA)

Eligibility

Teammates who are eligible for the CHS LiveWELL Health Plan can establish their HSA account on the first of the month following 30 days of employment.

The Health Savings Account (HSA) is yours to save for current and future healthcare-related expenses, such as your deductible, co-insurance or prescription drugs. This account is set up in your name and funded by Carolinas HealthCare System and you.

HSAs share similar characteristics to retirement plans in that:

- Contributions can be made on a pretax and after-tax basis
- Account balances can be invested
- Contributions grow tax-free, year after year
- Account balance is portable, you take it when you leave CHS
- HSA withdrawals are not taxed when used for medical expenses or premiums
- Immediate 100% complete ownership

	Maximum Contribution*
Teammate Only	\$3,450
Family Plans	\$6,900

**Teammates age 55 or older are allowed an additional "catch-up" contribution of \$1,000.*

The maximum IRS contribution for the year includes the sum of all teammate and employer contributions, including incentives.

ADVANTAGE RETIREMENT PLAN

Works similarly to the 401(k) plan in that savings and earnings grow tax-free until dollars are withdrawn at retirement. The ADVANTAGE plan should be utilized as an additional pretax retirement plan to supplement the 401(k) plan.

Teammate Contribution	CHS Contribution
Up to 100% of eligible compensation (\$18,000 max in 2018)	No CHS Contribution
Up to \$6,000 in catch-up contributions (at age 50 for 2018)	

Eligibility

Teammates who are at least 18 years of age are eligible to participate in the ADVANTAGE plan upon hire.

This plan is available to our PRN teammates who are not eligible to contribute to the 401(k) Retirement Savings plan.

Carolinas HealthCare System partners with you to take care of your physical, financial and personal health, including your unique individual and family needs. In addition to your core benefits (medical, dental, and vision), CHS provides you with convenient access to cost-effective group rates on a wide range of Additional Benefits. Pair these Additional Benefits with your core benefits to supplement income in the case of an accident or emergency, protect you and your family's financial future, and help balance the important areas of your life.

BASIC LIFE INSURANCE

CHS offers teammate's family, friend(s) or designated organization(s) financial support equal to one and a half (1.5) times a teammate's base salary.

Eligibility: All CHS teammates with standard work hours of 60 or more hours per pay period.

Benefit Details:

- Basic life insurance is equal to one and one-half (1.5) times a teammate's annual base salary up to a maximum benefit of \$300,000.00
- Teammates with a minimum of 16 standard hours per week may also purchase supplemental life insurance and/or accidental death and dismemberment coverage for themselves, a spouse or children
- Please see the full [Basic Life Insurance Policy](#) for more details.
- Plan varies for monthly paid teammates

SHORT-TERM DISABILITY

For teammates experiencing an unfortunate illness and/or injury that lasts beyond a few days or weeks, CHS offers to pay eligible teammates through payments equal to 60% of their base salary.

Eligibility

- Full-time and part-time teammates with standard work hours of at least 60 hours per pay period.
- Teammates who have reached the first day of the month following 90 days of employment

Benefit Details:

- Teammates may be eligible to receive payments equal to 60% of their base salary up to \$2,500 per week
- Teammates can be secure in their life and health benefits and may continue their health plans under the same rate while on STD
- Please see the full [STD Policy](#) for more details

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Income Protection

LONG-TERM DISABILITY

For teammates experiencing an unfortunate illness and/or injury that has lasted beyond 180 days, CHS offers to pay eligible teammates payments equal to 60% of their base salary up to \$10,000 a week.

Eligibility:

- Full-time and part-time teammates with standard work hours of at least 60 hours per pay period.
- Teammates who have reached the first day of the month following 90 days of employment
- Teammates who have had at least 180 calendar days of continuous illness or injury that has prevented the teammate from working
- Plan varies for monthly paid teammates

Benefit Details:

- Teammates may be eligible to receive payments equal to 60% of their base salary up to \$10,000 month.
- The LTD benefit may be used along with any other disability benefit and/or pay to which the teammate may be entitled to up to 100% of the teammate's pre-disability pay
- Please see the full [LTD Policy](#) for more details

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT*

Provides additional benefit to you or your loved ones in the event of death or accidental death and dismemberment.

Carrier: The Hartford. Claims are filed directly with The Hartford

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to an applicable qualifying life event

Cancellation: Teammates can cancel during the annual Open Enrollment period or due to an applicable qualifying life event

Plan Highlights:

- Rates vary based on coverage and age
- Coverage is convertible; if you lose eligibility or employment ends

** Benefit can be increased annually by one increment w/o completing EOI.*



SUPPLEMENTAL LIFE COVERAGE

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1 Million
Newly eligible teammates have a guarantee issue of coverage and can increase their coverage by one increment each Open Enrollment period without completing Evidence of Insurability
If teammates choose to increase their benefit by more than one time their annual salary, Evidence of Insurability will be required
Spouse
If the teammates are enrolled in Supplemental Life, they can elect coverage for their spouse up to \$100,000 in increments of \$10,000. Any election over \$50,000 will require Evidence of Insurability
If the teammates are not enrolled in Supplemental Life, they can elect coverage for their spouse up to \$20,000 in increments of \$10,000
Child(ren)*
If the teammates are enrolled in Supplemental Life, they can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
If the teammates are not enrolled in Supplemental Life, they can elect coverage for their child(ren) up to \$4,000 in increments of \$2,000
Coverage available to unmarried children from birth to age 26

* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children.

UNIVERSAL LIFE INSURANCE

Provides individual life insurance policies that grant a lump sum payment to your beneficiaries upon your death or may help close the financial gap for you and your family due to a chronic or terminal illness.

Eligibility: Teammates with 16 or more standard hours per week.

Enrollment: Teammates may enroll when newly eligible or during the annual Open Enrollment period

Cancellation: Teammates may cancel their policy at any time

Policy Highlights:

- Accumulates cash value
- Guaranteed tax-deferred interest rate of 3%
- Withdrawal or loan options
- You may insure your eligible spouse and children
- Coverage is portable, you can take the benefit with you if your eligibility or employment ends

UNIVERSAL LIFE INSURANCE	Benefit
Teammate (ages 16-80)	\$ 25,000-150,000, not to exceed 5x base salary
Spouse or equivalent by law (ages 16-65)	\$15,000
Children under Optional Child Term Rider (ages 15 days-25 years)	\$10,000

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Income Protection

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE (AD&D)

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1 Million
Newly eligible teammates have a guarantee issue of coverage and can increase their coverage by one increment each Open Enrollment period without completing Evidence of Insurability
If teammates choose to increase their benefit by more than one time their annual salary Evidence of Insurability will be required
Spouse
If the teammate is enrolled in AD&D, they can elect coverage for their spouse up to \$100,000 in increments of \$10,000
If the teammate is not enrolled in AD&D, their spouse is not eligible for AD&D
Child(ren)*
If the teammate is enrolled in AD&D, they can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
If the teammate is not enrolled in AD&D, their child(ren) is not eligible for AD&D
Coverage available to unmarried children from birth to age 26

* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children.

SHORT-TERM DISABILITY BUY-UP*

Teammates have the opportunity to shorten the waiting period for Short-Term Disability from 14 to 7 days.

Carrier: The Hartford. Claims are filed directly with The Hartford

Eligibility: Teammates with 30 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates can cancel during Open Enrollment or due to a qualifying life event

Policy Highlights:

- Provides a reduction of the normal waiting period from 14 to 7 days
- Coverage is 60% of base salary during the buy-up week
- Teammates who enroll in the Buy-Up option when they are newly eligible will not have to complete Evidence of Insurability
- Premiums are calculated on base salary

*Not available for monthly-paid teammates

HOSPITAL ADMISSION

Provides payment(s) for expenses that arise if you, or an insured dependent, are admitted to the hospital, including costs related to the birth of a child.

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their policy at any time

Policy Highlights:

- No waiting period
- No lifetime maximum
- \$1,500 one-time payment for hospitalization (once per year)
- \$100 each day an insured person is admitted to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as a result of a covered accident or sickness (maximum benefit of 31 days per event)
- \$200 each day an insured person is admitted to an intensive care unit as the result of a covered accident or sickness (Pays on top of the \$100 daily benefit; maximum benefit of 10 days per calendar year)
- Insurance is portable. You can take the benefit with you if your eligibility or employment ends

For full limitations, exclusions and termination of insurance, go to: HealthandRetirement.CarolinasHealthCare.org.

VOLUNTARY SHORT-TERM DISABILITY

This benefit is offered to teammates who are not eligible for Short-Term Disability through CHS-paid benefits

Provides income replacement for off-the-job injuries or illnesses that prevent you from working.

Carrier: UNUM

Eligibility: Teammates with 16 - 29 standard hours per week or physicians with 20 or more standard hours per week. Short-term disability is provided by CHS to all bi-weekly paid teammates with 30 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their plan at any time by contacting UNUM

Plan Highlights:

- Rates vary by benefit amount, select the coverage level that best fits your needs
- Benefit levels from 30% - 60% of your salary available
- Maximum monthly benefit of \$3,000

HOSPITAL INDEMNITY INSURANCE	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$12.94	\$28.04
Teammate + Spouse	\$27.90	\$60.44
Teammate + Child	\$19.17	\$41.54
Teammate, Spouse + Children	\$31.63	\$68.54



**SPOTLIGHT ON
OMADA PROGRAM:**

Joyce was diagnosed pre-diabetic by her primary care physician during her annual physical exam. She knew she had to dramatically change her lifestyle but needed coaching from a healthcare professional. After enrolling in the Omada program, she felt encouraged to exercise regularly and use weight management techniques. Now in FOCUS, a continuation of the Omada program, she has improved her health, is no longer pre-diabetic, and is continuing on a path to a healthier life.

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Time Away From Work

PTO

CHS encourages teammates to take time off and away from the workplace to rest, relieve stress, and take care of personal and family responsibilities. Teammates accrue PTO based on their standard hours and years of service. Please see the full PTO policy on PeopleConnect for accrual rates.

Eligibility:

- Full-time teammates
- Part-time teammates scheduled to work at least 40 hours per pay period
- Teammates in a Weekender position scheduled to work at least 48 hours per pay period
- Half Track bedside RNs and LPNs scheduled to work at least 32 hours a pay period
- Not available for monthly paid teammates

MATERNITY BENEFIT PROGRAM

In recognition of the women in our workforce and their life-changing experiences of pregnancy and motherhood, we offer a maternity benefit. To speak with a Maternity Navigator, please contact **704-631-0301**.

Eligibility: Teammates who are expectant mothers and work full-time, 30 or more standard hours per week

Enrollment: Automatically enrolled as a CHS team member upon maternity event

Services Include: Maternity navigators to assist throughout the maternity experience

Benefit Highlights:

- 100% compensation for the first six weeks of maternity leave
- Transitional care for 30 days while returning to work through Bright Horizons*
- SmartStarts prenatal education program – an additional incentive is available to teammates enrolled in the CHS LiveWELL Health Plan
- Breast pump reimbursement
- Qualifies for \$100 CHS LiveWELL Health Coaching Incentive

**Teammates enrolled in Dependent Care FSA and Transitional Care may not exceed the IRS limit or services may become taxable.*

d Time Away From Work

LEAVE OF ABSENCE

CHS offers various leave programs for teammates who need to take time away from work for medical, family, military, and/or personal reasons. Types of leave include: Medical, Family Care, Military, Worker's Compensation, Personal and Educational.

Eligibility: Eligibility is determined based on the type of leave a teammate is requesting.

Benefit Details:

- **Medical Leave:** Approved time off from work for a teammate due to a serious health condition that prevents such teammate from performing their job duties. All teammates (weekender, part-time, and full teammates) who have completed at least 90 days of continuous services and are not eligible for FMLA may be eligible for the CHS Medical Leave benefit.
- **Family Care Leave:** An absence to care for a qualifying family member
- **Military Leave:** An absence needed by a teammate who is inducted or enlists into the US Armed Forces, National Guard, or a reserve unit.
- **Personal Leave:** An absence for extraordinary personal reasons that PTO or other leaves will not allow
- **Educational Leave:** Job-related course leading to a degree in an area of specialty that will prove beneficial to CHS



COLLEGE COACH

CHS offers this unique benefit to all teammates to help parents/guardians prepare kids of all ages for college.

Provider: Bright Horizons

Eligibility: All teammates, regardless of eligibility

Enrollment: Anytime

Cancellation: Anytime

Plan Highlights:

- Onsite and virtual education
- College selection and essay review
- Tutoring
- Individual assistance
- Assistance with the FAFSA
- Learning Resource Center
- Tools and resources targeted to your students

CREDIT UNION

As a CHS teammate, you are eligible to open an account at Charlotte Metro Credit Union and set up direct deposit payroll deductions each pay period.

Provider: Charlotte Metro Credit Union

Eligibility: All teammates

Enrollment: Teammates may enroll in this benefit any time by visiting their local Charlotte Metro Credit Union

Cancellation: Teammates may cancel this benefit at any time by contacting Charlotte Metro Credit Union

EMPLOYEE ASSISTANCE PROGRAM

Provides free, confidential, short-term counseling services for you and your immediate family members.

Carrier: Carolinas Healthcare System Employee Assistance Program

To schedule an appointment, please contact CHS EAP at 704-355-5021 or 800-384-1097

Eligibility: All teammates and their immediate family members

Enrollment: Automatically enrolled as a CHS team member

Services Include:

- Marital conflicts
- Job stress
- Legal issues
- Financial problems
- Drug and alcohol problems

Plan Highlights:

- EAP offers prevention and wellness seminars, management, consultation and critical incident stress debriefing
- Counselors are available 24 hours a day, seven days a week

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Benefits Offered by CHS

END OF LIFE SUPPORT

Provider: The Hartford

Eligibility: All benefits – eligible teammates

Plan Highlights:

- Funeral planning and concierge services
- Beneficiary assistance
- Counseling services
- Estate guidance
- Will services

HEALTHCARE POWER OF ATTORNEY AND LIVING WILL EDUCATIONAL OPPORTUNITY

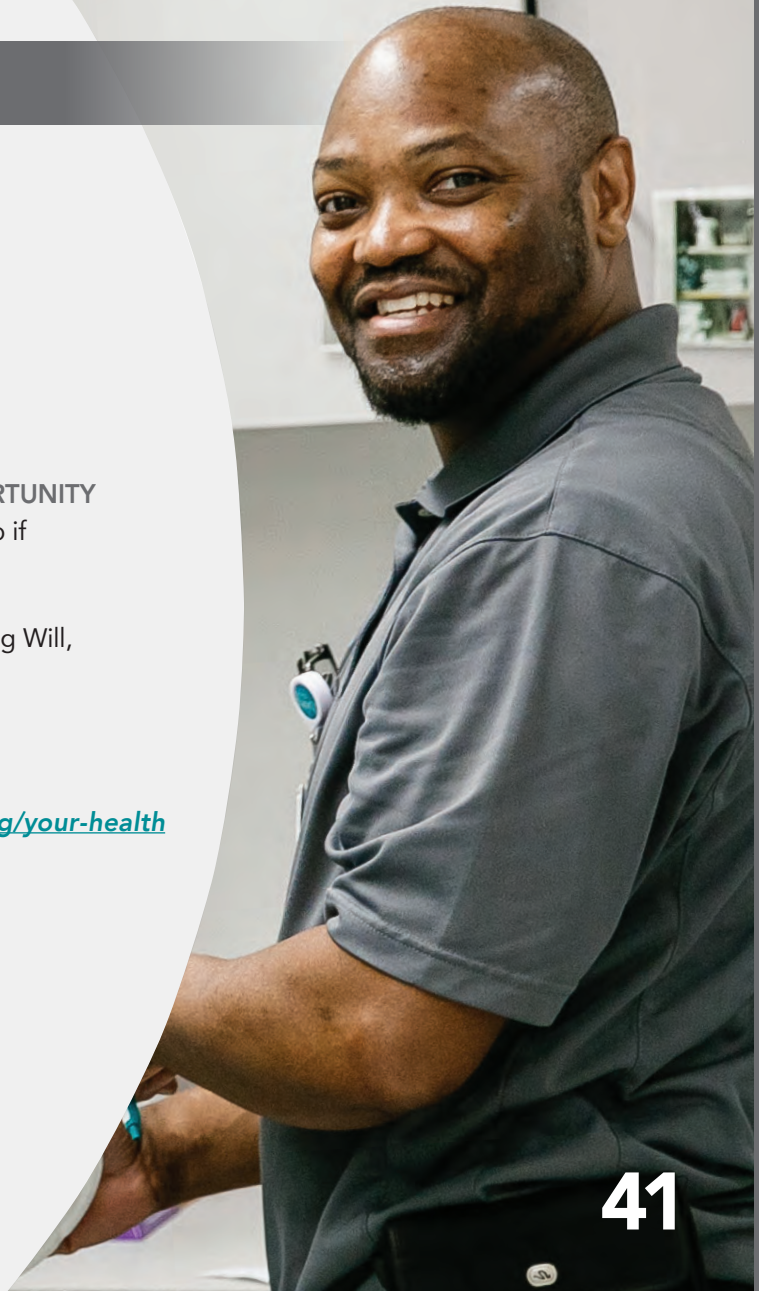
Advance Directives tell your doctors and your loved ones what you want them to do if something happens to you and you are unable to speak for yourself.

With this free educational opportunity you will:

- Learn how Advance Directives, like Healthcare Power of Attorney or Living Will, can help you stay in control of your medical care
- Have the opportunity to make an Advance Directive
- Learn what to do with your completed Advance Directives

Classes are held monthly at a variety of CHS facilities.

For more information, locations and times please visit: [LiveWELL.CarolinashalthCare.org/your-health](https://www.carolinashalthcare.org/your-health)





Additional Benefits

ACCESS TO GROUP RATES FOR ADDITIONAL BENEFITS

ACCIDENT

Provides a benefit for injuries and accident-related expenses.

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

Cancellation: Teammates may cancel their policy at any time

Examples of Covered Injuries from Accidents:

- Fractures
- Concussions
- Dislocations
- Lacerations
- Burns

Policy Highlights:

- No waiting period
- Individual and family options available
- Guaranteed Issue, no Evidence of Insurability is required to qualify for insurance
- Insurance is portable, you can take the benefit with you if your eligibility or employment ends

Annual Wellness Benefit:

- You may receive a maximum of \$50 for teammate and insured spouse screening during a routine preventive care appointment with your doctor. Covered health screening tests include: mammography, colonoscopy, PAP smear, chest X-ray, bone marrow testing, fasting blood glucose test and blood test for triglycerides

ACCIDENT INSURANCE	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$7.14	\$15.48
Teammate + Spouse	\$9.16	\$19.84
Teammate + Child(ren)	\$10.85	\$23.50
Teammate, Spouse and Child(ren)	\$13.00	\$28.16

For full limitations, exclusions and termination of insurance, go to: HealthandRetirement.CarolinasHealthCare.org

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Additional Benefits

CRITICAL ILLNESS

Provides a lump sum directly to you if you are diagnosed with a covered illness.

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible, during the annual

Open Enrollment period, or due to a qualifying life event*

Cancellation: Teammates may cancel their policy at any time

Examples of Covered Illnesses:

- Heart attack
- Stroke
- Alzheimer's disease
- Loss of sight, speech
- Cancer
- End stage renal failure
- or hearing

Policy Highlights:

- No waiting period
- No lifetime maximum
- Benefits payable for each covered critical illness
- Individual and family options available
- Guaranteed Issue, no Evidence of Insurability is required to qualify for insurance
- Insurance is portable; you can take the benefit with you if your eligibility or employment ends

For full limitations, exclusions and termination of insurance, go to: HealthandRetirement.CarolinasHealthCare.org

Annual Wellness Benefit:

- This benefit can help pay the costs for a screening for early signs of disease and lead to earlier intervention. The annual benefit is \$100 for completing an eligible health test and is available to each insured person. Some examples are biopsy, chest X-ray, stress test and fasting blood glucose test

**Critical Illness rates are based on age, tobacco usage and elected amount*





Additional Benefits

CHS DEPENDENT BACK-UP CARE*

Provides care to a child or dependent adult when an emergency arises or when regular care plans are not available.

Carrier: Bright Horizons

Eligibility: All regular status teammates (Full-time, Part-time, and PRN)

– excludes temporary teammates

Enrollment: Teammates may enroll in this benefit at any time

Cancellation: Teammates may cancel this plan at any time

Care Includes:

- Center-based care
- School holidays or inclement weather emergencies
- Caregiver vacations
- Business travel
- Evening and weekend in-home care
- In-home care after minor surgery

Plan Highlights:

- Up to 15 days of care annually
- Discounted care expenses
- Access to trained caregivers
- Center-based care is \$25 per day per child or \$35 family max
- In-home care is \$6 per hour

COVERAGE LEVEL	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$5.00	\$10.83

** The IRS limits apply to a combination of Dependent Care Flexible Spending Account and Dependent Care Back Up. Usage in excess of IRS limits will be taxable.*

IDENTITY THEFT

Provides protection for members against identity fraud using comprehensive, advanced, proactive technology.

Carrier: InfoArmor

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll in this benefit at any time

Cancellation: Teammates may cancel this plan at any time

Services Include:

- Identity monitoring
- Credit identity monitoring
- Digital identity protection
- Credit scores and reports
- WalletArmor
- Social media reputation monitoring

Plan Highlights:

- Coverage protects teammates and eligible dependents
- Coverage is portable. You can take the benefit with you if your eligibility or employment ends

IDENTITY THEFT	Bi-Weekly Premium	Monthly Premium
Teammate + Dependents	\$3.67	\$7.95

f Additional Benefits

LEGAL INSURANCE:

Provides comprehensive legal assistance to you and your eligible dependents.

Carrier: ARAG

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll when newly eligible or during the annual Open Enrollment period

Cancellation: Teammates may cancel their plan at any time

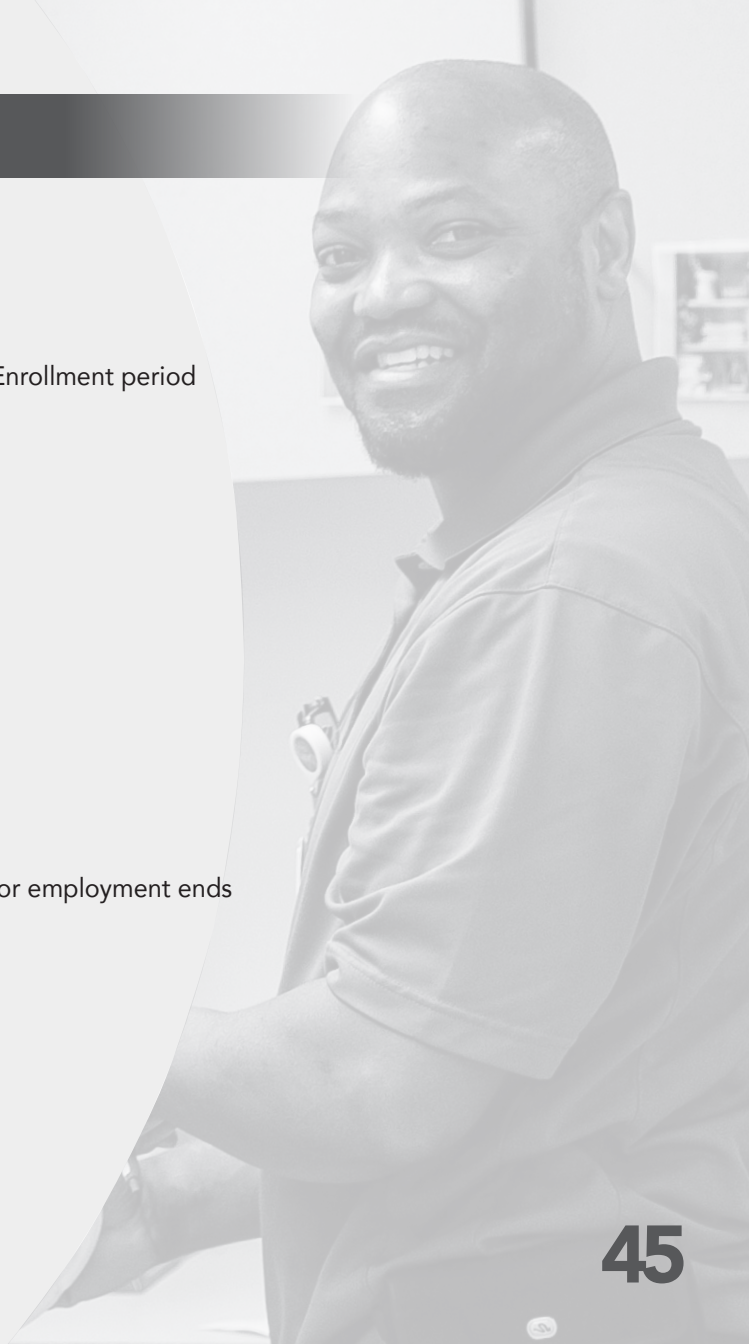
Examples of Services Included:

- Civil damage claims
- Consumer protection matters
- Criminal matters
- Family law
- Real estate matters
- Debt-related matters
- Tax matters
- Wills and estate planning

Plan Highlights:

- Individually credentialed attorney network
- Mobile-ready/user-friendly website
- Attorney fees are 100% paid-in-full when using a Network Attorney
- Legal Hotline
- Coverage is portable; you can take the benefit with you if your eligibility or employment ends

ARAG POLICY	Bi-Weekly Premium	Monthly Premium
Teammate + Dependents	\$7.20	\$15.60



PET INSURANCE

Provides reimbursements for eligible veterinary expenses related to accidents, injuries and illnesses for dogs, cats, birds and exotic pets. Optional wellness benefit is available for routine preventive care.

Carrier: Nationwide

Eligibility: Teammates with 16 or more standard hours per week

Enrollment: Teammates may enroll in this benefit at any time. Enrollment confirmation provided by Nationwide

Cancellation: Teammates may cancel their plan at any time

Plan Highlights:

- 24/7 access to veterinary helpline
- You can use your preferred veterinarian
- Rates based on breed, species and age of the pet

AUTO, HOME AND OTHER PERSONAL INSURANCES

As a CHS teammate, you are eligible to receive group discounts for personal lines of insurance.

Carrier: MetLife

Eligibility: All teammates are eligible for discounts. Teammates with 16 or more standard hours per week qualify for payroll deduction

Enrollment: Teammates may request information and enroll in this benefit at any time.

Rate quotes and enrollment confirmation provided by MetLife

Cancellation: Teammates may cancel their plan at any time by contacting MetLife

Plans Cover:

- Auto
- Home
- Boat
- Motorcycle

Plan Highlights:

- Premiums paid through payroll deduction
- Discounted rates available for CHS teammates

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Additional Benefits

CHS MEDCENTER AIR-GLOBAL GUARDIAN AIR AMBULANCE

If you or an eligible dependent are hospitalized as an inpatient due to an illness or injury while traveling more than 150 miles from home, whether domestically or internationally, Global Guardian Air Ambulance will arrange and pay for air medical transportation, medical evacuation, and repatriation services to the hospital of your choice in the United States or Canada.

**PLAN DETAILS:**

As a CHS teammate, you are eligible to receive group discounts for personal lines of insurance.

Standard Plan: When traveling outside the U.S. or Canada, provided you don't spend more than 90 consecutive days outside the U.S. or Canada per year. This plan allows for unlimited travel per year so long as no one trip exceeds 90 consecutive days-up to four 90-day trips per year. You are also allowed unlimited travel within the U.S. and Canada for the entire year.

Expatriate Plan: Our Expatriate (extended stay) Plans are similar to the Standard Plan, but allow for more than 90 consecutive days outside the U.S. or Canada. These plans are ideal for those who are traveling extensively or working in other countries for extended periods. Our Student Plan is tailored for students who study abroad for either 6 months or 1 year.

Annual Rates: Currently not available for payroll deduction

Tier	Annual Rate
Individual	\$170
Family	\$240
Senior (over 75 years old) Individual	\$285
Senior (over 75 years old) Family	\$500



ENROLLMENT CHECKLIST

- Review all information in this guide
- Review CHS LiveWELL Health Plan offering for 2018
- Consider expected and unexpected healthcare expenses and how much you will contribute to your Health Savings Account (HSA)
- Consider additional benefits you may want to purchase
- Enroll in coverage by the Open Enrollment deadline, November 6, 2107, or within the 31-day window for newly eligible or qualifying life events
 - Health Plan with HSA
 - Dental / Vision
 - Additional Benefits
- Print or save a copy of your Benefits Enrollment Confirmation page
- Review retirement plan contribution rates and investment elections
- Register for the CHS Cost Estimator Tool powered by Castlight, and download the mobile app
- Download the Bank of America mobile app
- Download the Medcost mobile app
- Download the MyCarolinas mobile app
- Register for Virtual Visit
- Watch eLearnings and Enrollment videos

TO ENROLL

- Visit HealthandRetirement.Carolinas.org/open-enrollment

A group of five healthcare professionals, including a doctor and several nurses, are gathered in a clinical setting. They are all looking at a document held by one of the nurses. The doctor is a man with a goatee and glasses, wearing a stethoscope. The nurses are of diverse backgrounds and are wearing scrubs. The scene is brightly lit, suggesting a hospital or clinic environment.

SPOTLIGHT ON MEDCOST DIABETIC CARE MANAGEMENT:

After being diagnosed with diabetes, Brad was invited to participate in the MedCost Diabetic Management Program. During a phone session with his nurse, Brad experienced a hypoglycemic episode. The nurse recognized the serious situation and called emergency services to help him. Because of her quick response, Brad recovered quickly without a visit to the hospital. Also, the nurse was able to assist Brad with accessing a Telecare meter.

Now, Brian's nurse receives alerts when he has low glucose levels and contacts him regularly to ensure he follows up with his primary care doctor and endocrinologist.

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CONTACT INFORMATION

KEY BENEFIT CONTACTS	WEB ADDRESS / RESOURCE	VENDOR	PHONE NUMBER
24-Hour Nurse Line		CHS	800-357-6327
CHS Benefits Administration	Email: HrBenefitsOnline@CarolinasHealthCare.org	CHS	704-631-0263
CHS Cost Estimator Tool by Castlight	MyCastlight.com/CarolinasHealthCare	CHS	866-960-1471
CHS LiveWELL	LiveWELL.CarolinasHealthCare.org	CHS	704-355-8136
CHS LiveWELL Health Plan	MedCost.com Group # 300	MedCost	800-795-1023
CHS On-Site Care	PeopleConnect.Carolinas.org/Departments/CHS-On-Site-Care	CHS	704-512-3971
CHS Virtual Visit	CarolinasHealthCare.org/VirtualVisit	CHS	855-438-0010
Dental	DeltaDentalINC.com/CHS	Delta Dental	800-662-8856
Disability	Policy # 696954	The Hartford	800-523-2233
Employee Assistance Program (EAP)	CHS-EAP.org	CHS	704-355-5021
Executive Total Rewards and Physician Benefits	Email: ExecutivePhysician.Benefits@CarolinasHealthCare.org	CHS	704-631-0120
Find a Doctor	CarolinasHealthCare.org/Find-a-Doctor	CHS	704-512-5772
Health Savings Accounts and Flexible Spending Accounts	BankofAmerica.com/benefitslogin	Bank of America	866-731-4206
Maternity Navigator	PeopleConnect.Carolinas.org/Human-Resources/Benefits/Maternity	CHS	704-631-0301
Mental Health/Chemical Dependency	Cbhallc.com	Carolina Behavioral Health Alliance	800-475-7900
Prescription Drug Benefit	CarolinaCareRX.org	CarolinaCARE	866-697-6800
Retirement	CarolinasHealthCare.org/retirement	EMPOWER Retirement	866-247-0970
Teammate Injury Helpline	PeopleConnect.Carolinas.org/teammate-injury-helpline	CHS	704-355-SAFE (7233)
Vision	CECVision.com	Community Eye Care	888-254-4290

CAROLINAS PHYSICIAN ALLIANCE

Carolinas Physician Alliance (CPA) is a clinically-integrated network of physicians who share a common vision around transforming the care of patients using a “patient-centered” approach. CPA is the catalyst driving physicians to develop best practice clinical protocols, monitor compliance with the adopted protocols, and continue collaboration for improved quality and efficiency to ensure patients get the best care. These efforts will result in increased access to high-value care, improved patient outcomes, and overall lower healthcare costs for patients and payers while supporting Carolinas HealthCare System in the transformation process facing organizations in today’s healthcare climate.





Your Health and Retirement at CHS

Benefits Guide

This Guide contains only highlights of your 2018 CHS LiveWELL Health Plan 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 plan detail of every benefit that may matter to you could be included in the Guide. The Carolinas HealthCare System 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 documents or Summary Plan Description for a full explanation of covered services, exclusions and limitations. If there is a discrepancy between this Guide and the legal plan documents, the plan documents will control. Information on all of the benefits is available on YourHRLink via PeopleConnect or via the Internet at CarolinasHealthCare.org > For Employees (at the bottom of page) > Carolinas Connect>YourHR>Employee>My Benefits> Reference>Medical Plan Summary




Carolinas HealthCare System

2018 OPEN ENROLLMENT Begins **OCTOBER 24** Ends **NOVEMBER 6**

Carolinas HealthCare System complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity or veteran status.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-368-1019 (TTY: 1-800-537-7697).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-368-1019 (TTY: 1-800-537-7697)

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CHS OEG - Revised 10/13/2017_v15