## Your Health and Retirement at CHS

## Benefits Eligibility



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 <sup>1</sup>	No <sup>2</sup>	No	No
401(k)	✓	✓	✓	✓	✓	No <sup>3</sup>
ADVANTAGE	✓	✓	✓	✓	✓	✓
Pension*	✓	✓	✓	✓	✓	✓

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

- 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

## **ABOUT THIS GUIDE**

This guide contains only highlights of your CHS LiveWELL Health Plan and Retirement 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. 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 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 of the benefits available.



<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup>Weekender RNs are eligible. Refer to HR Policy 3.05 Paid Time Off Benefit for details.

<sup>&</sup>lt;sup>3</sup> 401(k) Plan participants whose status changes to PRN:

<sup>&</sup>lt;sup>4</sup> PRN teammates can participate in the Dependent Back Up Care benefit.

<sup>\*</sup>The Pension Plan is closed to teammates hired January 1, 2014 or after.

<sup>\*\*</sup>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.