

### ELIGIBILITY

Full-time and part-time teammates working 20 or more standard hours per week are eligible for medical, dental vision, savings and spending accounts, short-term disability, life insurance, parental benefits, Paid Time Off and the additional benefits listed on page 2. Full-Time teammates working 30+ standard hours per week are also eligible for company-provided basic life and AD&D insurance and long-term disability.

## MEDICAL PLAN

### Features

- Two 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

- Two options available
  - Standard and Enhanced
- Both plans offer 100% coverage for preventive care and 80% coverage for basic care
- Both plans provide you with comprehensive coverage at the provider of your choice
- The Enhanced plan offers an orthodontia benefit

## VISION PLAN

### Features

- Annual eye exam \$15 co-pay
- Annual \$375 eyewear benefit

## SAVINGS & SPENDING ACCOUNTS

### Health Savings Account (HSA)

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

### Health Care Flexible Spending Account (FSA)

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

### Limited FSA

- Works in conjunction with Health Savings Plan and HSA
- Pre-tax reimbursement for eligible vision and dental expenses

### Dependent Care 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 2025 IRS annual limit of \$23,500
- You may contribute an additional \$7,500 if you are age 50 to 59 and 64 and older. Participants turning age 60 to 63 in 2025 are eligible for \$11,250 in catch-up contributions in 2025
- 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 three 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

**Information** Benefits Service Center | Phone: 800-775-4784

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.

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### 457 (b) DEFERRED COMPENSATION PLAN

#### Features

- You may contribute a percentage of your salary, not to exceed the 2025 IRS annual limit of \$23,500
- You may contribute an additional \$7,500 if you are age 50 to 59 and 64 and older. Participants turning age 60 to 63 in 2025 are eligible for \$11,250 in catch-up contributions in 2025
- You are always 100% vested in your contributions to the plan
- Diverse investment options available by the plan

### DISABILITY INCOME PROTECTION PLANS

#### Short-Term Disability Benefit

##### Eligibility

- Full-Time teammates: 30+ hours per week and Part-Time teammates: 20-29 hours per week

##### Features

- Voluntary benefit with two options: a 14-day or a 30-day waiting period
- Coverage begins on the first of the month following 90 days of employment or becoming benefits-eligible
- The plans replace up to 60% of your pre-disability base salary up to \$2,500 per week

#### Long-Term Disability Benefit

##### Eligibility

- Full-Time teammates: 30+ standard working hours per week

##### Features

- Coverage begins on the first of the month following 90 days of employment or becoming benefits-eligible
- Teammates who have had at least 180 calendar days of continuous illness or injury that has prevented the teammate from working
- This plan is employer-paid

### BASIC LIFE INSURANCE AND AD&D

#### Eligibility

- Full-Time teammates: 30+ standard working hours per week

#### Features

- Employer-provided benefit of 1x your annual salary, rounded to the nearest \$1,000, up to a maximum of \$1,000,000

### PARENTAL BENEFITS

#### Features

- Available to teammates welcoming a new child to their home through birth, adoption or legal placement
- Includes:
  - Paid parental leave of six weeks for birth mothers, four weeks for non-birth parents
  - \$5,000 financial assistance for families expanding through adoption
  - Post-leave transitional care and dependent back-up care

### TIME OFF

- Atrium Health encourages a healthy balance of work, family, and other outside interests
- Paid Time Off accrual is earned bi-weekly; accruals increase based on years of service up to maximum accrual
- Visit [totalrewards.org](https://totalrewards.org) for eligibility and accrual schedules

### ADDITIONAL BENEFITS

Additional benefits are available including:

- Accident Insurance
- Critical Illness Insurance
- Hospital Admission
- BenExtend Insurance
- Identity Theft Protection
- Legal Plan
- Pet Insurance
- Supplemental Life Insurance and AD&D for teammates, spouse/domestic partner and children
- Universal Life Insurance
- Auto/Home/Other Insurance