

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, basic life insurance and supplemental life insurance, short-term disability, parental benefits and additional benefits. Full-time and part-time teammates working 20 or more standard hours per week are also eligible for employer-provided long-term disability. All teammates at least age 18 who have completed 90 days of employment can participate in the 403(b) Retirement Savings Plan.

MEDICAL PLAN

Features

- Two options available:
 - Wake Health Savings Plan
 - Wake Copay Plan
- Wellness and preventive care covered 100% in-network
- Offers incentives and resources for healthy living

DENTAL PLAN

Features

- Two options available:
- Wake Dental Choice Plan: Preventive care covered at 100%
 - Annual \$750 in-network benefit maximum
- Wake Dental Choice Plus Plan: Preventive care covered at 100%
 - Annual \$1,750 in-network benefit maximum
 - Orthodontia covered at 50% for covered child(ren) up to age 19

VISION PLAN

Features

- Annual exam covered 100% in network
- Annual \$275 eyewear benefit

SPENDING ACCOUNTS

Health Savings Account (HSA)

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

Health Care Flexible Spending Account (FSA)

- Works in conjunction with Wake Copay Plan
- Pre-tax savings for eligible out-of-pocket medical, dental and vision expenses

Limited Purpose FSA

- Works in conjunction with 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

LIFE INSURANCE PLAN

Features

- Employer-paid life insurance at 1x salary, up to \$1,000,000, for Full-Time and Part-Time teammates with 20 or more standard hours per week
- Optional supplemental coverage available for teammates, spouse/domestic partner and child(ren)

403(b) RETIREMENT SAVINGS PLAN

Eligibility

Eligibility requires teammate assigned hours of 20 or more per week. Teammates will enter the plan on the first day of the pay period in which they meet the eligibility requirements (first pay period following 90 days). Matching contributions begin the first pay period following 90 days of service.

Contributions

- You may contribute up to 85% of your salary, not to exceed the 2025 IRS annual limit of \$23,500
- Teammates age 50 to 59 and 64 and older are eligible to save an additional \$7,500 for a total combined contribution of \$31,000. Teammates turning age 60 to 63 in 2025 are eligible to save an additional \$11,250 for a total combined contribution of \$34,750
- Voluntary pretax and after tax options are available

Matching Contribution

Atrium Health Wake Forest Baptist will match 100% up to 2% mandatory and up to 2% voluntary of pay that you save. An additional 1% performance-based contribution can be made if financial targets are met.

Vesting

You are always 100% vested in your employee required contributions, employee voluntary contributions and employer matching contributions.

Investment Choices

Diverse investment options offered.

DISABILITY INCOME PROTECTION PLAN

Features

- Option to enroll in Short-Term Disability for a benefit of up to 60% of base salary up to \$2,500 per week
- Employer-provided Long Term Disability coverage for Full-Time teammates with 20+ standard hours per week up to 60% salary replacement after 180 days

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.

TIME OFF

- Atrium Health Wake Forest Baptist 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 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

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 and four weeks for non-birth parents, \$5,000 financial assistance for adoption, up to \$10,000 family maximum (two adoptions), post-leave transitional care, and dependent back-up care

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