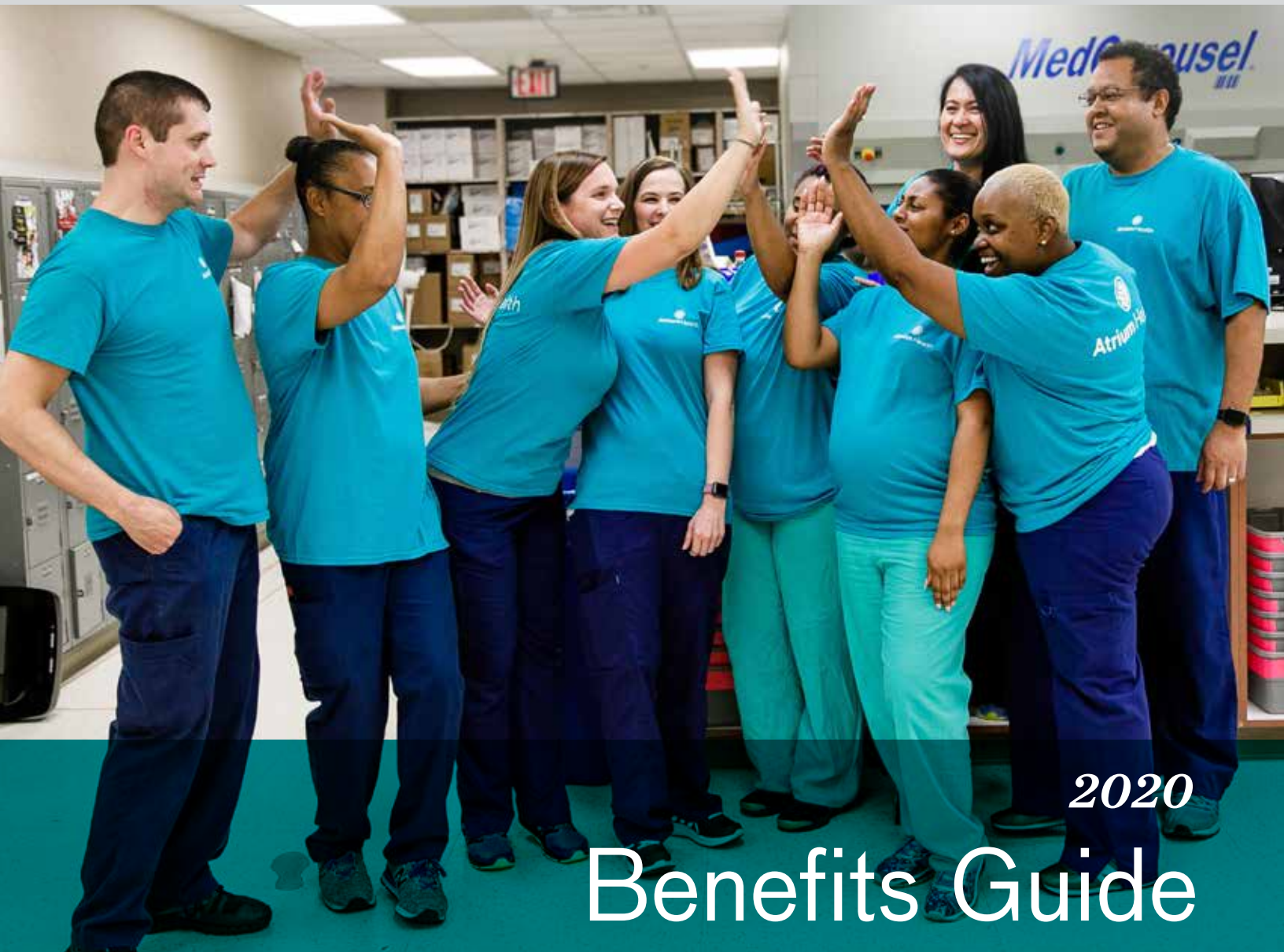
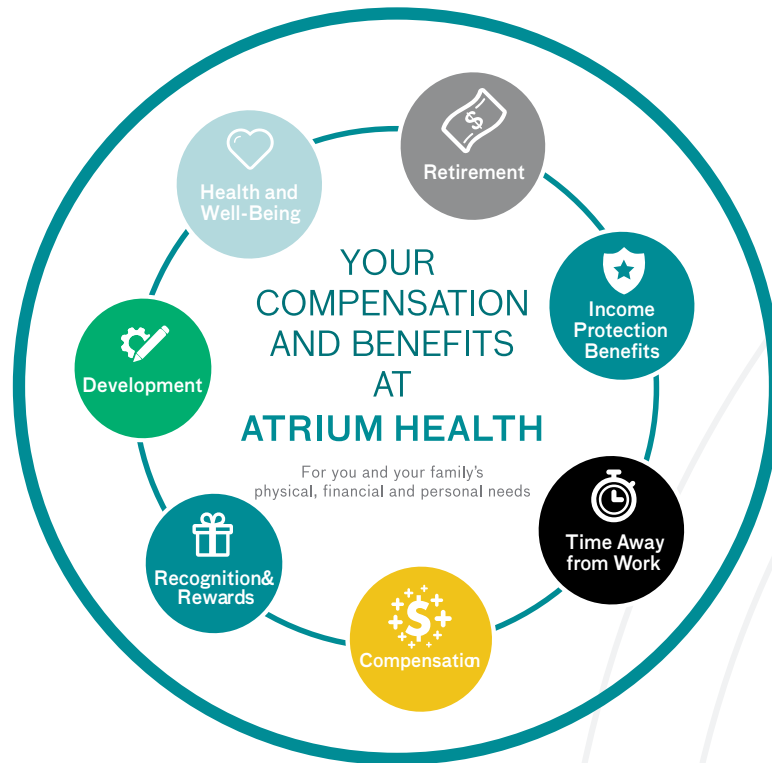


My Health.  
My Choice.



*2020*  
Benefits Guide



*Atrium Health cares about the physical, financial, and personal health of teammates and their families by offering market competitive compensation and benefit programs to attract and retain engaged teammates.*

### **Health and Well-Being**

It's our mission to improve health, elevate hope and advance healing – for all; including our teammates. We care for your health by offering a variety of benefit programs for you and your family's needs.

### **Retirement**

Financial health impacts all dimensions of your well-being – physical, financial and personal. To help you and your family be financially well, Atrium Health offers three ways you can save for your future.

### **Income Protection**

Life happens and we have to manage unexpected events which may impact our finances. Atrium Health offers a variety of income protection benefits to help you protect your income in the event of an emergency or unforeseen event.

### **Time Away from Work**

Our doors are open 24/7/365, and Atrium Health cares about the health of our teammates. To help you recharge and recover, we offer time away from work programs.

### **And More**

For compensation and benefits information, visit [Teammates.AtriumHealth.org](http://Teammates.AtriumHealth.org)

# 2020 Benefits Guide

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# WHAT'S NEW IN 2020?

## The LiveWELL Health Plans

### The **Health Savings Plan**

*An improved version of the 2019 LiveWELL Health Plan*

#### **Key improvements:**

- Family premiums will be lowered between \$34 and \$51 per bi-weekly pay period (\$884 to \$1,326 annually)
- Deductibles will be lowered for individuals from \$1,850 to \$1,400 and for families from \$3,700 to \$2,800

### The **Co-Pay Plan**

*Offers predictability with higher premiums and lower out-of-pocket expense*

#### **Key features:**

- Co-pays for primary care, specialty care and medications with no deductibles
- No deductibles (with the exception of inpatient and outpatient services)
- Earned LiveWELL Incentives go pretax into LiveWELL Incentive Account
- Flexible Spending Account (FSA) provides pretax dollars for healthcare expenses



## 1 What's New in 2020?

# Find the Right Health Plan for You

## *Health Plan Decision Support Tool*

One of the tools that will be available to help teammates with their decision on the right health plan for them is the Health Plan Decision Support Tool. The tool will guide the teammate through a series of questions and based on their answers, the tool will show a side-by-side comparison of expenses under both LiveWELL Health Plans. The teammate can then make their health plan choice.

## Value Network

New in 2020, the Atrium Health Value Network offers a teammate discount for healthcare services. Managing your healthcare expenses means you know where to find the most cost-effective healthcare and prescription medications. Lower your healthcare costs by choosing the Atrium Health Value or Preferred networks. Please review the information on page 11 to learn more about the networks for the LiveWELL Health Plans.

# New, Expanded Benefits for Parents

Atrium Health cares about the health and well-being of teammates and their growing families. Effective January 1, 2020, we are expanding the benefits for parents welcoming a new child to their home. In addition to our existing maternity benefit, Atrium Health is introducing four weeks of paid time off for non-birth parents and financial assistance, in the amount of \$3,500, to families who are expanding through adoption. This means, beginning January 1, 2020, parental benefits will include:

- For teammates who are non-birth parents:
  - **NEW** in 2020! Four weeks paid parental leave
  - **NEW** in 2020! Financial assistance for adoption in the amount of \$3,500
- For teammates who give birth:
  - A combined total of **six weeks paid leave** for birth mothers (combining paid parental leave and additional time for recovery)

## Vision Benefit

Through our partnership with CEC, Atrium Health provides an enhanced vision benefit for 2020. It includes an increase in material allowance from \$200 to \$250 for all covered members. Additionally, because children's vision can change quickly, for children on the plan up to age 13 the benefit includes a second eye exam with a \$0 copay and/or a second \$250 allowance for the purchase of eyeglasses if the child's prescription changed 0.5 diopter or greater.

# ENROLLMENT CHECKLIST

## Prior to Enrollment

- *Review all information in this Benefits Guide*
- *Access the Health Plan Decision Support Tool*
- *Consider expected and unexpected healthcare expenses and how much you will contribute to your Health Savings Account (HSA) or Flexible Spending Account (FSA)*
- *Consider additional benefits you may want to purchase*
- *Make your benefit elections in coverage by the Open Enrollment deadline, Tuesday, November 5, 2019, or within the 31-day window for newly eligible or qualifying life events*
  - *Health Plan*
  - *Dental/Vision*
  - *Additional Benefits*

## Enrollment

- *Review dependent eligibility requirements*
- *Review beneficiaries of your life insurance and other benefits*
- *Print or save a copy of your Benefits Enrollment Confirmation page*

## After You Enroll

- *Download the MedCost mobile app*
- *Ensure personal demographic information is current*
- *Provide consent for online paperless delivery of your W-2*
- *Review retirement plan contribution rates and investment elections*
- *Download the Bank of America mobile app*
- *Download the MyAtrium mobile app*
- *Register for Castlight, and download the mobile app*
- *Register for Virtual Visit*

# BENEFITS ELIGIBILITY

Benefits Plan	Benefit Effective Date				Weekly Standard Hours for Position					
	Immediately	1st Day of the Month After 30 Days	1st Day of the Month After 90 Days	Three Months from Start Date	30+	24-29	16-23	Week-end	Residents	PRN
LiveWELL Health Plans: Health Savings Plan and Co-Pay Plan	-	✓	-	-	✓	✓	-	✓	✓	-
Dental	-	✓	-	-	✓	✓	-	✓	✓	-
Vision	-	✓	-	-	✓	✓	✓	✓	✓	-
401(k) Retirement Plan	-	-	-	✓	✓	✓	✓	✓	✓	Limited <sup>3</sup>
ADVANTAGE Retirement Plan	✓	-	-	-	✓	✓	✓	✓	✓	✓
FSA (Limited Purpose for Healthcare)	-	✓	-	-	✓	✓	-	✓	✓	-
Dependent Care for FSA	-	✓	-	-	✓	✓	✓	✓	✓	-
Life (Basic, Supplemental, AD&D)	-	-	✓	-	✓	-	-	-	✓	-
Short-Term Disability	-	-	✓	-	✓	-	-	-	✓	-
Long-Term Disability	-	-	✓	-	✓	-	-	-	-	-
PTO*	-	-	✓	-	✓	✓	- <sup>1</sup>	- <sup>2</sup>	-	-
Parental Benefits	✓	-	-	-	✓	-	-	-	✓	-
Additional Benefits	-	✓	-	-	✓	✓	-	✓	✓	-

<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>2</sup>Weekenders are eligible. Refer to HR Policy 3.05 Paid Time Off Benefit for details.

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

- PRN teammates are eligible for Annual, Basic and Performance-Based contributions provided by Atrium Health.
- PRN teammates are not eligible to contribute to the 401(k) plan.

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. Additional Benefits Eligibility vary by Plan

<sup>4</sup>Accruals begin immediately and become available to use following 90 days.

## Dependents

- Spouse
- Children until their 26th birthday
- Unmarried children of any age who are incapable of self-support due to a 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)
- Individuals who can be counted as dependents on your annual 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.***

- New to the organization
- 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 complete the LiveWELL Health Plan Benefits Enrollment and Change Form within 31 days of the change.

The benefits changes you make must be consistent with your qualifying event. For questions, contact Atrium Health Benefits Service Center at: 704-631-0263 or email [HRBenefitsOnline@AtriumHealth.org](mailto:HRBenefitsOnline@AtriumHealth.org).





# THE 2020 LIVEWELL HEALTH PLANS

Teammates asked for a choice. We have heard the #VoiceoftheTeammate. For 2020, we are adding a co-pay-based health plan option, improving the existing LiveWELL Health Plan, and both health plan options will have an Atrium Health Value Network with enhanced teammate discounts.

The Atrium Health Value Network is a new network that provides the highest level of benefit, which includes an improved teammate discount on fees for service.

## 2020 LiveWELL Health Plans At-a-Glance

### Health Savings PLAN

- ❑ Premium: Lower cost per pay period
- ❑ Deductible (except for preventive care)
- ❑ Coinsurance begins after deductible is met
- ❑ Higher out-of-pocket maximum
- ❑ HSA: pretax, rolls over
- ❑ LiveWELL Incentive goes pretax into HSA
- ❑ Value Network offers an improved teammate discount
- ❑ No cost for annual check-ups

*An improved version of the 2019 LiveWELL Health Plan*

### Co-Pay PLAN

- ❑ Premium: Higher cost per pay period
- ❑ Co-pays begin immediately. Deductible only applies to inpatient and outpatient services
- ❑ Lower out-of-pocket maximum
- ❑ FSA: pretax, use it or lose it
- ❑ LiveWELL Incentive goes pretax into LiveWELL Incentive Account
- ❑ Value Network offers an improved teammate discount
- ❑ No cost for annual check-ups

*Offers predictability with higher premiums and lower out-of-pocket expense*

# PREMIUMS AND NETWORKS

## Premiums for the LiveWELL Health Plans

Premiums are the amount you pay for your health plan per pay period. The premiums below represent a bi-weekly pay schedule.

Monthly-paid teammates multiply bi-weekly premium by 26 and divide by 12 (premiums may vary based on specific compensation plans).

	Health Savings PLAN						Co-Pay PLAN					
	Full-time Teammate		Full-time Teammate Earning <\$30k		Part-time Teammate		Full-time Teammate		Full-time Teammate Earning <\$30k		Part-time Teammate	
	Standard	Tobacco	Standard	Tobacco	Standard	Tobacco	Standard	Tobacco	Standard	Tobacco	Standard	Tobacco
Teammate Only	25.00	28.57	14.85	18.42	35.16	40.66	57.50	65.71	47.35	55.56	80.88	93.52
Teammate + Spouse	130.00	152.99	119.85	142.84	160.12	188.66	180.00	211.83	169.85	201.68	221.71	261.22
Teammate + Working Spouse	163.00	186.99	152.85	176.84	194.44	224.23	213.00	244.83	202.85	234.68	254.71	294.22
Teammate + Children	90.00	106.36	79.85	96.21	111.82	132.27	140.00	165.45	129.85	155.30	173.94	205.76
Teammate + Spouse, Children	180.00	211.17	169.85	201.02	220.52	260.26	240.00	281.56	229.85	271.41	294.03	347.01
Teammate + Working Spouse, Children	213.00	245.27	202.85	235.12	254.95	296.10	273.00	314.56	262.85	304.41	327.03	380.01

### Working Spouse Rate

If your covered spouse is eligible for medical coverage through his/her employer (not applicable if your spouse works for Atrium Health), but you choose to enroll him/her in one of the LiveWELL Health Plans, 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 2020, be sure to review all of your coverage options in the LiveWELL Health Plans, 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 Atrium Health Benefits Service Center at 704-631-0263 or HRBenefitsOnline@AtriumHealth.org for assistance in developing another way to receive the non-smoker/non-tobacco user health plan rate.

## 2 Health and Well-Being

### Resources for Smokers/Tobacco Users

Through 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 LiveWELL Health Plans 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.

## Networks for the LiveWELL Health Plans

New in 2020, the Atrium Health Value Network offers a teammate discount for healthcare services.

Managing your healthcare expenses means you know where to find the most cost-effective healthcare and prescription medications. Lower your healthcare costs by choosing the Atrium Health Value or Preferred Network. Please review the information below to learn more about the networks for the LiveWELL Health Plans and where to access prescription medication.

\$ Value Network	The most cost-effective tier includes the exceptional network of primarily Atrium Health physicians, providers, facilities and laboratories. Includes a teammate discount and the highest level of benefit.
\$\$ Preferred Network	The next most cost-effective tier.
\$\$\$ In-Network	Includes the MedCost network of physicians and providers, facilities and laboratories.
\$\$\$\$ Out-of-Network	The highest-cost tier includes physicians and providers, facilities and laboratories not included in other networks.

### To find Atrium Health physicians and providers, use the following resources:

MedCost.com

- Click Find a Doctor

My.Castlighthhealth.com

- Log in to your account
- Click the Find Care tab at the top of the page
- Search by care needed, provider or location
- Atrium Health Network Providers will be noted in green

# DEDUCTIBLES, COINSURANCE AND COPAYS

A **DEDUCTIBLE** is the amount you owe for covered healthcare services and most prescription medications.

How deductibles work on the LiveWELL Health Plans:

- Health Savings Plan: Deductible applies to all office visits, medications and outpatient and inpatient services with the exception of preventive care.
- Co-Pay Plan: No deductibles for office visits, medications or preventive care. Deductibles only apply to outpatient and inpatient services.

**COINSURANCE** is the percentage you pay (with the LiveWELL Health Plans paying the majority of the costs) for covered services once you've met the annual deductible.

A **CO-PAY** is a flat dollar amount you typically pay for things like physician office visits and most prescription drugs.

		Network				Network			
		Value	Preferred	In	Out	Value	Preferred	In	Out
Annual Deductible	How Deductibles Work	Deductibles apply to all office visits, medications and OP/IP services with the exception of preventive care.				No deductibles for office visits, medications or preventive care. Deductibles only apply to OP/IP services.			
	Teammate Only	\$1,400		\$4,000		\$800		\$4,000	
	Teammate + Dependent(s)	\$2,800		\$8,000		\$1,600		\$8,000	
Coinsurance	Teammate Pays	15%	25%	30%	50%	15%	25%	30%	50%
	Plan Pays	85%	75%	70%	50%	85%	75%	70%	50%
Office Visits	Preventive Care	Covered at 100%				Covered at 100%			
	E-Visit / Virtual Visit	Before Deductible: \$25 After Deductible: \$10				\$10			
	On-Site Care	Before Deductible: \$40 After Deductible: \$15				\$15			
	Primary Care	Deductible & Coinsurance				\$20	\$25	\$30	Deductible & Coinsurance
	Specialist	Deductible & Coinsurance				\$40	\$45	\$50	
	Urgent Care	Deductible & Coinsurance				\$70			Deductible & Coinsurance
	Emergency Department	Deductible & Coinsurance				\$175			

### Preventive Care

- The LiveWELL Health Plans cover preventive exams, labs and most preventive medications 100%.
- Typically considered preventive care and covered 100% are: wellness office visits, wellness immunizations, PAP smears, mammograms and colonoscopies.

### Infertility Treatment

Covered only at Atrium Health 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 Atrium Health for one or more years.

### Out-of-Pocket Maximum

Out-of-pocket maximum is the most money you could pay annually before the LiveWELL Health Plans pay 100% for covered healthcare services and prescription medications. This maximum amount includes deductibles, coinsurance, and copayments. This limit does not include premiums, balance-billed charges, healthcare not covered by the plan, and penalties.

		Network				Network			
		Value	Preferred	In	Out	Value	Preferred	In	Out
Out-of-Pocket Maximum	Teammate Only		\$6,000		\$12,000		\$4,500		\$8,000
	Teammate + Dependent(s)		\$10,000		\$24,000		\$8,000		\$16,000

The Out-of-Pocket Maximum is for the entire family, but no more than the annual deductible for an individual. For example, with the Health Savings Plan, the family Out-of-Pocket Maximum is \$10,000 but no more than \$6,000 for an individual.

**Please note: There is no yearly or lifetime benefit maximum for your health coverage. In addition, there are no pre-existing conditions.**

# SAVINGS AND SPENDING ACCOUNTS

With the LiveWELL Health Plans, teammates have the opportunity to save pretax funds in savings and spending accounts per eligibility requirements.

	Health Savings PLAN		Co-Pay PLAN	
	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Flexible Spending Account (FSA)	LiveWELL Incentive Account
<b>How it works</b>	An account that includes contributions from both Atrium Health and the teammate (pre-taxed). Funds may be used to pay for qualified medical, dental and vision expenses	Allows teammates to set aside pre-tax dollars to pay for qualified dental and vision expenses that occur during a 12-month period.	Allows teammates to set aside pre-tax dollars to pay for qualified medical, dental and vision expenses that occur during a 12-month period.	Atrium Health will deposit LiveWELL incentives earned during the year. Funds can be used to help pay for qualified medical, dental and vision expenses. Employer funded only.
<b>What is the maximum annual contribution?</b>	<p>Maximum IRS contribution for the year includes the sum of all teammate and Atrium Health contributions.</p> <p>Teammate only \$3,550 Family \$7,100. <i>Teammates age 55 or older are allowed additional "Catch up" contributions of \$1,000</i></p>	Maximum contribution is \$2,700	Maximum contribution is \$2,700	<p>Maximum Atrium Health contribution:</p> <p>Teammate only \$750 Family \$1,500</p>
<b>What happens to my unused funds?</b>	Unused balances rollover from year to year. It's yours to keep and you never lose it, even if you change jobs or retire.	You may rollover up to \$500 to the next year. If you leave Atrium Health or lose benefits eligibility, unused funds will be forfeited.	You may rollover up to \$500 to the next year. If you leave Atrium Health or lose benefits eligibility, unused funds will be forfeited.	You may rollover the full account balance from year to year. If you leave Atrium Health, lose benefits eligibility or move to the Health Savings Plan, unused funds will be forfeited.
<b>When are my funds in my account available for use?</b>	Funds are available as soon as contributions are deposited into your account throughout the year.	The full contribution amount is available on the first day of coverage period.	The full contribution amount is available on the first day of coverage period.	Funds are available as soon as contributions are deposited into your account throughout the year.
<b>Do I have the ability to invest my funds?</b>	Yes, if the account balance exceeds \$1,000	No	No	No

2 Health and Well-Being

# Options Available with the Health Savings Plan

**HEALTH SAVINGS ACCOUNT (HSA):** The HSA is yours to save for current and future healthcare-related expenses, such as your deductible, coinsurance, and prescription medications. Your HSA is an important component of retirement savings. Teammates can make direct contributions to this account from their paycheck and one-time contributions. For participants of the **Health Savings Plan**, LiveWELL Incentives will be deposited into the HSA.

	IRS Maximum Contribution
Teammate-Only Plan	\$3,550
Family Plan	\$7,100



**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
- 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

**LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA):** Allows teammates to set aside additional pretax dollars to help pay for planned qualified dental and vision expenses that occur during a 12-month period. This account is use it or lose it.

	IRS Maximum Contribution
Teammate-Only and Family Plans	\$2,700

## Options Available with the Co-Pay Plan

**FLEXIBLE SPENDING ACCOUNT (FSA):** Allows teammates to set aside pretax dollars to help pay for planned qualified medical, dental and vision expenses that occur during a 12-month period. This account is use it or lose it.

	IRS Maximum Contribution
Teammate-Only and Family Plans	\$2,700

**LIVEWELL INCENTIVE ACCOUNT:** For teammates that are enrolled in the Co-Pay Plan, Atrium Health will deposit earned LiveWELL Incentives into this account during the year. Funds can be used to help pay for qualified medical, dental and vision expenses. Unused funds rollover from year to year.

### Using Your Health Savings Account (HSA), Flexible Spending Account (FSA), LiveWELL Incentive Account and Limited Purpose Flexible Spending Account (LPFSA)

Atrium Health partners with Bank of America to administer the Health Savings Account (HSA), Flexible Spending Account (FSA), LiveWELL Incentive Account and Limited Purpose Flexible Spending Account (LPFSA), making it easy to access your account information in one place. If you select the Co-Pay Plan or are enrolling in either health plan for the first time you will receive a new card for 2020.

If you enroll in the Co-Pay Plan and currently have a Health Savings Account (HSA) you will have one card for all accounts. The funds will be accessed in the following order: Flexible Spending Account (FSA), LiveWELL Incentive Account then Health Savings Account (HSA).

2019 Flexible Spending Accounts (FSA) will be closed at 12:01 a.m., December 31, 2019 for teammates who enroll in either of the 2020 LiveWELL Health Plans.

The following provisions are included in the amended FSA plan:

- Between January 1 and April 30, 2020, you can submit manual FSA claims for expenses incurred in 2019.
- If you are enrolled in the Health Savings Plan for 2020 and were enrolled in a Limited Purpose FSA in 2019, at the beginning of May 2020, any balance remaining up to \$500 will be rolled into a Limited Purpose FSA for dental and vision-related expenses
- If you are enrolled in the Co-Pay Plan for 2020 at the beginning of May 2020, any balance remaining from a 2019 Limited Purpose FSA up to \$500 will be rolled in an FSA for medical, dental and vision-related expenses

These funds will be accessible on your new Bank of America card.

In addition to the Savings and Spending Accounts associated with the LiveWELL Health Plans, eligible teammates have the opportunity to participate in a Dependent Care Flexible Spending Account (DCFSA).



# Dependent Care Flexible Spending Account (DCFSA)

You can use the DCFSA to pay 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
- Dependents with disabilities 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 Limit***

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, Dependent Care Back-up and Transitional Care
- 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 2020. Consult a qualified tax advisor to make your choice.

# Additional Savings Opportunity for Teammates Not Enrolled in a LiveWELL Health Plan

### ***Healthcare Flexible Spending Account (HCFSA)***

If you or your eligible dependents are not covered under one of the LiveWELL Health Plans or any 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
- 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

# PRESCRIPTION MEDICATIONS

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

**CMC RX PHARMACIES:** A group of Atrium Health-owned pharmacies that can help you save money and time when you have prescriptions to fill.

**RETAIL PHARMACY:** Any pharmacy outside of CarolinaCARE, including Atrium Health-owned pharmacies such as CMC Rx.

		Network				Network			
		Value	Preferred	In	Out	Value	Preferred	In	Out
Prescription Medication (30-day supply)	ACA   Preventive	\$0 to \$6 no deductible			\$0 to \$20	\$0 to \$6		\$0 to \$20	
	Generic	\$10 after deductible			\$20	\$10		\$20	
	Preferred Brand	\$35 after deductible			\$45	\$35		\$45	
	Non-Preferred Brand	\$100 after deductible			\$110	\$100		\$110	
	Specialty	\$150 after deductible			-	\$150		-	

\*Some prescription medications have a copay.

- ACA medications are covered 100%
- Affordable Care Act and Preventive Drug List medications may be filled once at a retail pharmacy and then must be transferred to CarolinaCARE to receive lowest cost
- Preventive Drug List 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, exceptions may apply to drugs in limited distribution networks
- Opioid prescriptions are limited to a 30-day quantity

Additionally, we recommend you evaluate your current medications and possible need for future medications and review the formulary to determine cost/tier at <https://www.carolinacarerx.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 <https://www.carolinacarerx.org>.

**Tips for each time you get a new prescription:**

- Ask your doctor for a generic, if available
- Ask your doctor for a 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](https://www.carolinacarerx.org) > LiveWELL 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 are administered by CarolinaCARE.

### **Retail Prescriptions**

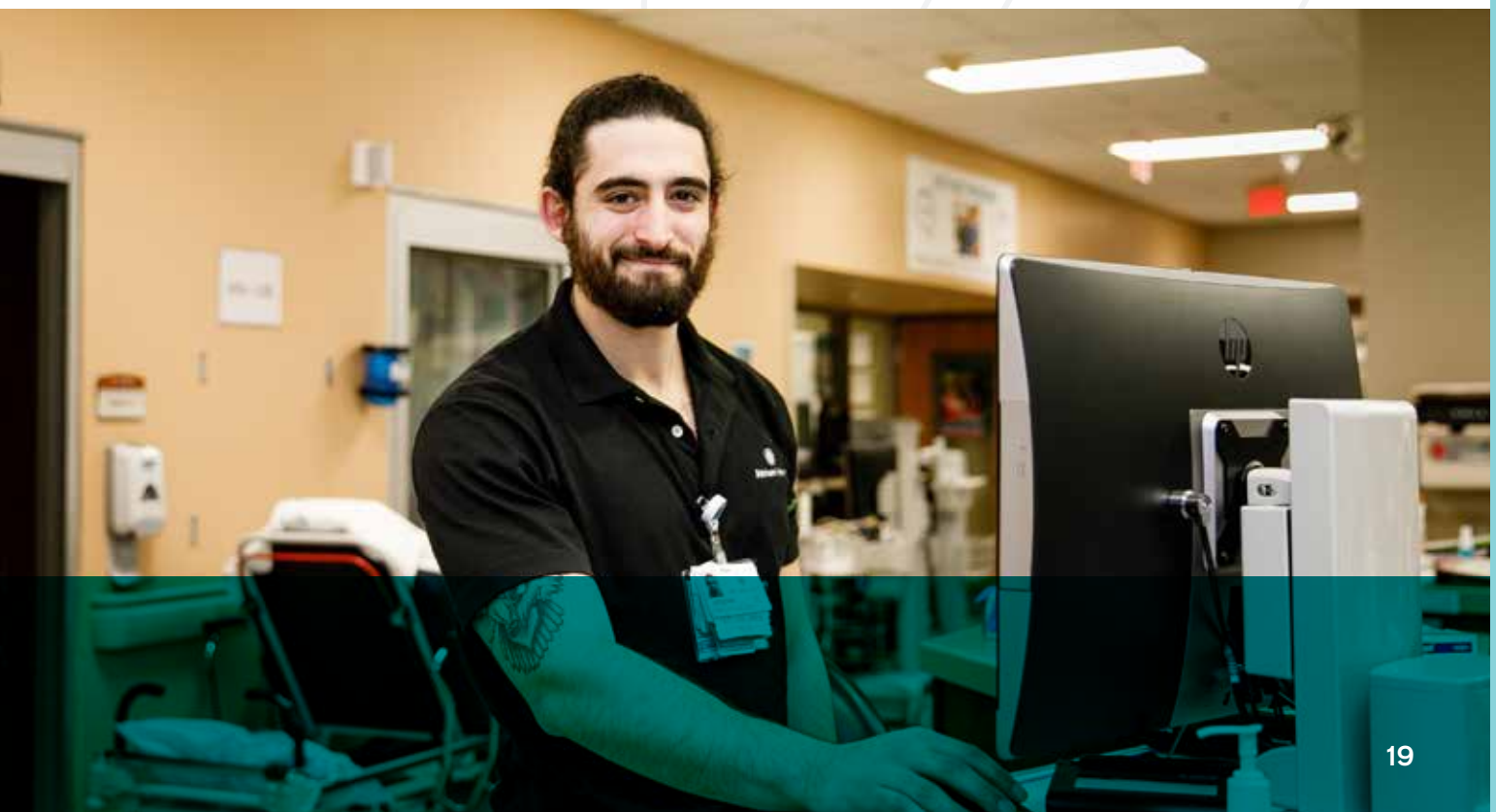
When a physician prescribes a medication to treat a short-term illness, you can get it filled at any pharmacy in the OptumRx network, but using an Atrium Health pharmacy will provide the most savings.

### **CMC Rx Pharmacy**

Atrium Health 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



# LIVEWELL INCENTIVES

LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates.

	2020 Incentives				Deadlines	Contributions
	Financial	Physical	Personal	TOTAL		
Individual	\$250	\$250	\$250	\$750	February 17	March 20
Family	\$500	\$500	\$500	\$1,500	June 8	July 10
					October 12	November 13

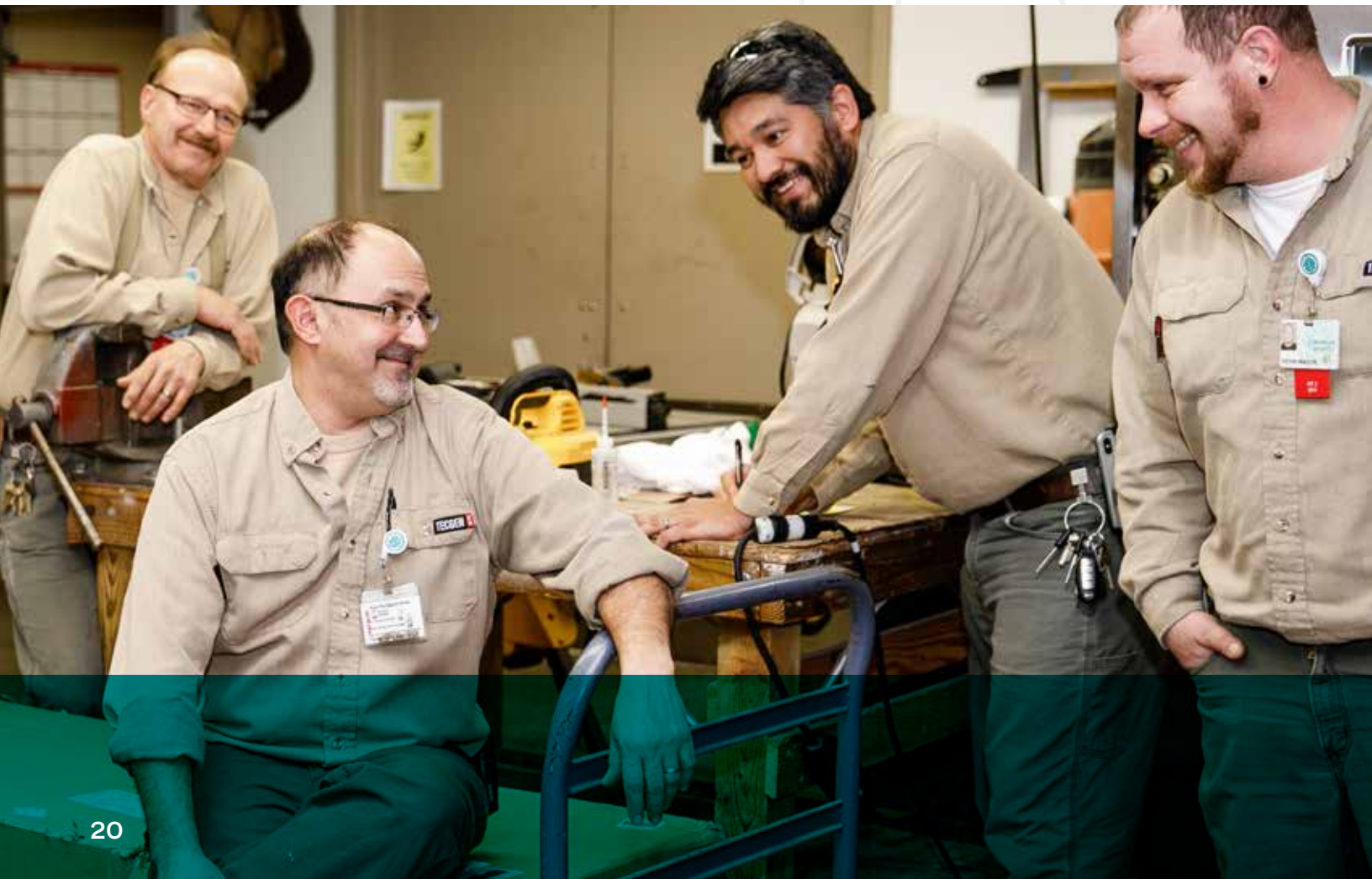
LiveWELL Incentives are paid in the year they are earned with three payout opportunities – March, July and November.

### Incentive dollars are deposited pretax in the following accounts:

- Health Savings Plan–Health Savings Account (HSA)
- Co-Pay Plan–LiveWELL Incentive Account

Teammates in positions with annual base salaries less than \$30K will receive an additional \$200 in their Health Savings Account (HSA) or LiveWELL Incentive Account depending on which plan they are enrolled.

More information about LiveWELL programs and incentives will be posted at [Teammates.AtriumHealth.org](http://Teammates.AtriumHealth.org).



# CASTLIGHT COST ESTIMATOR TOOL

The LiveWELL Health Plans 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 Atrium Health facilities and non-Atrium Health providers who are in-network as part of the LiveWELL Health Plans.

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 Castlight?*

Castlight 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 for Health Savings Plan members
- Your current Flexible Spending Account (FSA) balance for Co-Pay Plan members

## *All members of the LiveWELL Health Plans have access to Castlight.*

To begin using the tool, register your account:

- Log on at [MyCastlight.com/AtriumHealth](https://MyCastlight.com/AtriumHealth)
- Users may also 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 Atrium Health ID number and birth date
- Family members who are covered by one of the LiveWELL Health Plans will be asked for their Zip Code and last six digits of their social security number

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

# GET CARE NOW

Atrium Health 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 Castlight are available to assist you.

	What Is It?	When Should I Use It?	Health Savings Plan	Co-Pay Plan
<b>Nurse Advice Line</b>	A registered nurse available via phone to answer questions. Available 24/7. 704-512-7887	<p><u>Use to:</u></p> <ul style="list-style-type: none"> <li>• Answer questions</li> <li>• Provide advice on over-the-counter medications or first aid you can administer at home</li> <li>• Determine appropriate level of care</li> <li>• Assist with follow-up appointments</li> </ul>	FREE	FREE
<b>eVisits</b>	Available to all Atrium Health patients with a MyAtrium Account.	<p><u>Use for:</u></p> <ul style="list-style-type: none"> <li>• Minor illnesses and injuries</li> <li>• Seasonal allergies</li> <li>• Cold, cough, bronchitis &amp; flu</li> <li>• Sinus &amp; upper respiratory infections</li> </ul>	\$25 Before Deductible \$10 After Deductible	\$10
<b>Virtual Visit</b>	Live access to an Atrium Health medical provider via tablet, smartphone or computer. Available 24/7.	<p><u>Use for:</u></p> <ul style="list-style-type: none"> <li>• Minor illnesses and injuries</li> <li>• Seasonal allergies</li> <li>• Cold, cough, bronchitis &amp; flu</li> <li>• Sinus &amp; upper respiratory infections</li> </ul>	\$25 Before Deductible \$10 After Deductible	\$10
<b>Atrium Health On-Site Care</b>	Available to teammates in multiple locations across Atrium Health.	<p><u>Use for:</u></p> <ul style="list-style-type: none"> <li>• Minor illnesses and injuries</li> <li>• Seasonal allergies</li> <li>• Cold, cough, bronchitis &amp; flu</li> <li>• Ear, sinus &amp; upper respiratory infections</li> <li>• Splinters, sprains, cuts &amp; minor injuries</li> <li>• Pre-diabetes A1C screening</li> </ul>	\$40 Before Deductible \$15 After Deductible	\$15
<b>Primary Care Doctor</b>	Main healthcare. Use for non-emergency situations.	<p><u>Use for:</u></p> <ul style="list-style-type: none"> <li>• Preventive Care at 100%</li> <li>• Diagnose illness</li> <li>• Routine care</li> <li>• Minor illnesses</li> <li>• Continuing care of medical conditions</li> </ul>	Deductible and Coinsurance	\$20
<b>Urgent Care</b>	Treat injuries or illnesses requiring immediate care, but not serious enough to require an ER visit.	<p><u>Use in non-emergency situations for:</u></p> <ul style="list-style-type: none"> <li>• Fever</li> <li>• Sinus infections</li> <li>• Cold &amp; flu</li> <li>• Animal &amp; insect bites</li> <li>• Sprains &amp; minor fractures</li> </ul>	Deductible and Coinsurance	\$70
<b>Emergency Department (ED)</b>	Provide immediate treatment for serious illness and trauma. Part of a larger hospital.	<p><u>Use in emergency situations for:</u></p> <ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Stroke</li> <li>• Poisoning</li> <li>• Severe allergic reaction</li> <li>• Serious trauma &amp; injury</li> <li>• Deep cuts or bleeding</li> <li>• Large bone fractures</li> </ul>	Deductible and Coinsurance	\$175

## Time Out for Prevention

To ensure you have the time you need to take advantage of your preventive care benefits, we continue to offer Time Out for Prevention. Each year, teammates who are on one of the LiveWELL Health Plans receive two hours of paid time off to use at any time during the year for completing routine, preventive care. Before using 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

If you or your family member(s) are eligible for Care Management Programs, 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 LiveWELL Incentive to meet your health needs. Call 1-800-204-2085 to enroll.

## Personal Care Manager (PCM)

Atrium Health, in partnership with MedCost, provides health programs that benefit you and your family. Members of one of the LiveWELL Health Plans 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 1-800-204-2085.

# 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	\$12
Teammate + Spouse	\$25	\$31
Teammate + Children	\$30	\$39
Teammates, Spouse & Children	\$43	\$55

Deducted 26 times per calendar year (Note: Monthly teammates multiply premium by 26 and divide by 12.)

\*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.)





## 2 Health and Well-Being

# Dental Plan Features At-A-Glance

Plan Feature	Benefits
<b>Calendar Year Maximum (Class I, II, III Expenses)</b>	\$2,000 / \$1,700*
<b>Calendar Year Deductible</b>	Individual \$50 per person Aggregate Family Maximum \$150 per family
<b>Preventive &amp; Diagnostic Care/Certain Restrictions Apply</b> 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
<b>Basic Restorative Care</b> 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
<b>Major Restorative Care</b> Crowns, dentures, bridges, implants	50%, after deductible Reasonable and customary limits apply to out-of-network
<b>Orthodontia (Teammate &amp; Dependents)</b>	50%, after deductible \$1,500 per person - lifetime maximum Reasonable and customary limits apply to out-of-network
<b>Pretreatment Review</b>	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.

# 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
- In-Network Vision Benefits
- Limited Out-of-Network Vision Benefits
- Children’s Vision Benefits

## 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.)

\*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 \$250 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 \$250 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 teammate 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](http://CECVision.com/members/login).

## Children's Vision Benefits

Children up to the age of 13 who are enrolled in the CEC vision plan will be eligible for:

- An additional eye exam each plan year
- A new pair of glasses each plan year if their prescription changes by 0.5 diopter or greater (contacts not included)

The second eye exam is covered in full with no copay. The second pair of glasses is covered up to the \$250 eyewear allowance.

Children's eyesight can change quickly. This enhanced benefit ensures that children get the eye care they need.

# EMPLOYEE ASSISTANCE PROGRAM

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

- **CARRIER:** Atrium Health Employee Assistance Program. To schedule an appointment, please contact Atrium Health EAP at 704-355-5021 or 800-384-1097.
- **ELIGIBILITY:** All teammates and their immediate family members
- **ENROLLMENT:** Automatically enrolled as an Atrium Health team member

## Services Include:

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

# ADDITIONAL BENEFITS

## Hospital Admission

- **CARRIER:** TransAmerica
- **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

	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

## 2 Health and Well-Being

### Accident

Provides a benefit for injuries and accident-related expenses.

- **CARRIER:** TransAmerica
- **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.

	Bi-Weekly Premium	Monthly Premium
Teammate Only	\$7.14	\$15.48
Teammate + Spouse	\$10.85	\$23.50
Teammate + Child	\$9.16	\$19.84
Teammate, Spouse + Children	\$13.00	\$28.16

## Critical Illness

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

- **CARRIER:** TransAmerica
- **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, or hearing
  - Cancer
  - End stage renal failure
- **POLICY HIGHLIGHTS:**
  - No waiting period
  - No lifetime maximum
  - Benefits payable for each covered critical illness
  - Individual and family options available

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

## 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 Atrium Health facilities.

## 2 Health and Well-Being

# 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 an Atrium Health 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

## Credit Union

As an Atrium Health 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

# RETIREMENT

## Your Retirement Plans

### *401(k) Retirement 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. Atrium Health also makes contributions to the 401(k) plan.

### *Health Savings Account (HSA)*

Includes contributions from both teammates and Atrium Health. 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.

**[Learn more about Your Retirement Plans at Teammates.AtriumHealth.org](https://www.AtriumHealth.org)**





### 3 Retirement

#### Contributions

Atrium Health will help you fund your retirement by contributing dollars to your 401(k) and HSA accounts.

Teammate:	401(k) Plan	HSA	ADVANTAGE
<b>Pretax</b>	Up to 75% of eligible compensation (\$19,000 max in 2019)	\$3,550 Single \$7,100 Family (Includes teammate and Atrium Health contribution)	Up to 100% of eligible compensation (\$19,000 max in 2019)
<b>Roth / After-tax</b>	Yes	Yes	No
<b>Catch-Up</b>	\$6,000 (at age 50 for 2019)	\$1,000 (at age 55 for 2020)	\$6,000 (at age 50 for 2019)
<b>Earnings</b>	Not taxed until distribution	Not taxed if used for qualified health expenses	Not taxed until distribution

Atrium Health:	401(k) Plan	HSA	ADVANTAGE
<b>Total Atrium Health 401(k) Contribution 7% – 8%</b>	Basic: 2% of eligible pay Matching: Up to 4% Performance-Based: 1 - 2% based on performance and teammate years of service	LiveWELL Incentive up to: \$750 Teammate Only \$1,500 Family	No Atrium Health contribution
<b>Vesting</b>	Basic: 100% after 3 years Matching: Immediate 100% Performance-Based: Immediate 100%	Immediate 100%	Immediate 100%

# 401(k) Plan

## **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 Annual, Basic and Performance-Based contributions.

## **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 (\$19,500 in 2020)
- Your 401(k) account is portable; if you leave Atrium Health, you can take your account with you
- Account investment growth is tax-free until you withdraw funds during retirement
- Atrium Health provides a contribution match and employer contribution

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

Contributions: Teammates have the potential to save 13 - 14% with Atrium Health and their contributions. (See chart on following page.)

## **Basic**

- Each year Atrium Health 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, Atrium Health 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 Atrium Health Performance Plus Incentive program
- When Atrium Health meets certain performance targets, your account can receive an additional contribution, based on your service as shown on the following page
- Contribution made annually

### 3 Retirement

401(k) Contributions	Atrium Health Contributions	Your Contribution	Atrium Health and Your Contribution
<b>Basic</b>	2% (regardless of whether you save through the plan)	0%	2%
<b>Performance-Based</b>	1 to 2% (based on years of service and regardless of whether you save through the plan)	0%	1 to 2%
<b>Match</b>	4%	6%	10%
<b>Total Annual Contribution</b>	7-8%	6% or more	13-14%

#### ***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 during the year and be employed with Atrium Health on the last day of the year (except for participants who complete 1,000 hours of service and terminate employment on or after normal retirement date or because of death or permanent disability).

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

# Health Savings Account (HSA)

## Eligibility

Teammates who are eligible for and elect the LiveWELL Health Plan - Health Savings Plan can establish their Health Savings Account (HSA) to use beginning on the first of the month following 30 days of employment.

The 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 Atrium Health 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 Atrium Health
- HSA withdrawals are not taxed when used for medical expenses or premiums
- Immediate 100% complete ownership

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

	Maximum Contribution
Teammate-Only	\$3,550
Family Plan	\$7,100

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

### 3 Retirement

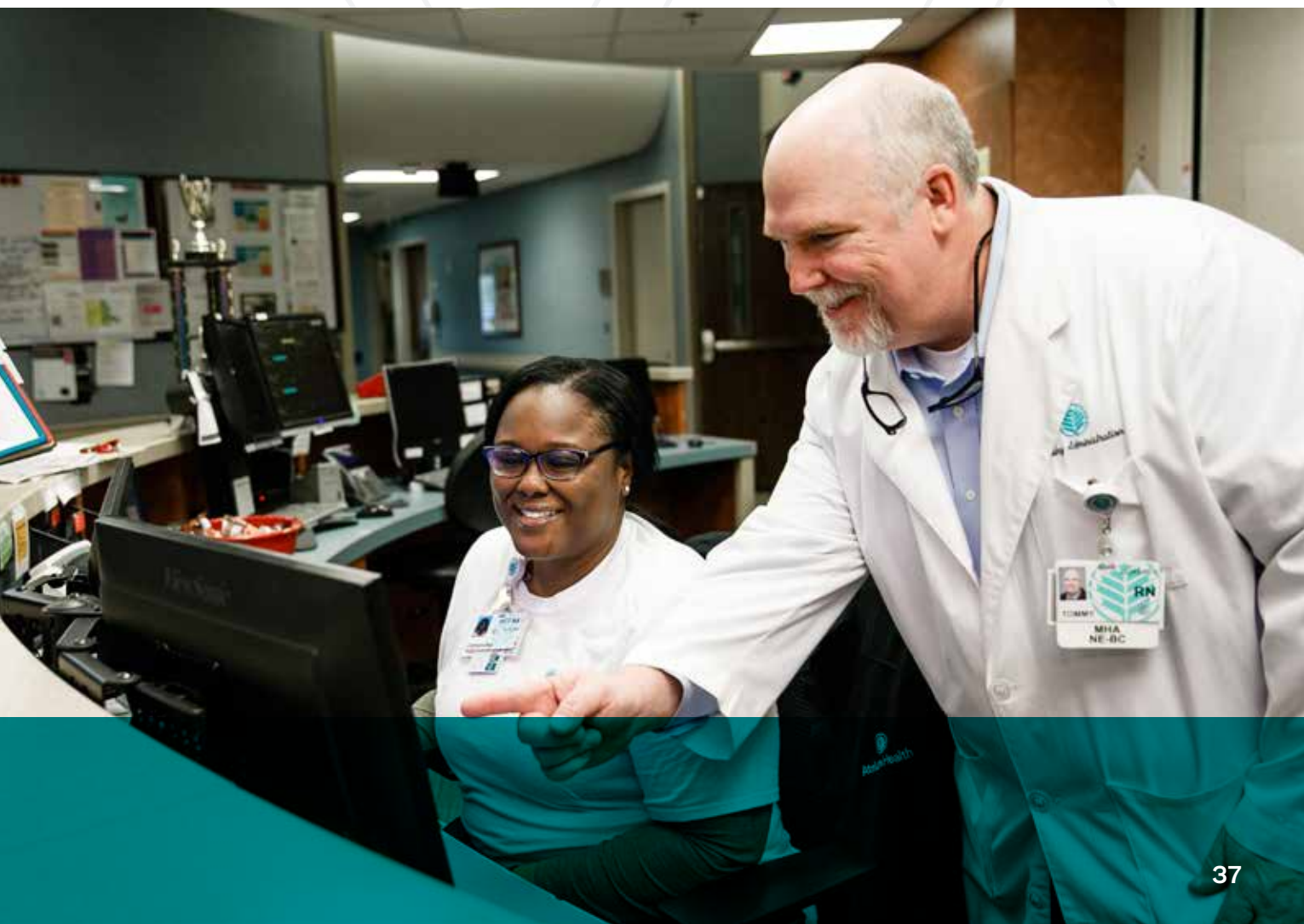
## ADVANTAGE Retirement Plan

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	Atrium Health Contribution
Up to 100% of eligible compensation (\$19,000 max in 2019)	No Contribution
Up to \$6,000 in catch-up contributions (at age 50 for 2019)	

### *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.



# INCOME PROTECTION

Atrium Health partners with you to take care of your physical, financial and personal health, including your unique individual and family needs. In addition to your medical, dental and vision benefits, Atrium Health provides income protection through basic life insurance, short-term and long-term disability.

## Basic Life Insurance

Atrium Health 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 teammates with 30 or more standard hours per pay week.
- **BENEFIT DETAILS:**
  - Basic life insurance is equal to one and one-half (1.5) times the teammate's annual base salary, up to a maximum benefit of \$500,000.00
  - 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 i.e. rounding, age reductions
  - Plan varies for monthly paid teammates

## Short-Term Disability

For teammates experiencing an unfortunate illness and/or injury that lasts beyond 14 days, Atrium Health provides short-term disability coverage which pays eligible teammates a benefit equal to 60% of their base salary after satisfying an elimination period of 14 days.

- **ELIGIBILITY:** Full-time and part-time teammates with at least 30 standard hours per pay week. 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
  - Please see the full STD Policy for more details. Medical residents do not have a waiting period
  - Plan varies for monthly-paid teammates

## 4 Income Protection

### Long-Term Disability

For teammates experiencing an unfortunate illness and/or injury that has lasted beyond 180 days, Atrium Health provides long-term disability coverage which pays eligible teammates a benefit equal to 60% of their base salary up to \$10,000 a month.

- **ELIGIBILITY:** Full-time and part-time teammates with standard work hours of at least 30 hours per pay week. 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
  - Please see the full LTD Policy for more details
  - Benefits received are considered taxable income

*Atrium Health provides convenient access to cost-effective group rates on a wide range of Additional Benefits. Pair these Additional Benefits with your medical, dental and vision 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.*

### 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.

- **CARRIER:** TransAmerica
- **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

	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

# 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:** MetLife
- **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 without a medical exam.

### 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 a medical exam.

If teammates choose to increase their benefit by more than one time their annual salary, a medical exam will be required.

#### Spouse

Teammates can elect coverage for their spouse up to \$100,000 in increments of \$10,000. Any election over \$50,000 will require a medical exam.

Newly eligible teammates have guarantee issue of spouse coverage of \$50,000, and can increase or enroll by \$10,000, up to \$50,000, each annual enrollment period without completing a medical exam.

If teammates who choose to enroll or increase their spouse benefit by more than \$10,000, or if coverage exceeds \$50,000, a medical exam will be required.

#### Children\*

Teammates can elect coverage for their child(ren) up to \$10,000 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.



## 4 Income Protection

### Accidental Death & Dismemberment

#### Teammate

Teammates can elect up to five times their annual base salary up to a maximum of \$1 Million.

Teammates can enroll or increase their benefit by any amount during open enrollment or with a qualifying life event.

#### Spouse

Teammates can elect coverage for their spouse up to \$100,000 in increments of \$10,000

#### Children\*

Teammates can elect coverage for their child(ren) up to \$10,000 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.



# Short-Term Disability Buy-Up\*

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

- **CARRIER:** MetLife
- **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 may cancel during Open Enrollment or due to a qualifying life event
- Policy Highlights:
  - Provides a reduction of the normal waiting period from 14 days 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.

# Voluntary Short-Term Disability

This benefit is offered to part-time teammates who are not eligible for Short-Term Disability provided by Atrium Health. Provides income replacement for injuries or illnesses that prevent you from working.

- **CARRIER:** MetLife
- **ELIGIBILITY:** Part-time Teammates with 16 - 29 standard hours per week or physicians with 16 - 19 standard hours per week
- **ENROLLMENT:** Teammates may enroll when newly eligible, during the Open Enrollment period or due to a qualifying life event
- **CANCELLATION:** Teammates may cancel their plan during Open Enrollment or due to a qualifying life event
- **PLAN HIGHLIGHTS:**
  - Rates vary by age
  - Benefit level is 60% of your base salary
  - Maximum weekly benefit is \$2,500
  - Benefits received are considered non-taxable income (Please see the full Voluntary Part-time STD policy for more details)

# Teammate Emergency Care Fund

The Atrium Health Teammate Emergency Care Fund has been established to provide our teammates with financial assistance when they have suffered a hardship caused by catastrophic events beyond their control. The fund assists teammates in meeting basic needs when all other resources have been exhausted.

## 4 Income Protection

### 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:** LifeCare
- **ELIGIBILITY:** Teammates (Full-time and Part-time) – excludes temporary and PRN 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
  - Caregiver vacations
  - Evening and weekend in-home care
  - School holidays or inclement weather
  - Business travel
  - In-home care after minor surgery
  - Weather emergencies
- **PLAN HIGHLIGHTS:**
  - Up to 15 days of care annually
  - Center-based care is \$25 per day
  - Discounted care expenses
  - In-home care is \$25 per day up to 4 children
  - Access to trained caregivers
  - \$75 per day reimbursement for Friends and Family

\*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

### 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

## 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

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

## Auto, Home, and Other Personal Insurances

As an Atrium Health 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 Atrium Health teammates

## 4 Income Protection

### 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
  - Digital identity protection
  - WalletArmor
  - Credit identity monitoring
  - Credit scores and reports
  - 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

	Bi-Weekly Premium	Monthly Premium
Teammate + Spouse	\$3.67	\$7.95



# TIME AWAY FROM WORK

Our doors are open 24/7/365. Because of the nature of health care, Atrium Health combines all of our paid time off hours into one category that includes holidays, vacation and personal time.

## Parental Benefits

Atrium Health cares about the health and well-being of all teammates and their growing families. Effective January 1, 2020, parental benefits are available for parents who are welcoming a new child to their home.

- **ELIGIBILITY:** A teammate with 30 standard hours or more per week
- **ENROLLMENT:** Contact Leave of Absence Administration at [HRLeave@AtriumHealth.org](mailto:HRLeave@AtriumHealth.org) or 704-631-0262
- **BENEFIT HIGHLIGHTS:**
  - Paid leave to care for and bond with the teammate's child, up to age 18, who is a newly added member of the teammate's family through birth, adoption or legal placement
  - For teammates who are non-birth parents:
    - \* **NEW IN 2020!** Four weeks paid parental leave
    - \* **NEW IN 2020!** Financial assistance for adoption in the amount of \$3,500
  - For teammates who give birth:
    - \* A combined **total of six weeks paid leave** for birth mothers (combining paid parental leave and additional time for recovery)
  - Compensation at 100% of the teammate's base pay for the length of the approved parental leave
  - Up to 30 days transitional child care while new parents transition back to work
  - Dependent Back-Up Care
  - Breast pump reimbursement

\*Teammates enrolled in the Dependent Care FSA and who utilize the Transitional Child Care, may not exceed the IRS limit or services may be taxable. Teammates are encouraged to consult with their tax advisor to determine how these benefits might impact their specific tax responsibilities.

# Paid Time Off

Atrium Health 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 HR Policy 3.05 Paid Time Off Benefit 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

# Leave of Absence

Atrium Health 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, Parental, Family Care, Military, Workers' 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-time teammates) who have completed at least 90 days of continuous services and are not eligible for FMLA may be eligible for the Atrium Health Medical Leave benefit
  - **PARENTAL LEAVE:** An absence for birth and non-birth parents to care for a child newly added to their home through birth, adoption or legal placement
  - **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 Atrium Health

For all information about Atrium Health benefits visit [Teammates.AtriumHealth.org](https://teammates.atriumhealth.org). If you have questions about your benefits, call the Atrium Health Benefits Service Center at 704-631-0263.

The guide contains only highlights of your LiveWELL Health Plans 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 Atrium Health 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 document 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 the benefits available.

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