

The 2020 LiveWELL Health Plans Frequently Asked Questions

Education/Staying in the Know

How can I stay up-to-date on the latest information about 2020 LiveWELL Health Plans and other benefits?

- Visit the [2020 LiveWELL Health Plans](#) webpage
- Download the [Teal Insider App](#)
- Webinars for teammates will begin in September. These sessions will also be recorded and available on the [Leader and Teammate Resources](#) page on PeopleConnect
- Save the Date postcards will be mailed to teammate homes in mid-September
- 2020 Health Plans Summary will be mailed to teammate homes in early October
- The 2020 Health Plans Decision Support Tool will be launched in early October to help teammates make the best decisions for their unique situations
- The digital 2020 Benefits Guide will be available in early October

How can I determine which health plan option is best for me?

To help teammates make a personal choice, we are providing a Health Plan Decision Support Tool, which will become available in early October.

- The tool will guide the teammate through a series of questions
- Based on the answers, the tool will show a side-by-side of the overall expense for both plans
- The tool will not recommend a plan, rather it will present a comparison based on answers provided by the teammate and then the teammate can make a choice of plan

If my spouse and I work for Atrium Health how will we determine the best health plan option for our family?

To help teammates make a personal choice, we are providing a Health Plan Decision Support Tool, which will become available in early October.

- The tool will guide the teammate through a series of questions
- Based on the answers, the tool will show a side-by-side of the overall expense for both plans
- The tool will not recommend a plan, rather it will present a comparison based on answers provided by the teammate and then the teammate can make a choice of plan.

Open Enrollment

When is Open Enrollment?

Tuesday, October 22 through Tuesday, November 5

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Do I have to make a health plan election during Open Enrollment?

Yes. For the best experience, please enroll in the health plan of your choice.

Can I switch my health plan election after Open Enrollment?

No, the IRS regulation does not allow change between health plans during the year, with the exception of a Qualifying Life Event.

2020 Health Plans

If I elect the LiveWELL Health Plan with **Savings Account (HSA)** in 2020:

Can I make changes to my contribution to the Health Savings Account (HSA) anytime during the year?

Yes, by going to [PeopleConnect](#) > Human Resource eForms and completing the Health Savings Account Contribution Change Request form.

Where will my LiveWELL Incentives be contributed?

LiveWELL Incentives will be contributed to the Health Savings Account (HSA).

Can I contribute my incentives, such as PPI, MAIP, APP incentives, into my HSA to realize the tax savings benefit?

Yes. Look for communications near the time of payout to make your contribution election.

How can I use the Limited Purpose (FSA)?

The Limited Purpose (FSA) allows teammates to set aside pretax dollars to help pay for qualified dental and vision expenses that occur during a 12-month period. This account can only be used with the LiveWELL Health Plan with Savings Account (HSA).

Can I make changes to my Limited Purpose (FSA) contribution anytime during the year?

No, it is an IRS regulation that elections can only be made during Open Enrollment and cannot be changed during the year, with the exception of a Qualifying Life Event.

If I elect the LiveWELL Health Plan with **Flexible Spending Account (FSA)** in 2020:

If I elect the LiveWELL Health Plan with Spending Account (FSA) in 2020 and still have an HSA balance how can I use those funds?

When you have the LiveWELL Health Plan with Spending Account (FSA) you will have one card. The funds will be accessed in the following order: FSA, LiveWELL Incentive Account then HSA.

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If I elect the LiveWELL Health Plan with Spending Account (FSA) can I still have/use my HSA?

Your HSA dollars are yours to keep. However, you cannot contribute to your HSA while on the LiveWELL Health Plan with Spending Account (FSA).

When should I contribute to the Flexible Spending Account (FSA)?

The Flexible Spending Account (FSA) allows teammates to set aside pretax dollars to help pay for qualified medical expenses that occur during a 12-month period. This account can only be used with the LiveWELL Health Plan with Spending Account (FSA).

Why can't I contribute to my Health Savings Account (HSA) if I elect the LiveWELL Health Plan with Spending Account (FSA)?

According to IRS regulation you can only contribute to a Health Savings Account (HSA) if you are enrolled in a high-deductible/consumer-directed health plan.

What is the LiveWELL Incentive Account?

The LiveWELL Incentive Account is for Atrium Health contributions only. Earned LiveWELL Incentives will be deposited into this account for teammates enrolled in the LiveWELL Health Plan with Flexible Spending Account (FSA).

Can I contribute to the LiveWELL Incentive Account?

No, only LiveWELL Incentives you earned can be contributed by Atrium Health to the account.

What happens to the unused dollars I earned in the LiveWELL Incentive Account at the end of the year?

You may rollover the full account balance from year to year.

What happens to the unused dollars earned in the LiveWELL Incentive Account when I terminate employment with Atrium Health?

When you terminate employment from Atrium Health your unused funds will be forfeited.

What happens to the unused dollars I contributed to the Flexible Spending Account (FSA) at the end of the year?

You may rollover up to \$500 to the next year, per IRS regulations.

What happens to the unused dollars I contributed to the Flexible Spending Account (FSA) when I terminate employment with Atrium Health?

If you leave Atrium Health, you can elect COBRA to continue your FSA. If you do not elect COBRA, any unused funds will be forfeited.

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Can I make changes to my contribution to the Flexible Spending Account (FSA) anytime during the year?

No, it is an IRS regulation that elections can only be made during Open Enrollment and cannot be changed during the year, with the exception of a Qualifying Life Event.

If I have the LiveWELL Health Plan with Spending Account (FSA), can I contribute my PPI, MAIP, APP incentive and PTO cash in to my FSA?

No, you can only contribute those payouts into an HSA if you have the LiveWELL Health Plan with Savings Account (HSA).

Networks

What is the Atrium Health Value Network?

The new Atrium Health Value Network is a key feature of the 2020 LiveWELL Health Plans. It provides a higher benefit and improved teammate discount for services.

Which providers and facilities are in the Atrium Health Value Network?

All Atrium Health facilities and providers will be in the Value Network. Providers outside of Atrium Health will have the opportunity to become a part of the Value Network if they meet specific criteria, including accepting the discounted rate for the LiveWELL Health Plan members.

What provider network will be available for teammates or family members who live outside the geographical area where Value, Preferred, or In-Network is available?

You will receive the Preferred Network pricing for claims.

How can I find out which network my doctor is included?

The MedCost website has a directory of providers and facilities by network designation. This information is updated as provider contracts are renewed or negotiated.

Out-of-Pocket Maximum

Are there any changes to how the out-of-pocket maximum is met for family?

No, out-of-pocket maximum is calculated the same way as it is today for the LiveWELL Health Plan. For example, for the LiveWELL Health Plan with Savings Account (HSA) the family out-of-pocket maximum is \$10,000 but no more than \$6,000 for any individual family member covered on the plan.

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LiveWELL Incentives

When will 2019 LiveWELL Incentives be paid out?

2019 Core Four incentives earned in 2019 will be paid in January 2020.

If I elect the LiveWELL Health Plan with Spending Account (FSA), where will my 2019 LiveWELL Incentive be deposited?

Your 2019 earned LiveWELL Incentives will be paid in January of 2020 into your LiveWELL Incentive Account.

If I have the LiveWELL Health Plan with Savings Account (HSA), where will my LiveWELL Incentives go when I earn them?

Your LiveWELL Incentives will continue to go into your Health Savings Account (HSA).

If I do not elect to be on a LiveWELL Health Plan for 2020 and I earned 2019 LiveWELL Incentives, will I receive the incentives?

No, you must be enrolled in one of the Health Plan options to receive the 2019 LiveWELL Incentives.

What are the 2020 LiveWELL Incentives?

You will have opportunities throughout 2020 to earn up to three LiveWELL Incentives totaling \$750 for Teammate Only coverage or \$1,500 for Family coverage with both LiveWELL Health Plans. Incentives will be paid in the year they are earned. More details about the 2020 LiveWELL Incentives will be shared later in 2019.