

The 2024 Atrium Health Wake Forest Baptist Benefits Guide

FOR HOUSE OFFICERS

Atrium Health offers benefits to support the health and well-being of all teammates and their families. For 2024, Atrium Health Wake Forest Baptist will offer two plans for teammates to choose from: **Wake Health Savings Plan** and **Wake Copay Plan**.

Overview

The **Wake Health Savings Plan**

Offers lower premiums with pretax Health Savings Account (HSA) contributions that roll-over

The HSA can be used for health expenses now and later

The **Wake Copay Plan**

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

Wake Health Savings PLAN

- Premium: Lower cost per pay period
- Deductible (except for preventive care)
- Coinsurance begins after deductible is met
- HSA: pretax, use it or save it
- Eligible for Limited Purpose Flexible Spending Account
- LiveWELL Incentive goes pretax into HSA
- WFBH Network includes all Atrium Health providers and practices

Wake Copay PLAN

- Premium: Higher cost per pay period
- Copays begin immediately. Deductible applies to inpatient and outpatient services
- FSA: pretax, use it or lose it
- There are no employer contributions
- WFBH Network includes all Atrium Health providers and practices
- No cost for annual check-ups

Find the Right Health Plan for You

The **Health Plan Decision Support Tool** is available to help teammates decide which health plan is best for them. The tool guides teammates through a series of questions. Based on their answers, teammates will see a side-by-side comparison of the expenses under both **Atrium Health Wake Forest Baptist Health Plans**.



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HEALTH PLAN PREMIUMS

Premiums are the amount you pay for your health plan per pay period.

The premiums below represent a **BI-WEEKLY** pay schedule.

	Wake Health Savings PLAN		Wake Copay PLAN	
	Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$27.50	\$262.52	\$47.50	\$278.88
Teammate + Spouse	\$123.00	\$656.31	\$172.00	\$697.21
Teammate + Child(ren)	\$100.00	\$525.04	\$144.00	\$557.77
Family	\$164.00	\$918.83	\$236.00	\$976.10

*Note: Atrium Health Wake Forest Baptist does not subsidize the cost of part-time coverage.

Working spouse surcharge applies if your covered spouse works full-time (30 hours or more per week) and is eligible for ACA-creditable medical coverage through their employer (not applicable if your spouse works part-time, is self-employed or works for Atrium Health Wake Forest Baptist). When enrolling, you will be required to answer a question about your spouse’s employment.

NETWORKS

The **WFBH Network** offers the most cost-effective tier for health care services. Managing your health care expenses means you know where to find the most cost-effective health care and prescription medications. Lower your health care costs by choosing the WFBH Network.

\$ WFBH Network	The most cost-effective tier; includes the exceptional network of primarily Atrium Health Wake Forest Baptist and all Atrium Health physicians, providers, facilities and laboratories
\$\$ MedCost Network	Higher cost network than the WFBH Network. Includes the MedCost network of providers, facilities and laboratories

To find Atrium Health Wake Forest Baptist physicians and providers, go to **MedCost.com**.

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KEY TERMS & PLAN COMPARISON

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

How deductibles work:

Wake Health Savings Plan: Deductible applies to office visits, medications and outpatient and inpatient services with the exception of preventive care.

Wake Copay Plan: No deductibles for office visits, medications or preventive care. Deductibles apply to outpatient and inpatient services.

COINSURANCE is the percentage you pay for covered services once you've met the annual deductible.

A **COPAY** is a flat dollar amount you typically pay for things like physician office visits and most prescription medications.

PREVENTIVE CARE

The **Atrium Health Wake Forest Baptist Health Plans** cover preventive care such as wellness office visits, wellness immunizations, PAP smears, mammograms and colonoscopies at **100%**.

	Wake Health Savings PLAN		Wake Copay PLAN	
	WFBH Network	MedCost Network	WFBH Network	MedCost Network
Deductible <i>Single/Family</i>	\$1,600/\$3,200	\$3,000/\$6,000	\$800/\$1,600	\$3,000/\$6,000
OOP Max, Including Deductible <i>Single/Family</i>	\$4,000/\$8,000	\$6,000/\$12,000	\$4,000/\$8,000	\$6,000/\$12,000
Coinsurance After Deductible	15%	30%	15%	30%
ER <i>(Copay waived if admitted)</i>	15%	30%	\$200	\$200
Preventive Care	\$0	\$0	\$0	\$0
PCP	15%	30%	\$25	\$40
Specialist	15%	30%	\$45	\$70
Urgent Care	15%	30%	\$45	\$55
Mental Health/Substance Abuse	15%	30%	\$25	\$40

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PRESCRIPTION MEDICATIONS

If you enroll in a health plan, you automatically receive prescription coverage. Your cost will be lower if you use an Atrium Health Pharmacy, which includes Wake Forest Baptist Health and Atrium Health Pharmacies, for acute prescriptions (less than 30 days). Other retail pharmacies may be used for acute prescriptions but may require a higher copay or coinsurance.

Maximum of one fill at Community Retail Pharmacies after the deductible for maintenance medications. Plan then requires transition to an Atrium Health Pharmacy, the Employee Prescription Mail Service or CarolinaCARE Mail Service. Enrollees can get a three-month supply of generic or preferred brand maintenance medications for a reduced copay at Atrium Health Pharmacies.

Specialty medications must be filled at an Atrium Health Wake Forest Baptist Pharmacy or CarolinaCARE. Some exceptions may apply to medications in limited distribution. Specialty medication cost share may vary with use of manufacturer coupons and copay assistance programs which will not apply to deductibles and/or out-of-pocket maximums.

Your copays and coinsurance for 30 and 90 day supplies are shown in the chart below. Please note that if you are enrolled in the **Wake Health Savings Plan**, you must meet your deductible first before the copay applies.

	Wake Health Savings PLAN				Wake Copay PLAN			
	Domestic Pharmacies (90-day supply)	Employee Prescription or CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)	Domestic Pharmacies (90-day supply)	Employee Prescription or CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)
ACA Preventive*	\$0 to \$15 no deductible	\$0 to \$6 no deductible	\$0 to \$20 no deductible	\$0 to \$20 no deductible	\$0 to \$15	\$0 to \$6	\$0 to \$20	\$0 to \$20
Generic	\$25 after deductible	\$10 after deductible	\$20 after deductible	\$20 after deductible	\$25	\$10	\$20	\$20
Preferred Brand	\$87.50 after deductible	\$35 after deductible	\$45 after deductible	\$45 after deductible	\$87.50	\$35	\$45	\$45
Non-Preferred Brand	\$200 after deductible	\$80 after deductible	\$110 after deductible	\$110 after deductible	\$200	\$80	\$110	\$110
Specialty	Not applicable	\$150 after deductible	Not Applicable	Not applicable	Not applicable	\$75	Not Applicable	Not applicable

*For the **Wake Health Savings Plan**, ACA and Preventative medications must be filled at Domestic Pharmacies, regardless of deductible being satisfied. For the **Wake Copay Plan**, only 1 retail fill is permitted.

Note: Prescriptions will be automatically dispensed as generic if available. If you or your doctor chooses a brand name when a generic is available, additional charges may apply. The additional cost you pay in this case would not apply to your health plan deductible or out-of-pocket maximum.

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PRESCRIPTION MEDICATIONS

ONE-ON-ONE RX

One-on-One Rx delivers enhanced care management to all individuals covered by an Atrium Health Wake Forest Baptist health plan. At no cost, participants are offered comprehensive medication management, health navigation and care coordination from a team of pharmacists, nurse navigators, and pharmacy technicians. All care is coordinated in collaboration with the participant’s primary and/or specialty providers. Proactive and routine outreach may occur through telehealth visits (audio/video) or e-visits (MyWakeHealth). At this time, all beneficiaries are automatically enrolled in this service and may be contacted by a team member. To learn more about this program, visit the **Other Benefit Offerings** intranet page or email OneOnOneRx@wakehealth.edu.

OUTPATIENT AND SPECIALTY PHARMACIES

Atrium Health Wake Forest Baptist operates the below pharmacies which can be used by teammates and patients. Operating hours are subject to change. Please contact your pharmacy directly to verify their hours of operation.

Winston-Salem North Tower Outpatient Pharmacy Wake Forest Baptist Medical Center Main floor, North Tower	336-716-3363 Open 24 hours a day.	Charlotte CarolinaCARE 4400 Golf Acres Dr, Bldg J, Ste C Charlotte, NC 28208	866-697-6800 Mon.–Fri.: 8 a.m.–5 p.m.; closed Sat. and Sun.
Comprehensive Cancer Center Pharmacy Wake Forest Baptist Medical Center First floor, Comprehensive Cancer Center	336-713-6808 Mon.–Fri.: 9 a.m.–5 p.m.; closed Sat. and Sun.	Atrium Health Kenilworth 1225 Harding Place, Suite 1400 Charlotte, NC 28203	704-468-3310 Mon.–Fri.: 8 a.m.–6 p.m.; closed Sat. and Sun.
Downtown Health Plaza Pharmacy 1200 N. Martin Luther King Jr, Dr.	336-713-9677 Mon.–Fri.: 8:30 a.m.–5 p.m.; closed Sat. and Sun.	Atrium Health MCP 1001 Blythe Boulevard Charlotte, NC 28203	704-355-6900 Mon.–Fri.: 8 a.m.–6 p.m.; closed Sat. and Sun.
Piedmont Plaza Pharmacy Piedmont Plaza I Lobby 1920 W, First St.	336-716-5800 Mon.–Fri.: 8 a.m.–4:30 p.m.; closed Sat. and Sun.	Atrium Health SouthPark 4525 Cameron Valley Pkwy Suite 1200 Charlotte, NC 28211	704-512-6040 Mon.–Fri.: 9 a.m.–5:30 p.m.; closed Sat. and Sun.
Specialty Home Infusion Wake Forest Baptist Medical Center Ground floor, North Tower	336-713-8075 Mon.–Fri.: 7 a.m.–6 p.m.; closed Sat. and Sun.	Concord Atrium Health Pavilion 920 Church St., N Concord, NC 28025	704-403-1568 Mon.–Fri.: 8 a.m.–6 p.m.; closed Sat. and Sun.
Specialty Pharmacy Wake Forest Baptist Medical Center Second floor, North Tower	336-713-7776 Mon.–Fri.: 8:30 a.m.–5 p.m.; closed Sat. and Sun.	Albemarle Atrium Health Oakboro 218 Alonzo Road Oakboro, NC 28129	980-323-5260 Mon.–Fri.: 9 a.m.–5:30 p.m.; closed Sat. and Sun.
Bermuda Run Bermuda Run Pharmacy Davie Medical Center, Plaza 1 329 NC Highway 801 N.	336-998-1030 Mon.–Fri.: 8:30 a.m.–6 p.m.; closed Sat. and Sun.	Atrium Health Pharmacy Albemarle 105 Yadkin St, Suite 103 Albemarle, NC 28001	980-323-8222 Mon.–Fri.: 9 a.m.–5:30 p.m.; closed Sat. and Sun.
Clemmons Medical Plaza Clemmons Pharmacy 2311 Lewisville-Clemmons Road	336-713-0900 Mon.–Fri.: 7:30 a.m.–7 p.m.; Sat. and Sun.: 8:30 a.m.–6 p.m.	Norwood Atrium Health Norwood 269 S. Main St. Norwood, NC 28128	980-323-5550 Mon.–Fri.: 9 a.m.–5:30 p.m.; closed Sat. and Sun.
High Point High Point Medical Center Retail Pharmacy 601 North Elm St.	336-878-6599 Mon., Wed., Fri.: 7 a.m.–3:30 p.m.; Tues., Thurs.: 9:30 a.m.–6 p.m.; closed Sat. and Sun.		

Need a prescription filled over the weekend? If the outpatient pharmacy you normally use is not open, we can electronically transfer prescriptions and information to another of our pharmacies that has weekend hours. Check the list for a pharmacy near you.

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SAVINGS AND SPENDING ACCOUNTS

Options available with **Wake Health Savings PLAN**

Health Savings Account (HSA)

The HSA is yours to save for current and future health care-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**, the LiveWELL Incentives will be deposited into their HSA.

	IRS Maximum Contribution
Teammate-Only Plan	\$4,150
Family Plan	\$8,300

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.

Here's what you need to know:

Remember, preventive care, labs and most preventive medications are covered **100%** – you do not pay for preventive care. (Please note: Some services are not covered when out-of-network).

- **Your Health Savings Account (HSA) is the key to the Wake Health Savings Plan – you can build your savings**
 - It is important for you to **save in your HSA** by putting in enough to meet your deductible and maximize your savings
 - Dollars in your HSA are **not taxed** when you put them in or take them out for medical purposes
 - Your HSA is a **great savings vehicle** for medical expenses now and in retirement
 - HSA Contributions **may be changed** throughout the year

Medicare and Your Health Savings Account (HSA)

Atrium Health Wake Forest Baptist Health Plan participants should contact Medicare 6 to 12 months prior to turning age 65 to learn about options for health care coverage and rules for contributing to a Health Savings Account when Medicare eligible.

Questions about Medicare

For help in understanding how Medicare and your health care costs may fit into your overall retirement goals, call the Seniors' Health Insurance Information Program (SHIIP) – North Carolina at **855-408-1212**.

Seniors' Health Insurance Information Program (SHIIP) details:

- SHIIP is available to anyone for FREE
- SHIIP has representatives in every NC county
- Teammates may make appointments for 1:1 phone calls or in-person meetings with a specialist
- Teammates may contact a representative Monday through Friday, 8 a.m. to 5 p.m., by calling the SHIIP consumer information line at **855-408-1212** or via email
- SHIIP can answer detailed questions about Medicare that Social Security Offices may not be able to answer



Access information about your benefits at totalrewards.org.
Have questions? Contact the Benefits Service Center at 800-775-4784.



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SAVINGS AND SPENDING ACCOUNTS

Options available with **Wake Health Savings PLAN** *continued*

Limited Purpose Flexible Spending Account (LPFSA)

The LPFSA provides teammates with the opportunity 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.

Teammate-Only and Family Plans IRS Maximum Contribution: \$3,050

Options available with **Wake Copay PLAN**

Flexible Spending Account (FSA)

The FSA provides teammates with the opportunity to set aside additional 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.

Teammate-Only and Family Plans IRS Maximum Contribution: \$3,050

LiveWELL Incentive Account

For teammates enrolled in the **Wake Copay Plan**, Atrium Health will deposit earned LiveWELL Incentives into the LiveWELL Incentive Account in the same year. Funds can be used to help pay for qualified medical, dental and vision expenses. Unused funds rollover from year to year if teammates remain enrolled in the **Wake Copay Plan**. Incentives are paid at the level of enrollment at the time of payout.

LIVEWELL

LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates. LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates. Teammates enrolled in most Atrium Health Medical Plans will receive financial incentives deposited into HSA or LiveWELL Incentive Account if they complete each of the pillars.

Wake Health Savings Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$250	\$250	\$250	\$750
Family		\$500	\$500	\$500	\$1,500
Wake Copay Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$166.67	\$166.67	\$166.66	\$500
Family		\$333	\$333	\$334	\$1,000

LiveWELL Incentives are paid in the year they are earned with three payout opportunities. Incentive dollars are deposited pretax in the following accounts: **Wake Health Savings Plan PLAN** → Health Savings Account
Wake Copay Plan PLAN → LiveWELL Incentive Account

Teammates in positions with an annual base salary of less than \$38,000 will receive an additional \$300 contribution from Atrium Health to either their Health Savings Account (HSA) or LiveWELL Incentive Account per plan eligibility.

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DENTAL BENEFITS

Atrium Health Wake Forest Baptist offers comprehensive dental coverage, including routine care such as annual exams and cleanings, to more extensive services such as dentures and braces. Two dental plan options – the Wake Dental Choice Plan and the Wake Dental Choice Plus Plan – are offered by MedCost.

- Both plans offer 100% coverage for preventive care.
- Both plans provide you with comprehensive coverage at the provider of your choice.

	Wake Dental Choice PLAN	Wake Dental Choice Plus PLAN
Deductible	\$50 for individual \$150 for family	\$50 for person \$150 for family
Annual Maximum Benefit <i>(per individual)</i>	\$750	\$1,750
Preventive Care <i>(exams, X-rays, cleanings)</i>	100%, no deductible	100%, no deductible
Restorative and Surgical Services	80% after deductible	80% after deductible
Prosthetics <i>(crowns, bridges, dentures)</i>	Not covered	50% after deductible
Orthodontia	Not covered	50% after deductible

DENTAL PREMIUMS

Premiums are the amount you pay for your dental coverage per pay period.

The premiums below represent a **BI-WEEKLY** pay schedule.

	Wake Dental Choice PLAN		Wake Dental Choice Plus PLAN	
	Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$7.85	\$13.39	\$13.85	\$23.54
Teammate + Spouse	\$17.08	\$28.16	\$31.85	\$53.54
Teammate + Child(ren)	\$17.54	\$29.08	\$34.62	\$59.08
Family	\$21.23	\$36.00	\$40.62	\$69.24

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VISION BENEFITS

Vision benefits are administered by CEC Vision.

Key parts of the plan include:

- An annual eye exam
- A benefit allowance of \$275 for eyewear – frames, lenses and contact lenses – without an office charge (non-prescription sunglasses are included)
- Additional 20% discount on glasses (frames and/or lenses) and 10% discount on contact lenses for any amount over the \$275 allowance
- Contact lens fitting or evaluation annually for co-pay of \$15
- 1,700 in-network doctors and retail opticians

and more

VISION PREMIUMS

Premiums are the amount you pay for your vision coverage per pay period.

The premiums below represent a **BI-WEEKLY** pay schedule.

CEC Vision PLAN	
Full-Time & Part-Time Teammates	
Teammate-Only	\$3.68
Teammate + Spouse	\$7.62
Teammate + Child(ren)	\$7.62
Family	\$11.77

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LIFE AND AD&D COVERAGE

Atrium Health Wake Forest Baptist Life and AD&D plans are provided through **New York Life**.

BASIC LIFE AND AD&D INSURANCE

As an Atrium Health Wake Forest Baptist teammate you automatically receive basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you—generally equal to one times your annual salary, rounded up to the next \$1,000 (up to \$1M). Life and AD&D coverage is an employer-paid benefit for eligible teammates.

SUPPLEMENTAL LIFE INSURANCE

If you think you need more coverage than the basic coverage provides, you may purchase supplemental life and AD&D insurance up to five times your basic annual salary, rounded up to the next \$1,000, subject to the maximum benefit level and approval by New York Life.

If you add or increase supplemental life coverage, your election is not guaranteed to be approved. You will receive an email from New York Life with a link to their online Evidence of Insurability (EOI) form. The EOI process is sometimes called providing “evidence of good health” and is used to qualify for certain amounts of life insurance. You must complete the EOI process and be approved by New York Life before new or increased coverage can take effect.

DEPENDENT LIFE INSURANCE

You also may purchase life insurance in the amount of \$10,000 or \$25,000 for your eligible children; and you may also purchase life insurance for your spouse in the amount of \$10,000 or \$25,000 or in increments of \$50,000 ranging from \$50,000 to \$200,000. If you add or increase life insurance for your spouse, you will receive an email from New York Life with a link to their online EOI form. Your spouse must complete the EOI process and be approved by New York Life before new or increased coverage can take effect. Children are not required to complete the EOI process.

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LIFE AND AD&D PREMIUMS

Your supplemental life and AD&D insurance costs are based on your age and eligible earnings as of your birthday.

Age	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Bi-Weekly Rate per \$1,000	0,022	0,027	0,039	0,059	0,093	0,144	0,174	0,268	0,434

How to calculate your per pay period cost

Go to totalrewards.org to view your life insurance costs. Or you can choose to calculate per pay period costs yourself by using this formula:

Multiply your annual pay by the multiple selected and then round up to the next \$1,000.
 Divide this amount by \$1,000 and multiply by the bi-weekly rate shown in the table.

$$\begin{array}{ccccccc}
 \$ & & \times & & = \$ & \div \$1,000 = & & \times & & = \$ \\
 \hline
 \text{Annual pay} & & & \text{Coverage amount} & & & & \text{Rate from table} & & \text{Your bi-weekly cost} \\
 & & & \text{1 to 4x Pay} & & & & & & \\
 & & & \text{Rounded to next} & & & & & & \\
 & & & \$1,000 & & & & & &
 \end{array}$$

For example, if you are age 37, earn \$40,000 per year and choose 2x your pay in life insurance, here's how you would calculate your costs:

$$\$40,000 \times 2 = \$80,000 \div \$1,000 = \$80 \times \$0.027 = \$2.16 \text{ your bi-weekly cost.}$$

Since supplemental life and AD&D premiums are based on current salary, your premiums will increase if your salary increases. Premiums will also increase after your birthday when you reach age 35, 40, 45, 50, 55, 60, 65 or 70. Age reduction rules apply. Benefits will reduce to 65% of your elected coverage upon attaining the age of 70 and will reduce to 50% of your elected coverage upon attaining the age of 75.

DEPENDENT LIFE INSURANCE PREMIUMS

		Bi-Weekly
Spouse Coverage Amount	\$10,000	\$.83
	\$25,000	\$1.66
	\$50,000	\$3.32
	\$100,000	\$6.65
	\$150,000	\$9.97
	\$200,000	\$13.29
Child Coverage Amount	\$10,000	\$0.42
	\$25,000	\$1.04

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DISABILITY COVERAGE

Atrium Health Wake Forest Baptist offers disability coverage to protect you in case you cannot work for an extended period of time due to an illness, injury or other condition. This coverage is provided through **The Standard**.

SALARY CONTINUATION

If you are on an approved medical leave, salary continuation coverage continues your salary at 100% until applicable disability insurance takes effect. Salary continuation has no cash value and will not be paid to you when you leave Atrium Health Wake Forest Baptist. Salary continuation is an employer-paid benefit for House Officers.

LONG TERM DISABILITY

LTD benefits begin after you have been disabled for more than 90 days. The coverage ensures that, if benefits are approved, you will receive 66 ⅔% of your pay up to a maximum benefit of \$3,000 per month. Approved benefits are payable for the duration of your disability until age 65 (or older, if your disability begins on or after age 62) or until other plan limitations have been met. LTD benefits may be reduced by amounts of other income you receive. LTD coverage is an employer-paid benefit for eligible teammates. There is no action required on your part; Atrium Health Wake Forest Baptist will automatically enroll you in the LTD plan if you're eligible.

INDIVIDUAL DISABILITY INCOME PLAN

During training, the Atrium Health Wake Forest Baptist Office of Graduate Medical Education (GME) offers you an opportunity to purchase individual “own occupation”* disability plans from major carriers at negotiated discounts through Mensh Insurance. These plans can help protect more of your income today and establish a foundation for comprehensive income protection that will grow with you over your career. For example, all Residents/Fellows will have access to an even greater discount with guaranteed issue individual policies upon graduation from the GME program.

Contact Mensh Insurance at insurestat.com/wake or **336-631-5503** for further details.

*Own occupation plans pay you a disability benefit if you are unable to work at a job in your own occupation.

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VOLUNTARY BENEFITS

Atrium Health Wake Forest Baptist provides teammates with access to a variety of voluntary benefits allowing you to pair these policies with your existing benefits to provide supplemental income in the event of an accident or emergency.

ACCIDENT

Administered by MetLife, accident coverage provides a benefit for injuries and accident-related expenses such as fractures, concussions, dislocations, burns and paralysis.

AUTO/HOME INSURANCE

Administered by MetLife and Farmers, Atrium Health Wake Forest Baptist teammates are able to receive group discounts on Auto/Home coverage. To receive a quote, navigate within the enrollment tool or go to farmers.com/groupselect. Once enrolled, your premiums will be payroll deducted.

CRITICAL ILLNESS

Administered by MetLife, critical illness coverage can provide a lump sum payment directly to you in the event you are diagnosed with a covered illness. Covered illnesses include COVID-19, heart attack, severe stroke, Alzheimer’s disease, blindness, cancer, major organ transplant, coronary artery bypass surgery and occupational HIV/Hepatitis.

HOSPITAL

Administered by MetLife, hospital insurance can reimburse teammates in the event that you or your eligible family member are hospitalized.

IDENTITY THEFT

Administered by Allstate Identity, identity theft coverage helps to protect you and your family members against identity fraud using comprehensive, advanced and proactive technology.

PET INSURANCE

Administered by MetLife, Pet Insurance helps you protect your furry family members by providing you with various coverage options. To receive a quote, navigate within the enrollment tool or go to metlife.com/getpetquote. Once enrolled, your premiums will be payroll deducted.

LEGAL

Administered by MetLaw, legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home.

UNIVERSAL LIFE

Administered by TransAmerica, universal life insurance provides individual life insurance policies that grant a lump sum payment to your beneficiaries upon your death or it may also be used to close the financial gap for you and your family due to a chronic or terminal illness.

BENEXTEND

Administered by Aflac, BenExtend offers teammates the ability to bundle accident, critical illness and hospital indemnity into one benefit premium.

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RETIREMENT

The 403(b) Retirement Savings Plan helps you plan for a secure retirement. Eligible teammates, including house officers, begin participating in the plan beginning July 1, 2024.

CONTRIBUTIONS

Contributions to the 403(b) Retirement Savings Plan are funded by you and Atrium Health Wake Forest Baptist.

- The plan requires benefits-eligible teammates to make a 2% contribution. Atrium Health Wake Forest Baptist provides a dollar-for-dollar match on your required 2% contribution.
- You can contribute additional funds to your 403(b) – up to \$23,000 in 2024. Teammates age 50 or over at the end of the calendar year can also make catch-up contributions of \$7,500. You may change your voluntary contribution rate at any time. Note that your 2% required contribution does not count toward this IRS contribution limit.

Your voluntary contributions are also matched dollar-for-dollar up to 2% of your pay. Compensation for purposes of matching contributions is limited to \$345,000 in 2024.

- In addition to matching funds, Atrium Health Wake Forest Baptist provides a retirement contribution equal to 2% of your pay up to the Social Security Wage Base (SSWB), plus 5% of the amount of pay above the SSWB up to the IRS salary limit. The 2024 SSWB limit is \$168,600 and the IRS salary limit is \$345,000.
- An additional 1% is contributed annually to your account if Atrium Health Wake Forest Baptist meets its financial performance goals.

VESTING

You are 100% vested in your contributions and employer matches. You are vested in the employer retirement contribution when you have completed at least three calendar years of service with 1,000 hours of service in each of the three calendar years.

PLAN PROVIDERS

You can choose from two retirement savings plan providers for your 403(b) investments and administration – Transamerica or TIAA. Each provider offers separate and distinct fund menus. You may change your investment options at your provider at any time. All contributions must be allocated to one provider.

Visit transamerica.com/portal/wfbmc or TIAA.org/wfbmc for more information.

Have questions? Visit totalrewards.org or contact the **Benefits Service Center** at **800-775-4784**.

The Benefits Guide contains only highlights of your Atrium Health Wake Forest Baptist 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. Atrium Health's 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.