

SUMMARY

for

ATRIUM HEALTH
LiveWELL Care, Virtual OnDemand and Employee
Assistance Program

Amended and Restated January 1, 2024

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NOTICE OF NON-DISCRIMINATION AND ACCESSIBILITY

Atrium Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, religion, or sex (including pregnancy, sexual orientation, and gender identity). Atrium Health does not exclude people or treat them differently because of race, color, national origin, age, disability, religion, or sex (including pregnancy, sexual orientation, and gender identity).

Atrium Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call (800) 821-1535

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (800) 204-2085.

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800)204-2085.

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (800) 204-2085.

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (800) 204-2085.

한국어 (Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 204-2085 번으로 전화해 주십시오.

Français (French): ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (800) 204-2085.

عربي (Arabic):
(800) 204-2085 مۇنبەلەرگە ئېلىپ بارىڭىز. ئىزاھاتقا ئىگە بولۇڭىز، ئەگەر ئىزاھاتقا ئىگە بولۇڭىز.

Hmoob (Hmong): LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 204-2085.

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (800) 204-2085.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 204-2085.

ગજરાતી (Gujarati): ના: જો રાત્રી બોલતા હો, તો નન:શુક્ર ક ભાષા સહાય સેવાઓ તમારા માટે સમગ્ર ગજરાતમાં ઉપલબ્ધ છે. ફોન કરો

(800) 204-2085.

ប្រយ័ត្ន៖ (Mon-Khmer Cambodian): បើសិនជាអ្នក កនិយាយ ភាសាខ្មែរ, បេសវិស័យឥតគិតថ្លៃ ឯកសារ ប្រយោជន៍គិតគូរ លើ គំរូអាចមានសំណើ បំប្រែអ្នក ។ ចូរ ទូរស័ព្ទ (800) 204-2085 ។

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (800) 204-2085.

हदी (Hindi): ध्यान दें: यदद आप ह ी बोलते हैं तो आपके ललए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। (800) 204-2085 पर द

कॉल करें।

ພາສາລາວ (Lao): ໂປດຊາບ: ຖ້ າ ທ່ າ ນເອົ າພາສາ ລາວ, ອດ າພາສາ, ໂດຍ ບໍ່ ຕ້ ັ ມູ ລ າ ການ ບໍ ັ ນການ ຊ່ ັ ວຍ ຕ້ ັ ນ. ໂທ (800) 204-2085. ນ ັ ມ ັ ນ ອ ມ ັ ທ

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。(800) 204-2085 まで、お電話にてご連絡ください。

INTRODUCTION

The LiveWELL Care, Virtual OnDemand and Employee Assistance Program (the "Option") is provided to teammates as a component plan of the LiveWELL Health Plan. This Summary describes the circumstances when certain limited health care services are provided to eligible Teammates and their Dependents under the Option. All decisions regarding health care are up to the Teammate and his or her Physician. There may be circumstances when a Teammate and his or her Physician determine that health care which is not covered by this Option is appropriate. Terms that are capitalized in this Summary but not defined herein are defined in the Summary Plan Description ("SPD") for the LiveWELL Health Plan.

Changes in this Option may occur in any or all parts of this Option including copays, limitations, eligibility and the like.

The Employer fully intends to maintain this Option indefinitely. However, it reserves the right to terminate, suspend, discontinue or amend this Option at any time and for any reason.

Purpose

- This document is a Summary of the *Atrium Health LiveWELL Care, Virtual OnDemand and Employee Assistance Program*.
- This Option is designed to protect Teammates against certain health expenses.
- This Option is not to be construed as a contract for or a guarantee of employment. Nothing in this Option shall be deemed to:
 - Affect the right of the Employer to discipline or discharge any Teammate at any time.
 - Affect the right of any Teammate to terminate his or her employment at any time.
 - Give the Employer the right to require any Teammate to remain in its employ.
 - Give the Teammate the right to be retained in the employ of the Employer.

Exclusive Benefit

- This Option is established and shall be maintained for the exclusive benefit of eligible Teammates.
- Coverage under this option will take effect for an eligible Teammate when the Teammate satisfies all of the eligibility requirements of the Employer.
- No clerical errors made in keeping records pertaining to this coverage, or delays in making entries in such records will invalidate coverage otherwise validly in force, or continue coverage otherwise validly terminated. Upon discovery of an error, an adjustment of any benefits paid will be made.

Compliance / Limitation

- This Option is established and shall be maintained with the intention of meeting the requirements of all pertinent laws. No oral interpretations can change this Option.
- No action at law or in equity can be brought to recover after the expiration of two (2) years after time when written proof of loss is required to be furnished to the Third-Party Administrator. Any action at law or in equity must be brought in the Federal District Court for the Western District of North Carolina in Charlotte, North Carolina.
- Should any part of this Summary for any reason be declared invalid, such decision shall not affect the validity of the remaining portion, which remaining portion shall remain in effect as if this Summary has been executed with the invalid portion thereof eliminated.

GENERAL INFORMATION

TYPE OF ADMINISTRATION: These offerings are a self-funded group health Option, and the administration is provided through a Third Party Claims Administrator. The funding for the benefits is derived from the funds of the Employer and per-visit fees paid by Teammates.

OPTION NAME: Atrium Health LiveWELL Care, Virtual OnDemand and Employee Assistance Program. The Option is a component of the LiveWELL Health Plan.

EMPLOYER GROUP NUMBER: 301

TAX ID NUMBER: 56-0529945

OPTION EFFECTIVE DATE: This Summary describes the benefits in effect under the Atrium Health LiveWELL Care and Employee Assistance Program as of January 1, 2024.

EMPLOYER INFORMATION:

The Charlotte-Mecklenburg Hospital Authority d/b/a Atrium Health
PO Box 32861
Charlotte, North Carolina 28232-2861
704-631-0263

AGENT FOR SERVICE OF LEGAL PROCESS

The Charlotte-Mecklenburg Hospital Authority d/b/a Atrium Health
PO Box 32861
Charlotte, North Carolina 28232-2861

THIRD PARTY ADMINISTRATOR

MedCost Benefit Services, LLC
165 Kimel Park Drive
Winston-Salem, North Carolina 27103
336-774-4400

CLAIMS ADMINISTRATOR

MedCost Benefit Services*
PO Box 25987
Winston-Salem, North Carolina 27114-5987
800- 204-2085

**In compliance with California law, MedCost Benefit Services operates in the state of California as "MedCost Benefit Services d/b/a MBS Third Party Administrators."*

GENERAL PROVISIONS

Teammates should contact Atrium Health at 833-TEALNOW (or (833) 832-5669) regarding the LiveWELL Care Clinic and the EAP Office of Atrium Health at (800) 384-1097 regarding the Employee Assistance Program to obtain additional information, free of charge, about this Offering's coverage or any aspect of benefits or requirements.

ELIGIBILITY

Eligibility Requirements for Teammate and Dependent Coverage

All Teammates of the Employer are eligible beginning on their first day of employment. Their Dependents (age 6 months and above) are eligible when the Employees are eligible and properly enrolled in the LiveWELL Health Plan.

TERMINATION OF COVERAGE

When Teammate Coverage Terminates

Teammate coverage will terminate on the day the covered Teammate dies or terminates employment. (See the *Continuation Coverage Rights under COBRA*.) Dependent coverage terminates when Employee coverage terminates with the exception of the end of the month during which a covered Dependent's 26th birthday occurs.

For a complete explanation of when COBRA continuation coverage is available, what conditions apply and how to select it, see the section entitled *Continuation Coverage Rights under COBRA*.

Non-FMLA Continuation during Periods of Employer-Certified Disability, Leave of Absence or Layoff

A person may remain eligible for a limited time if work ceases due to disability, leave of absence or layoff (provided the Option does not terminate during this period). Refer to the *Atrium Health Policy and Procedural Manual* or contact Atrium Health Benefit Administration at _____.

While continued, coverage will be that which was in force on the last day of employment.

Continuation during Family and Medical Leave (FMLA) and Military Leave (USERRA)

Regardless of the established leave policies mentioned above, if the Employer is subject to FMLA and USERRA regulations, this Plan shall at all times comply with the FMLA and USERRA as promulgated in regulations issued by the Department of Labor. Teammates should contact their Human Resources Department or the Plan Administrator for additional information or a copy of the Employer's written policy regarding compliance with FMLA and USERRA. Teammates should also see the Continuation during Family Medical Leave (FMLA) and Teammates on Military Leave (USERRA) sections of the LiveWELL Health Plan SPD.

Medical Residents

Upon completion of residency and signature of continuation contract, coverage continues under this Option during hiatus for up to six (6) months, with coverage continuing under this Option upon return to work with the Employer. (Please see Human Resources for details should extenuating circumstances occur.)

BENEFITS DESCRIPTION

When you're at work and health symptoms arise, Atrium Health LiveWELL Care is available for convenient, reliable and cost-effective care. Our Advanced Practice Providers (APP) treat illnesses including cold, cough, bronchitis and flu; ear, sinus, and upper respiratory infections; seasonal allergies; or minor injuries such as splinters, sprains or cuts, and occupational injuries/illnesses as well as manage your chronic conditions such as blood pressure, cholesterol, diabetes, tobacco cessation and asthma. Annual Wellness Visits may also be obtained for members of the LiveWELL Health Plan 4 years of age and older at LiveWELL Care locations. Please see the Questions and Answers section at the back of this booklet or visit the Benefits Department with questions or for more details.

An Advanced Practice Provider, also commonly known as a mid-level provider, will provide care at each location. The APP is supervised by a licensed physician in the State of North Carolina and, under the rules, can practice independently. The APP can diagnose and treat injuries and illnesses and write certain levels of prescriptions if needed.

Please note: Annual physicals should be performed by your LiveWELL Care provider or Primary Care Provider.

Atrium Health LiveWELL Care is available to all Teammates of Atrium Health. Spouses and Dependents (age 6 months and above) of Teammates enrolled in the LiveWELL Health Plan may access care from the LiveWELL Care locations. As part of the Atrium Health Total Rewards package, teammates can use up to two hours of paid time off per calendar year for any preventive care and the time may be used in 15-minute increments. Atrium Health Time Out for Prevention may be used for work time missed for preventive visits at an LiveWELL Care location.

. There are no fees for visits as a result of occupational injuries / illnesses.

Fees for LiveWELL Care visits range from \$5 to \$40 depending on the level of service, enrolled LiveWELL plan, and annual Deductible status. Teammates may use their Health Savings Account or GEMPay to pay for services. After the Deductible is met Teammates enrolled in the LiveWELL Health Plan pay a fee of \$10 to \$15 that applies toward the Out-of-Pocket Maximum. Teammates on the Co-Pay plan who meet the deductible pay a fee of \$5 to \$15 that applies toward the Out-Of-Pocket Maximum.

This option also provides an Employee Assistance Program (EAP). The EAP provides services to all Teammates and their Dependents. Available through Atrium Health, this program is designed to help you with all types of issues – marital conflict, financial problems, job stress, emotional problems, alcohol and drug problems, legal issues and difficulties with children. There is no charge to you when you visit with an EAP counselor. The counselor will help clarify your concerns and offer treatment options. If further counseling is required, you will be referred to area treatment professionals whose services can often be billed to your health plan. Your decision to use EAP is voluntary and confidential. The counselors must follow strict legal guidelines regarding disclosure or program participation. For more information, call the EAP office of Atrium Health at (704) 355-5021 or (800) 384-1097.

A Virtual Visit benefit through a LiveWELL Care location or through Virtual OnDemand is available to all Atrium Health Teammates. Teammates, Spouses and Dependents (age 6 months and above) of Teammates enrolled in the LiveWELL Health Plan may access virtual care from the Virtual OnDemand platform or through a LiveWELL Care location. The Virtual Visit benefit provides a Teammate with the opportunity to communicate his or her health concerns and questions by speaking directly with a medical provider on-line at the mutual convenience of the Teammate and the provider. Note, for Teammates enrolled in the Plan, please refer to the Schedule of Benefits in the Summary Plan Description. Virtual care through LiveWELL Care can be scheduled via MyAtrium or by calling 1-833-TEALNOW. Virtual OnDemand is 24/7 and can be scheduled via MyAtrium.

SERVICES NOT PROVIDED

The following services are NOT PROVIDED under this Option:

Pediatric Well-Checks for Kids Under Age 4 – Atrium Health LiveWELL care will not offer pediatric well-checks or child immunizations for patients under age 4. We recommend you use your primary care provider or pediatrician for these visits.

Break area for migraine headaches - The clinic cannot be utilized as a break area. Atrium Health LiveWELL Care is designed to treat minor illnesses and occupational injuries and other non-emergent conditions. The clinic is set up to treat and release patients.

Please note: This Option does not provide any Coordination of Benefits with any plan of health care coverage.

CONTINUATION COVERAGE RIGHTS UNDER COBRA

A federal law called the Consolidated Omnibus Budget Reconciliation Act (COBRA) gives you and your covered Dependents the right to elect to continue coverage under this Option for a limited time if there is a loss of coverage as a result of a Qualifying Event (such as your termination of employment).

See the Continuation Coverage Rights Under COBRA section of the LiveWELL Health Plan SPD for the definition of Qualifying Event and further information regarding continuation coverage, including the procedures for electing and paying for continuation coverage.

COMPLIANCE WITH HIPAA PRIVACY AND SECURITY STANDARDS

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended is a federal law that requires group health plans to protect the privacy and security of your confidential health information. A detailed description of a Teammate's Privacy Rights is found in the ***Joint Notice of Privacy Practices –Atrium Health – Group Health Plan and Medical Reimbursement Plan***, which has been distributed to each Teammate covered under this Option.

This Option and those administering it will use and disclose health information only as allowed by federal law. If a Teammate has a complaint, questions, concerns, or requires a copy of the Privacy Notice, please contact Atrium Health Benefits Administration.

In addition, for more information about HIPAA, please see the Compliance with HIPAA Privacy Standards and HIPAA Security Standards sections of the LiveWELL Health Plan SPD.

Atrium Health LiveWELL Care Questions and Answers

What is LiveWELL Care?

Whether you are **at work or at home** when health symptoms arise, **Atrium Health LiveWELL Care** is available for convenient, reliable and cost-effective care. Our advanced clinical practitioners can perform annual physicals, treat cold and flu symptoms, ear or sinus infections, seasonal allergies, and occupational injuries/illnesses. LiveWELL Care locations are one part of the Atrium Health commitment to your health. Each location is available to you whether you are at work or at home.

Locations

LiveWELL Care Locations	Hours of Operation	Make an Appointment
* Atrium Health Carolinas Medical Center/Levine Children's Hospital, 1001 Blythe Avenue, Annex Bldg. Charlotte, NC 28203	Monday – Sunday 7:30 a.m. – 4:30 p.m.	1-833-TEALNOW
* Atrium Health Pineville, 10620 Park Rd. Building 400, Suite 202, Charlotte, NC 28210	Monday – Friday 7:30a.m -4:30 p.m. Saturday 7:30a.m -12pm.	1-833-TEALNOW
* Atrium Health Cabarrus 675 Memorial Blvd., Suite 100, Concord, NC 28025	Monday – Friday 7:30 a.m. – 4:30 p.m. Saturday 7:30a.m -12pm.	1-833-TEALNOW
* Atrium Health Union, 1423 E. Franklin St., Suite F, Monroe, NC 28112	Monday – Friday 7:30 a.m. – 4:30 p.m.	1-833-TEALNOW
* Atrium Health Cleveland 201 East Grover Street Suite 2000 Shelby, NC 28150	Monday – Friday 7:30 a.m. – 4:30 p.m.	1-833-TEALNOW
* Atrium Health Lincoln 441 McAlister Rd., Suite 1300 Lincolnton, NC 28092	Monday – Friday 7:30 a.m. – 4:30 p.m.	1-833-TEALNOW

** These locations are part of Teammate Health and Wellness, and the location for Teammate Health and LiveWELL. Additional information can be found on PeopleConnect, Human Resources, LiveWELLCare.*

General Information

Is LiveWELL Care only for Teammates who work at that location?

LiveWELL Care is available for use by all Teammates and Spouses and Dependents of the LiveWELL Health Plan (ages 6 months and above), whether you work at the site, live near the site or simply need to receive care.

What type of provider will be available at LiveWELL Care?

A nurse practitioner or physician assistant, also known as an advanced practice practitioner (APP), provides care at these locations, with the exception of LiveWELL Care Lincoln where a certified medical assistant (CMA) will virtually connect a patient with a remote LiveWELL Care provider. APPs are supervised by a licensed physician in the State of North Carolina and can practice independently. An APP can diagnose and treat injuries and illnesses and write certain levels of prescriptions if needed.

Services Provided

LiveWELL Care provides a convenient option if you experience rapid onset of illness with symptoms that are expected to last for a short duration with treatment, including:

- Annual Physicals
- Cold, cough, bronchitis and flu
- Ear, sinus and upper respiratory infections
- Seasonal allergies
- Minor injuries (splinters, sprains, cuts, etc.)
- Additional access point for treatment of occupational injuries/illness
- DOT Physicals
- Sports physicals

Additional services include:

- Pre-diabetes A1C screening
- Chronic Condition Management (blood pressure, cholesterol, diabetes, asthma)
- Outside Labs
- Medication Dispensing
- Injections (including allergy shots)
- Weight Management
- eConsults
- Navigation and referrals to available programs including but not limited to:
 - LiveWELL Well-Being Coaching
 - Virtual Behavioral Health Integration (vBHI)
 - Primary Care Connect

Can I use LiveWELL Care if I get sick at home?

Yes. Any LiveWELL Care location is available to you. Simply make an appointment and visit the location most convenient to home or work. Should you become ill on the weekend, our LiveWELL Care location at CMC/Levine Children's Hospital has convenient weekend hours.

What if I am too sick to drive to LiveWELL Care?

If you prefer, you may schedule a telephone or video visit with any LiveWELL Care provider during regular clinic hours. The same providers you would see during an office visit are also the providers who will handle appointments through a virtual LiveWELL Care visit. You can also see an Atrium Health Virtual OnDemand provider 24 hours a day seven days a week. For more information on LiveWELL Care Virtual Visit call your local LiveWELL Care clinic at 1-833-TEALNOW or go to www.MyAtriumHealth.org. For more information on a 24/7 Virtual OnDemand visit call 1-855-799-0044 or go to www.MyAtriumHealth.org.

Can I get my routine prescription refills from LiveWELL Care?

Yes. Some routine prescription medications and refills can be obtained from LiveWELL Care. Schedule an appointment by phone or through MyAtrium.org to see a provider.

Can I get my routine labs at LiveWELL Care?

Yes. Routine labs can be completed at LiveWELL Care .

Can I get immunizations at LiveWELL Care?

Yes. Atrium Health LiveWELL Care offers immunization services including Tdap, COVID-19, Flu, Shingrix, Pneumonia, HPV and Meningococcal.. *Note, if you enroll and are covered under the Atrium Health Medical Plan, immunizations are covered at 100 percent.*

Can I get my annual physical at LiveWELL Care?

Yes. Teammates and Spouses and Dependents on the LiveWELL Health Plan may receive Annual Physicals at LiveWELL Care.

Can LiveWELL Care be used for a break area if I have a migraine?

The clinic cannot be utilized as a break or rest area. LiveWELL Care is designed to treat minor illnesses and occupational injuries and other non-emergent conditions. The clinic is set up to treat and release patients.

Eligibility

Who is eligible to use LiveWELL Care?

All full-time, part-time and PRN Atrium Health Teammates, in addition to family members of Teammates enrolled in the LiveWELL Health Plan, are eligible to use LiveWELL Care.

Making an Appointment

How do I make an appointment?

Call LiveWELL Care at 833-TEALNOW or visit your MyAtrium account. See page 18 for a list of locations and hours. To make an appointment when LiveWELL Care is closed, call the respective number above to be routed to the after- hours Telehealth service or schedule through MyAtrium.org.

Can I just walk in?

Yes. Walk-ins are welcome, although appointments are strongly recommended to ensure each patient can be seen in a timely fashion.

Will Teammates be able to use paid-time to visit LiveWELL Care?

Yes. As a part of the LiveWELL Health Plan, Time Out for Prevention ensures teammates have paid time to take advantage of preventive care. A total of two hours of paid time off per calendar year will be given to teammates to use for any preventive care appointment and may be used in 15-minute increments.

Costs and Insurance

How much will a visit to LiveWELL Care cost?

Cost for a visit depends on level of service, health plan enrolled, and annual deductible status.

	Health Savings Plan	Co-Pay Plan	Teammates Not on a LiveWELL Plan
Office Visit	Before Deductible \$40 After Deductible \$15	\$15	\$40
Allergy or Injection	\$15*	\$5*	\$15*
Lab only visit	\$15*	\$5*	\$15*
Medication Dispensing	\$0	\$0	\$0
LiveWELL Care E-Visit / Virtual Visit	Before Deductible \$10 After Deductible \$0	\$0	\$40

*Copays for Allergy, Injection, and Lab visits will be waived when the service is billed with an office visit.

Can I use other insurance through a different employer?

No. LiveWELL Care does not accept outside insurance.

Are services eligible for Flexible Spending Account (FSA) or Health Savings Account (HSA) reimbursement?

Yes, FSA or HSA debit cards will be accepted. Documentation will be provided for submission of manual claims, if requested.

Is GEMPay currently accepted as payment?

Yes. Teammates may use their GEMPay account to pay for services at LiveWELL Care.

Do I have to pay at the time of visit, or can I be billed?

Payment is expected at the time of service by debit or credit card, GEMPay, FSA debit card or HSA debit card if applicable.

What to Bring to Your Appointment

What will I need when I visit LiveWELL Care?

Your Teammate ID badge and LiveWELL Health Plan insurance card will need to be presented at the time of service. You should also be prepared to provide your Teammate ID number. Payment is expected at the time of service. For payment options, please see above for costs and insurance information.

What if I forget my badge?

You must be able to provide photo identification and an Atrium Health Teammate ID number at the time of appointment.

Recording Paid Time for Non-Exempt Teammates**Time Out for Prevention?**

Non-exempt teammates:

- Non-exempt teammates on Time and Labor will record earnings code "TOP" for up to two hours for their preventive care
- Non-exempt teammates on Kronos will need to have their time approver add up to two hours via pay code edit (earnings code "TOP" for up to two hours)

Exempt teammates:

- Managers are encouraged to allow exempt teammates to take up to two hours per year for preventive care
- Teammates should code this time as work hours and not as "TOP"

What if my preventive care appointment takes longer than two hours?

Atrium Health will reimburse teammates for up to two hours of missed work time. If it should take more than two hours, the teammate will need to use PTO or unpaid time for the remainder of the time missed.