

# The 2022 Atrium Health Wake Forest Baptist Health Plans

Atrium Health Wake Forest Baptist remains focused on offering benefits to support the health and well-being of all teammates and their families.

For 2022, Atrium Health Wake Forest Baptist will continue to offer our Wake Select and Wake Options copay plans as well as our Wake Health Savings 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 Select** and **Wake Options Copay Plans**

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

## Wake Health Savings Plan 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
- Employer and teammate contributions go pretax into HSA
- WFBH Network now includes all Atrium Health providers and practices

or

## Copay PLANS

- Premium: Higher cost per pay period
- Copays begin immediately. Deductible applies to inpatient and outpatient services
- Lower out-of-pocket maximum
- May elect an FSA: pretax, use it or lose it
- There are no employer contributions
- WFBH Network now 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 the **Atrium Health Wake Forest Baptist Health Plans**.

# The 2022 Atrium Health Wake Forest Baptist Health Plans

## SUMMARY

### 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		Copay PLANS			
	Full-Time Teammate	Part-Time Teammate	Wake Select Plan		Wake Options Plan	
			Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$26.50	\$245.54	\$42.00	\$259.85	\$70.62	\$301.85
Teammate + Spouse	\$128.77	\$612.92	\$154.15	\$649.38	\$260.77	\$753.69
Teammate + Child(ren)	\$107.54	\$489.69	\$131.54	\$519.23	\$223.85	\$601.85
Family	\$170.00	\$857.54	\$210.92	\$908.77	\$359.08	\$1,053.23

The premiums below represent a **MONTHLY** pay schedule.

	Wake Health Savings PLAN		Copay PLANS			
	Full-Time Teammate	Part-Time Teammate	Wake Select Plan		Wake Options Plan	
			Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$64.00	\$532.00	\$91.00	\$563.00	\$153.00	\$654.00
Teammate + Spouse	\$279.00	\$1,328.00	\$334.00	\$1,407.00	\$565.00	\$1,633.00
Teammate + Child(ren)	\$233.00	\$1,061.00	\$285.00	\$1,125.00	\$485.00	\$1,304.00
Family	\$371.00	\$1,858.00	\$457.00	\$1,969.00	\$778.00	\$2,282.00

\*Note: Wake Forest Baptist Health 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. If you enroll in the Wake Options Plan your monthly surcharge will be \$200, all other plans' surcharges will be \$100/month.

# The 2022 Atrium Health Wake Forest Baptist Health Plans

## SUMMARY

### Deductibles, Coinsurance & Copays

A **DEDUCTIBLE** is the amount you owe for covered healthcare 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
- **Copay Plans:** 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	Copay PLANS		
	Wake Health Savings Plan (HSA)*	Wake Select Plan*	Wake Options Plan*	
	WFBH Network	WFBH Network	WFBH Network	MedCost Network
<b>Deductible</b> <i>Single/Family</i>	\$1,400/\$2,800	\$1,000/\$2,000	\$1,000/\$2,000	\$3,000/\$6,000
<b>OOP Max, Including Deductible</b> <i>Single/Family</i>	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$6,000/ \$12,000
<b>HSA Employer Contribution</b> <i>Single/Family</i>	\$600/\$1,200	N/A	N/A	N/A
<b>Coinsurance After Deductible</b>	20%	20%	20%	40%
<b>ER</b> <i>(Copay waived if admitted)</i>	20%	\$200	\$200	\$200
<b>Preventive Care</b>	\$0	\$0	\$0	\$0
<b>PCP</b>	20%	\$10	\$10	\$40
<b>Specialist</b>	20%	\$20	\$20	\$70
<b>Urgent Care</b>	20%	\$20	\$20	\$55
<b>Mental Health/Substance Abuse</b>	20%	\$10	\$10	\$40

\*These plans have an Out-of-Area (OOA) option for teammates who do not reside in the Atrium Health Wake Forest Baptist service area.

# The 2022 Atrium Health Wake Forest Baptist Health Plans

## SUMMARY

### Networks

The **WFBH Network** offers the most cost-effective tier 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 WFBH Network. The MedCost Network is only available to teammates enrolled in the **Wake Options** Plan.

<b>\$ WFBH Network</b>	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
<b>\$\$ MedCost Network</b>	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 [www.MedCost.com](http://www.MedCost.com).

### Prescription Medications

If you enroll in a health plan, you automatically receive prescription coverage. Your cost will be lower if you use Atrium Health Wake Forest Baptist 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.

**Maintenance and specialty medications must be filled at an Atrium Health Wake Forest Baptist pharmacy or through the Employee Prescription Mail Service.** Enrollees in the Wake Select Plan, Wake Options Plan and Wake Select OOA Plan can get a three-month supply of generic or preferred brand maintenance medications for a two-month copay at Atrium Health Wake Forest Baptist pharmacies (including the Employee Prescription Mail Service).

Your copays and coinsurance for up to a 30-day supply of medication are shown in the chart below.

	Wake Health Savings PLANS		Wake Select & Wake Options PLANS	
	WFBH Pharmacy Copay (30-day supply)	Non-WFBH/Retail Pharmacy Copay	WFBH Pharmacy Copay (30-day supply)	Non-WFBH/Retail Pharmacy Copay
<b>Deductible</b>	Combined with health deductible			
<b>Out-of-Pocket Maximum</b>	Prescription copays and coinsurance apply to your health plan out-of-pocket maximum	Prescription copays and coinsurance apply to your health plan out-of-pocket maximum	Prescription copays and coinsurance apply to your health plan out-of-pocket maximum	Prescription copays and coinsurance apply to your health plan out-of-pocket maximum
<b>Generics</b>	Meet deductible, then \$10 copay	Meet deductible, then \$20 copay	\$12	\$20
<b>Preferred</b>	Meet deductible, then \$35 copay	Meet deductible, then \$45 copay	\$30	35% coinsurance with \$35 minimum to \$80 maximum
<b>Non-Preferred</b>	Meet deductible, then \$100 copay	Meet deductible, then \$110 copay	\$60	40% coinsurance with \$60 minimum to \$120 maximum

**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.

# The 2022 Atrium Health Wake Forest Baptist Health Plans

## SUMMARY

### Savings and Spending Accounts Options

#### Options available with Wake 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 **Wake Health Savings Plan**, the Atrium Health Wake Forest Baptist employer contribution will be deposited into the HSA.

	IRS Maximum Contribution
Teammate-Only Plan	\$3,650
Family Plan	\$7,300



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.
  - Atrium Health Wake Forest Baptist will make an **annual contribution** to your HSA.
  - 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 in CORE Connect.

#### Atrium Health Wake Forest Baptist Annual Contribution

To help fund your account, members of the **Wake Health Savings Plan** will receive an annual contribution that is contributed by March 1:

**\$600** annually for Teammate-Only Plan

**\$1,200** annually for Family Plans

#### Teammate Contributions to Meet IRS Maximum

		Teammate Contribution*	Atrium Health Contribution	TOTAL
Health Savings Plan Members	Teammate-Only	\$3,050 Annual Contribution	\$600	\$3,650
	Family Plans	\$6,100 Annual Contribution	\$1,200	\$7,300

\*Calculation assumes teammate contributions begin the first pay period in January

# The 2022 Atrium Health Wake Forest Baptist Health Plans

## SUMMARY

### Savings and Spending Accounts Options

#### Options available with Wake Health Savings PLAN

*continued*

#### 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 healthcare coverage and rules for contributing to a Health Savings Account when Medicare eligible.

#### Questions about Medicare

For help in understanding how Medicare and your healthcare costs may fit into your overall retirement goals, call the Seniors' Health Insurance Information Program (SHIIP) – North Carolina at **855-408-1212**. Teammates can also call Senior Services – Elder Care Choices at **336-748-2171**.

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, 8:00 a.m. to 5:00 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.

#### 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: \$2,750

#### Options available with Copay PLANS

#### 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: \$2,750

*The guide contains only highlights of your 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. 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.*