

HEALTHCARE BENEFITS (HR-3.02)	
Summary	<p>Carolinas HealthCare System encourages team members to take care of their minds, bodies and overall health. This care benefits the team member as well as the organization, as it promotes a more productive and reduced stress work environment. Carolinas HealthCare System also recognizes that team members care about their families. Through our <i>Total Rewards</i> program, team members can work with the security that Carolinas HealthCare System pays the primary share of the cost of excellent healthcare programs. These programs are designed to assist in managing their health and that of their families. They include a group medical plan, a dental plan and a vision plan.</p>
Applies to:	<ul style="list-style-type: none"> ➤ All full-time and part-time team members with standard work hours of at least 48 per pay period.
Definitions	<ul style="list-style-type: none"> ➤ COBRA Rate
Procedures	<ul style="list-style-type: none"> ➤ General Guidelines <ul style="list-style-type: none"> • Medical Plan Information • Dental Plan Information • Vision Plan Information • Leave of Absences and Health Plan Costs ➤ Team Member Responsibilities ➤ Leader Responsibilities
Related Policies	<ul style="list-style-type: none"> ➤ Policy 3.13, Military Duty Leave & Military Leave Supplement ➤ Policy 4.09, Medical and Family Medical Leave Act (FMLA) Benefits ➤ Policy 4.13, Personal/Educational Leave
Related Links	<p>Medical Plan Summary Description Dental Summary Plan Description Vision Plan Highlights</p>

HEALTHCARE BENEFITS**(HR-3.02)****Definitions****➤ COBRA Rate**

The COBRA rate is the full cost of the health plan plus two (2) percent (for administrative fees). A COBRA rate may apply when a team member leaves Carolinas HealthCare System, takes a leave of absence or their status changes to one that does not qualify for health benefits. It has no shared cost benefit with Carolinas HealthCare System. COBRA is an acronym for the Consolidated Omnibus Budget Reconciliation Act. Each health plan, as well as each level of coverage, has a different COBRA rate.

General Guidelines

- This policy summarizes the health benefits. It does not fully represent all the terms of the plans. Please refer to the summary plan descriptions or plan documents for a full explanation of coverage and limitations. If there is a difference between this policy, the summary plan description, or the master plan document, then master plan document will control. To request a copy of the master plan document contact MedCost Benefit Services at 1-800-795-1023.
- Team members may choose to participate in the medical, dental and vision plans or enroll in just one or two of these plans.
- Health plans (medical, dental and/or vision) are available for team members who have been employed 30 days. Under plan rules, team members must enroll within 31 days of this eligibility date. Coverage will begin on the first of the month following one month from the eligibility date.
- Team members choose health plan coverage upon initial eligibility. Thereafter, team members get to choose coverage and can make changes once a year during open enrollment (usually in the fall). Once a team member chooses health plan coverage, it may not be changed during the calendar year without a qualifying event. A qualifying event is defined in the plan, and is generally a major life change. Examples include the birth or adoption of a child, marriage or divorce, or loss or gain of other coverage. Request for changes due to a qualifying event and required documentation are to be turned in to Benefits Administration within 31 days of the event date.
- The premiums (team member cost) for the plans chosen are taken out of team member paychecks each pay period. The costs are pre-tax, which means they are taken out before income is taxed.
- If a team member leaves Carolinas HealthCare System, or their standard hours drop below 48 hours per pay period, health plan coverage ends at the end of the pay period in which the change occurs. The team member may choose to continue coverage for up to 18 months at the non-group COBRA rate.

Medical/Prescription Plan Information

- Carolinas HealthCare System is proud to offer the LiveWELL Health Plan. The plan offers team members coverage ranging from individual to family. Carolinas HealthCare System is strongly committed to wellness and a tobacco-free environment. Team members declaring no use of tobacco in the previous year are given a significant discount on health insurance.
- Team members may find information about the cost and coverage of the medical plan by going to the [Medical Plan Summary Description](#) or [Benefits Enrollment Guide](#). Team members are encouraged to contact Benefits Administration to have any questions answered or receive help enrolling in the medical plan.

Dental Plan Information

- Carolinas HealthCare System is proud to offer a PPO dental plan administered by Delta Dental. This plan offers four choices of team member coverage ranging from individual to family.
- Team members may find information about the cost and coverage of the dental plan by going to the [Dental Summary Plan Description](#) or [Benefits Enrollment Guide](#). Team members are encouraged to go to contact Benefits Administration to have any questions answered or receive help enrolling in the dental plan.

Vision Plan Information

- Carolinas HealthCare System is proud to offer vision coverage through the Community Eye Care plan. This plan offers three choices of team member coverage ranging from individual to family.
- Team members may find information about the cost and coverage of the vision plan by viewing the [Vision Plan Highlights](#) flyer. Team members are encouraged to contact Benefits Administration to have any questions answered or receive help enrolling in the vision plan.

Leave of Absences and Health Plan Costs

- Carolinas HealthCare System recognizes the stress team members may face while on medical, family care, military or military family leave. Team members on one of these leaves can be secure in the fact that Carolinas HealthCare System continues to offer medical, dental, and vision plans at the regular team member rate.
 - For those on medical or family care leave, plans will continue at the regular team member cost. This cost will continue until the leave is no longer available to the team member. For more details, please see the Policy 4.09, [Medical & Family Medical Leave Act \(FMLA\) Benefits](#) and Policy 3.13, [Military Duty Leave and Military Leave Supplement](#).
 - For those on military or military family leave, the team member may choose to have the regular team member cost continue. This cost will continue until the approved leave is over. If the team member chooses not to continue a health plan, the benefits will end on day 31 of the leave. The team member has the choice to continue coverage for up to 18 months at the non-group COBRA rate. For team members receiving the military leave supplement pay, costs will be taken out of the paycheck. See Policy 3.13, [Military Duty Leave and Military Leave Supplement](#) for more details.

- Team members on personal or educational leave may continue their medical or dental plans at the non-group COBRA rate. This is basically the full cost of the plan, with no Carolinas HealthCare System cost share benefit. See Policy 4.13, [Personal/Educational Leave](#) for more details.
- For all leaves of absence, team members must pay health plan costs on or before the first day of each month. If this is not done, unfortunately health plan coverage will be cancelled. Team members may choose to continue with all their health plans, or only some or one.

Team Member Responsibilities

- Team members are responsible for meeting the deadlines set within this policy. Team members are encouraged to be aware of deadlines for enrollment, changes in coverage (including qualifying events), and payment of costs during a leave of absence. Unfortunately, not meeting a deadline may mean health plan coverage stops.

Leader Responsibilities

- Leaders are expected to help team members understand their health benefit choices. This includes being familiar with health plan options and attending an open forum educational meeting yearly. Leaders will assist team members with general benefits questions. If a team member desires, leaders can assist the team member in getting answers to more specific questions from Benefits Administration.
- Benefits Administration is available for team members to answer questions, assist in getting questions answered from our benefits partners, or to assist with benefit payment or claims questions or concerns.

Related Policies

- Policy 3.13, [Military Duty Leave & Military Leave Supplement](#)
- Policy 4.09, [Medical and Family Medical Leave Act \(FMLA\) Benefits](#)
- Policy 4.13, [Personal/Educational Leave](#)