

The 2022 Atrium Health Wake Forest Baptist Benefits Guide

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 offers teammates the ability to enroll in 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
- 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
- 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**.



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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		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.

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.

\$ 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 www.MedCost.com.

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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
Deductible <i>Single/Family</i>	\$1,400/\$2,800	\$1,000/\$2,000	\$1,000/\$2,000	\$3,000/\$6,000
OOP Max, Including Deductible <i>Single/Family</i>	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$6,000/\$12,000
HSA Employer Contribution <i>Single/Family</i>	\$600/\$1,200	N/A	N/A	N/A
Coinsurance After Deductible	20%	20%	20%	40%
ER <i>(Copay waived if admitted)</i>	20%	\$200	\$200	\$200
Preventive Care	\$0	\$0	\$0	\$0
PCP	20%	\$10	\$10	\$40
Specialist	20%	\$20	\$20	\$70
Urgent Care	20%	\$20	\$20	\$55
Mental Health/Substance Abuse	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.

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Prescription Medications

If you enroll in a health plan, you automatically receive prescription coverage administered by Optum. 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
Deductible	Combined with health deductible			
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	Prescription copays and coinsurance apply to your health plan out-of-pocket maximum
Generics	Meet deductible, then \$10 copay	Meet deductible, then \$20 copay	\$12	\$20
Preferred	Meet deductible, then \$35 copay	Meet deductible, then \$45 copay	\$30	35% coinsurance with \$35 minimum to \$80 maximum
Non-Preferred	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.

USING THE EMPLOYEE PRESCRIPTION MAIL SERVICE

No more waiting in line at the pharmacy. Save time by receiving prescriptions at home.

- Possible savings with lower-cost mail delivery pricing.
- 90-day refills on most medicine.
- Refill your prescription online, via smartphone, telephone or email.
- Pharmacists are available by phone to answer your questions.
- Free standard shipping.

Please note that prescriptions for controlled substances mailed to the home will require an adult 21 years of age or older to be present to sign for the package once it arrives.

To enroll, go to **WakeHealth.Pharmacy** or call **336-716-2982**.

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Prescription Medications *continued*

HEALTHY OUTCOMES PARTNERSHIP FOR EMPLOYEES (HOPE)

Pharmacy Care Clinic administers an innovative program to care for employees and their dependents with diabetes, asthma, COPD or hypertension. Healthy Outcomes Partnership for Employees (HOPE) Program participants must be covered by an Atrium Health Wake Forest Baptist health plan. All program participants are offered enhanced care management for the conditions listed above.

To find out more about this program, please call 336-716-5946 or email HopeProgram@WakeHealth.edu.

ONE-ON-ONE RX

This new service 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, please 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.
	Comprehensive Cancer Center Pharmacy Wake Forest Baptist Medical Center First floor, Comprehensive Cancer Center	336-713-6808 Mon.–Fri.: 9 a.m.–6 p.m.; Sat.: 9 a.m.–5 p.m.; closed Sun.
	Downtown Health Plaza Pharmacy 1200 N. Martin Luther King Jr. Drive	336-713-9677 Mon.–Fri.: 8:30 a.m.–5 p.m.; closed Sat. and Sun.
	Piedmont Plaza Pharmacy, Piedmont Plaza I Lobby, 1920 W. First St.	336-716-5800 Mon.–Fri.: 8:30 a.m.–6 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.
	Specialty Pharmacy Wake Forest Baptist Medical Center Second floor, North Tower	336-713-7776 Mon.–Fri.: 8 a.m.–5 p.m.; Sat.: 9 a.m.–5 p.m.; closed 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.
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.–6:30 p.m.
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

Atrium Health Wake Forest Baptist Contribution

To help fund your account, members of the **Wake Health Savings Plan** who are fully vaccinated are eligible to receive an employer contribution:

- \$600 annually for Teammate-Only Plan
- \$1,200 annually for Family Plans

Teammates who are enrolled in a **Copay Plan** and who meet the vaccination requirement will receive their employer contribution in an **incentive account**.

Teammates who are enrolled in the **Wake Health Savings Plan** and who meet the vaccination requirement will receive their employer contribution as a deposit into their **Health Savings Account**. *If you are fully vaccinated at the time of enrollment and you intend to contribute the maximum amount allowed by the IRS, please ensure that you reduce your teammate contribution to \$3,050 or \$6,100 to ensure that once the employer contribution is made, you don't exceed the IRS limit.*

Options available with Wake Health Savings PLAN

Health Savings Account (HSA)

Administered by Bank of America, 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 eligible 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.

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Savings and Spending Accounts *continued*

Options available with Wake Health Savings PLAN *continued*

Teammate HSA 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 the teammate is deemed eligible to receive the employer contribution in accordance with the Atrium Health Wake Forest Baptist vaccination policy.

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)

Administered by Bank of America, 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)

Administered by Bank of America, 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

For additional information visit **SaveltUselt.com**.

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Dental Plans

Teammates have a choice between two dental plan options: **Wake Dental Choice** and **Wake Dental Choice Plus**, administered by MedCost. Both plans cover services up to a reasonable and customary charge.

Dental coverage is open access which means that you can visit with the dentist of your choice. If your dentist will not file claims to MedCost on your behalf, you can pay your dentist directly and then file for reimbursement with MedCost.

		Wake Dental Choice PLAN	Wake Dental Choice Plus PLAN
Annual Deductible	<i>does not apply to preventive care or orthodontia</i>	\$50 individual / \$150 family	\$50 individual / \$150 family
Annual Maximum per Covered Individual	<i>does not include orthodontia</i>	\$750	\$1,750
Orthodontia Lifetime Maximum	<i>Orthodontia benefit limited to dependent children only, up to age 19</i>	Not covered	\$2,000
Preventive Care	<i>includes: oral exams [2 per year], prophylaxis [2 per year], topical fluoride up to age 15 [2 per year], emergency treatment of pain, bitewing X-rays [1 per year], full mouth services [once every 3 years], sealants, space maintainers</i>	100% after deductible	100% after deductible
Restorative and Surgical Services	<i>includes: anesthesia, office visits, pulp cap, root canal, periodontal scaling, replantation, oral surgery</i>	80% after deductible	80% after deductible
Prosthetics	<i>includes: bridges, dentures, partials, inlays, onlays, crowns and dental implants</i>	Not covered	50% after deductible
Orthodontia	<i>includes: treatment plan, retention appliance, full-banded orthodontia and fixed or removable appliance for tooth guidance. Orthodontia benefit limited to dependent children only, up to age 19.</i>	Not covered	50% after deductible

Dental Premiums

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

The premiums below represent **MONTHLY & BI-WEEKLY** pay schedules.

	Wake Dental Choice PLAN				Wake Dental Choice Plus PLAN			
	Full-Time Teammate		Part-Time Teammate		Full-Time Teammate		Part-Time Teammate	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
Teammate-Only	\$17.00	\$7.85	\$28.00	\$12.93	\$29.00	\$13.38	\$50.00	\$23.07
Teammate + Spouse	\$36.00	\$16.62	\$60.00	\$27.70	\$67.00	\$30.92	\$113.00	\$52.15
Teammate + Child(ren)	\$37.00	\$17.08	\$62.00	\$28.62	\$73.00	\$33.69	\$125.00	\$57.69
Family	\$45.00	\$20.77	\$76.00	\$35.08	\$86.00	\$39.69	\$147.00	\$67.84

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Vision Plans

The Atrium Health Wake Forest Baptist vision plan is provided through **Community Eye Care (CEC)**.

The vision plan helps to pay for routine periodic exams, eyeglasses, contacts and related supplies. When you visit CEC providers you receive discounted services, with the plan paying a percentage of your cost.

For out-of-network providers you will still receive the full covered benefit however you must pay the provider at the time of service and will need to file a manual claim with CEC to receive any applicable reimbursements.

Below are some advantages of the CEC vision plan:

- Extensive network:** CEC has a large network of private practice doctors, including our Atrium Health Wake Forest Baptist providers, and major retail chains. Whether you are looking for an optometrist, ophthalmologist, retail optical center or online eyewear retailer, CEC’s got you covered. Our interactive provider search tool, located online at cecvision.com/search, makes it easy to find the right provider for you.
- Wellness:** Routine eye care is important for your overall health and well-being. Undiagnosed diseases, such as diabetes, high blood pressure and glaucoma can be detected during an annual eye exam. As a CEC member, you can even purchase non-prescription sunglasses to protect your eyes from the sun. Non-prescription sunglasses must be purchased at an optical center that sells prescription eyewear to be covered by your eyewear allowance.
- Children’s benefits and retinal screening:** Children under the age of 13 and who are enrolled in vision receive an additional eye exam each benefit plan year and a new pair of glasses each benefit plan year if their prescription changes by .5 diopter or greater. The second eye exam is covered in full with no copay. The second pair of glasses is covered up to the \$275 eyewear allowance. Services must be obtained from an in-network CEC provider and members will be reimbursed for the additional benefits.

Vision Premiums

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

The premiums below represent **MONTHLY & BI-WEEKLY** pay schedules.

Community Eye Care (CEC) PLAN		
Full-Time & Part-Time Teammate		
	Monthly	Bi-Weekly
Teammate-Only	\$7.98	\$3.68
Teammate + Spouse	\$16.52	\$7.62
Teammate + Child(ren)	\$16.52	\$7.62
Family	\$25.51	\$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 (formerly Cigna)**.

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 \$200,000). 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 four 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 during open enrollment, 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 spouse and/or for each of your eligible children. 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+
Monthly Rate per \$1,000	0.048	0.059	0.085	0.128	0.202	0.312	0.378	0.580	0.940
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 CORE Connect 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 monthly or bi-weekly (depending on how you are paid) rate shown in the table.

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

For example, if you are age 37, earn \$40,000 per year, are paid bi-weekly 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 Rates

		Monthly	Bi-Weekly
Spouse Coverage Amount	\$10,000	\$1.80	\$.83
	\$25,000	\$3.60	\$1.66
Child Coverage Amount	\$10,000	\$0.90	\$0.42
	\$25,000	\$2.25	\$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 **New York Life (formerly Cigna)**.

SHORT TERM DISABILITY

Short-term disability (STD) pays a weekly benefit for eligible teammates of 60% of your pay, up to a maximum benefit of \$1,500 per week, minus any other income you may be receiving. Benefits begin after 14 or 30 consecutive days of hospitalization, sickness or injury and continue as long as you are disabled (up to 26 weeks). STD benefits will end on the date long term disability benefits become payable to you. STD is an teammate-paid option.

If you elect to add STD coverage or increase coverage (going from the 30-day waiting period option to the 14-day option), 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.” You must complete the EOI process and be approved by New York Life before new or increased coverage can take effect.

SHORT TERM DISABILITY PREMIUMS

Go to CORE Connect to view your life insurance costs.

Or you can choose to calculate per pay period costs yourself by using this formula:

	Rate
14-Day Waiting Period	\$0.709
30-Day Waiting Period	\$0.436

$$\begin{array}{cccccccc}
 \$ \dots & \div 52 = \$ \dots & \times 0.6 \div 10 = & \$ \dots & \times & \dots & = \$ \dots & \times 12 = \$ \dots & \div 26 = \$ \dots \\
 \text{Annual pay} & \text{Weekly pay} & \text{Per \$10 of covered benefit} & \text{Cannot exceed \$1,500} & \text{Rate for coverage: \$0.709 or \$0.436} & \text{Monthly Cost} & \text{Annual Cost} & \text{Your Bi-Weekly Cost}
 \end{array}$$

For example, if you choose the 14-day waiting period option and your annual pay is \$35,000, here’s how your bi-weekly costs are calculated:

$$\$35,000 \div 52 = \$673.08 \times 0.6 = \$403.85 \div 10 = \$40.39 \times 0.709 = \$28.64 \times 12 = \$343.68 \div 26 = \mathbf{\$13.22}$$

LONG TERM DISABILITY

Long-term disability (LTD) benefits begin after you have been disabled for more than 180 days. The coverage ensures that you will receive 60% of your pay 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.

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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.

For additional information review the **Benefits Intranet Page** or contact the **Benefits Service Center** at **866-558-8582**.

ACCIDENT

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

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 Nationwide, pet insurance provides reimbursements for eligible veterinary expenses related to accidents, injuries and illnesses for dogs, cats, birds and exotic pets. Optional wellness benefit is available for routine preventive care.

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.

Have questions? Review the **Benefits Intranet Page** or contact the **Benefits Service Center** at **866-558-8582**

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.