

2025 Health Plans Rate Sheet

Atrium Health Greater Charlotte Teammates

Medical Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 medical and prescription coverage under the Health Savings Plan or Co-Pay Plan provided by MedCost are shown in the table below.

The contributions you pay will be based on these factors:

- The medical plan you choose: [Health Savings Plan](#) or [Co-Pay Plan](#)
- The level of coverage you choose — Teammate-Only, Teammate + Spouse/Partner, Teammate + Child(ren) or Family
- Your employment classification
- Your annual base salary*
- Whether the Spousal Surcharge and/or Tobacco Surcharge will apply

	Health Savings PLAN			Co-Pay PLAN		
	Full-Time Teammate	Full-Time Teammate Earning ≤\$38,000	Part-Time Teammate	Full-Time Teammate	Full-Time Teammate Earning ≤\$38,000	Part-Time Teammate
Teammate-Only	\$28.88	\$18.22	\$40.61	\$67.20	\$56.54	\$94.52
Teammate + Spouse/Partner	\$155.40	\$144.74	\$191.40	\$210.00	\$199.34	\$258.66
Teammate + Child(ren)	\$101.85	\$91.19	\$126.55	\$163.80	\$153.14	\$203.51
Family	\$212.10	\$201.44	\$259.94	\$281.40	\$270.74	\$344.75

Dental Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 dental coverage under the Standard Plan or Enhanced Plan provided by Delta Dental are shown in the table below.

	Standard PLAN		Enhanced PLAN	
	Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$8.04	\$10.72	\$11.05	\$14.74
Teammate + Spouse/Partner	\$23.12	\$28.66	\$29.15	\$36.14
Teammate + Child(ren)	\$27.14	\$35.28	\$34.17	\$44.43
Family	\$39.20	\$50.14	\$49.25	\$62.99

*Because your premiums are based on your annual base salary & employment classification, premiums are subject to change during the year if you experience a change in your status or annual base salary that changes your salary band.

Vision Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 vision coverage under CEC Vision Plan are shown in the table below.

Vision PLAN	
Full-Time and Part-Time Teammates	
Teammate-Only	\$6.80
Teammate + Spouse/Partner	\$12.91
Teammate + Child(ren)	\$17.65
Family	\$20.05

Spousal Surcharge

A Spousal Surcharge of \$60 per-pay-period will be applied to teammates whose spouse/partner is eligible for medical coverage through his/her employer and enrolls in an Advocate Health Medical Plan. Generally, if your spouse/partner is unemployed, retired, disabled, self-employed or eligible for or enrolled in Medicare/Medicaid or also employed by Advocate Health, the Spousal Surcharge will be waived. The Spousal Surcharge Waiver Form is available for teammates to download during the online enrollment process. If you will be covering your spouse/partner for medical benefits for the 2025 plan year, the Spousal Surcharge Waiver Form must be submitted (if applicable) by Dec. 6, even if you have previously taken action to avoid the Spousal Surcharge.

Tobacco Surcharge

If you and/or your covered spouse/partner are not tobacco-free or do not take action to show that you are tobacco-free, a \$50 per-pay-period (or \$100 per-pay-period for both of you) Tobacco Surcharge will be automatically deducted from your paycheck in 2025. Take action during enrollment to certify your tobacco-free status. For details on how to avoid the 2025 Tobacco Surcharge if you have not already taken action or would like to participate in a tobacco cessation program, visit totalrewards.org.

Pretax Contribution

Premiums (teammate contributions) for medical, dental and vision coverage will be deducted from your pay each pay period on a pretax basis. This means that your cost for coverage is deducted from your pay before federal, state and Social Security taxes are calculated. This reduces your taxable income and, in turn, the taxes you pay.

If you choose to cover a domestic partner, their portion of the premium will be deducted on a post-tax basis, in accordance with tax rules.

If you have questions, please contact the Benefits Service Center at 800-775-4784, Monday through Friday, 8 a.m. to 7 p.m. ET
Translation services are available.