

The 2023

## Atrium Health Wake Forest Baptist Health Plans

Atrium Health offers benefits to support the health and well-being of all teammates and their families.

For 2023, Atrium Health Wake Forest Baptist will offer two plans for teammates to choose from: **Wake Health Savings Plan** and **Wake Copay 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 Copay Plan**

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

### Wake Health Savings 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
- LiveWELL Incentive goes pretax into HSA
- WFBH Network now includes all Atrium Health providers and practices

### Wake Copay PLAN

- Premium: Higher cost per pay period
- Copays begin immediately. Deductible applies to inpatient and outpatient services
- 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

or

### 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 both **Atrium Health Wake Forest Baptist Health Plans**.

# The 2023 Atrium Health Wake Forest Baptist Health Plans

## 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		Wake Copay PLAN	
	Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$27.00	\$272.80	\$46.00	\$291.78
Teammate + Spouse	\$118.00	\$682.00	\$165.00	\$729.47
Teammate + Child(ren)	\$100.00	\$545.61	\$138.00	\$583.57
Family	\$157.00	\$954.81	\$226.00	\$1,021.25

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

	Wake Health Savings PLAN		Wake Copay PLAN	
	Full-Time Teammate	Part-Time Teammate	Full-Time Teammate	Part-Time Teammate
Teammate-Only	\$58.50	\$591.07	\$99.67	\$632.20
Teammate + Spouse	\$255.67	\$1,477.68	\$357.50	\$1,580.51
Teammate + Child(ren)	\$216.67	\$1,182.15	\$299.00	\$1,264.41
Family	\$340.17	\$2,068.76	\$489.67	\$2,212.71

\*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 the spousal surcharge applies to you, the surcharge will be \$100/month.

# DEDUCTIBLES, COINSURANCE & CO-PAYS

A **DEDUCTIBLE** is the amount you owe for covered health care 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
- **Wake Copay Plan:** 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 **CO-PAY** 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		Wake Copay PLAN	
	WFBH Network	MedCost Network	WFBH Network	MedCost Network
<b>Deductible</b> <i>Single/Family</i>	\$1,500/\$3,000	\$3,000/\$6,000	\$800/\$1,600	\$3,000/\$6,000
<b>OOP Max, Including Deductible</b> <i>Single/Family</i>	\$4,000/\$8,000	\$6,000/\$12,000	\$4,000/\$8,000	\$6,000/\$12,000
<b>Coinsurance After Deductible</b>	15%	30%	15%	30%
<b>ER</b> <i>(Copay waived if admitted)</i>	15%	30%	\$200	\$200
<b>Preventive Care</b>	\$0	\$0	\$0	\$0
<b>PCP</b>	15%	30%	\$10	\$40
<b>Specialist</b>	15%	30%	\$20	\$70
<b>Urgent Care</b>	15%	30%	\$20	\$55
<b>Mental Health/Substance Abuse</b>	15%	30%	\$10	\$40

## 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 or CarolinaCARE Mail Service.** Enrollees can get a three-month supply of generic or preferred brand maintenance medications for a two-month co-pay at Atrium Health Wake Forest Baptist pharmacies (including the Employee Prescription Mail Service).

Your co-pays and coinsurance for 30 and 90 day supplies are shown in the chart below. Please note that if you are enrolled in the **Wake Health Savings Plan**, you must meet your deductible first before the copay applies.

	Wake Health Savings PLAN				Wake Copay PLAN			
	2023 Prescription Plan Features				2023 Prescription Plan Features			
	Domestic Pharmacies (90-day supply)	Employee Prescription or CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)	Domestic Pharmacies (90-day supply)	Employee Prescription or CarolinaCARE Mail Service (30-day supply)	Atrium Health Rx Retail Pharmacies (30-day supply)	Community Retail Pharmacies (30-day supply)
ACA   Preventive*	\$0 to \$15 no deductible	\$0 to \$6 no deductible	\$0 to \$20 no deductible		\$0 to \$15	\$0 to \$6	\$0 to \$20	
Generic	\$25 after deductible	\$10 after deductible	\$20 after deductible		\$25	\$10	\$20	
Preferred Brand	\$87.50 after deductible	\$35 after deductible	\$45 after deductible		\$87.50	\$35	\$45	
Non-Preferred Brand	\$200 after deductible	\$80 after deductible	\$110 after deductible		\$200	\$80	\$110	
Specialty	Not applicable	\$150 after deductible	Not Applicable	Not applicable	Not applicable	\$150	Not Applicable	Not applicable

\*The Preventive Drug List replaces the HOPE Program List.

## NETWORKS

**The WFBH Network offers the most cost-effective tier for health care services.** Managing your health care expenses means you know where to find the most cost-effective health care and prescription medications. Lower your health care costs by choosing the WFBH Network.

<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).

# The 2023 Atrium Health Wake Forest Baptist Health Plans

## SAVINGS AND SPENDING ACCOUNTS

### Options available with Wake Health Savings PLAN

#### Health Savings Account (HSA)

The HSA is yours to save for current and future health care-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	\$3,850
Family Plan	\$7,750

*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
  - 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

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

#### Questions about Medicare

For help in understanding how Medicare and your health care 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

# SAVINGS AND SPENDING ACCOUNTS

## Options available with Health Savings PLAN *continued*

### 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:** \$2,850

## Options available with Co-Pay PLAN

### 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:** \$2,850

### LiveWELL Incentive Account

For teammates enrolled in the **Wake Copay Plan**, Atrium Health will deposit earned LiveWELL Incentives into the LiveWELL Incentive Account in the same year. Funds can be used to help pay for qualified medical, dental and vision expenses. Unused funds rollover from year to year. Incentives are paid at the level of enrollment at the time of payout.

## LIVEWELL

LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates.

Wake Health Savings Plan Members	Physical	Financial	Personal	TOTAL
<b>Individual</b>	\$225	\$225	\$225	\$675
<b>Family</b>	\$450	\$450	\$450	\$1,350

  

Wake Copay Plan Members	Physical	Financial	Personal	TOTAL
<b>Individual</b>	\$200	\$200	\$200	\$600
<b>Family</b>	\$400	\$400	\$400	\$1,200

LiveWELL Incentives are paid in the year they are earned with three payout opportunities – April, July and November. Incentive dollars are deposited pretax in the following accounts:

- Wake Health Savings Plan PLAN** ➔ Health Savings Account
- Wake Copay Plan PLAN** ➔ LiveWELL Incentive Account

Teammates in positions with an annual base salary of less than \$38,000 will receive an additional \$200 contribution from Atrium Health to either their Health Savings Account (HSA) or LiveWELL Incentive Account per plan eligibility.

*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.*

