

The 2024 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 2024, Atrium Health Wake Forest Baptist offers two plans for teammates to choose from: **Wake Health Savings Plan** and **Wake Copay Plan**.

You can elect or make changes to Medical, Dental, Vision, Voluntary Benefits and a Health Care Flexible Spending Account during Annual Enrollment, or if you experience certain life or work events. Visit the [Atrium Health Wake Forest Baptist Benefits Intranet](#) page for details.

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

The 2024 Atrium Health Wake Forest Baptist Health Plans

KEY TERMS & PLAN COMPARISON

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 **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		Wake Copay PLAN	
	WFBH Network	MedCost Network	WFBH Network	MedCost Network
Deductible <i>Single/Family</i>	\$1,600/\$3,200	\$3,000/\$6,000	\$800/\$1,600	\$3,000/\$6,000
OOP Max, Including Deductible <i>Single/Family</i>	\$4,000/\$8,000	\$6,000/\$12,000	\$4,000/\$8,000	\$6,000/ \$12,000
Coinsurance After Deductible	15%	30%	15%	30%
ER <i>(Copay waived if admitted)</i>	15%	30%	\$200	\$200
Preventive Care	\$0	\$0	\$0	\$0
PCP	15%	30%	\$25	\$40
Specialist	15%	30%	\$45	\$70
Urgent Care	15%	30%	\$45	\$55
Mental Health/Substance Abuse	15%	30%	\$25	\$40

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.

\$ 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**.

PRESCRIPTION MEDICATIONS

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

Maximum of one fill at Community Retail Pharmacies after the deductible for maintenance medications. Plan then requires transition to an Atrium Health Pharmacy, 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 reduced copay at Atrium Health Pharmacies.

Specialty medications must be filled at an Atrium Health Wake Forest Baptist Pharmacy or CarolinaCARE. Some exceptions may apply to medications in limited distribution. Specialty medication cost share may vary with use of manufacturer coupons and copay assistance programs which will not apply to deductibles and/or out-of-pocket maximums.

Your copays 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			
	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	\$75	Not Applicable	Not applicable

*For the **Wake Health Savings Plan**, ACA and Preventative medications must be filled at Domestic Pharmacies, regardless of deductible being satisfied. For the **Wake Copay Plan**, only 1 retail fill is permitted.

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.

DENTAL BENEFITS

Atrium Health Wake Forest Baptist offers comprehensive dental coverage, including routine care such as annual exams and cleanings, to more extensive services such as dentures and braces. Two dental plan options – the Wake Dental Choice Plan and the Wake Dental Choice Plus Plan – are offered by MedCost.

- Both plans offer 100% coverage for preventive care.
- Both plans provide you with comprehensive coverage at the provider of your choice.

	Wake Dental Choice PLAN	Wake Dental Choice Plus PLAN
Deductible	\$50 for individual \$150 for family	\$50 for person \$150 for family
Annual Maximum Benefit <i>(per individual)</i>	\$750	\$1,750
Preventive Care <i>(exams, X-rays, cleanings)</i>	100%, no deductible	100%, no deductible
Restorative and Surgical Services	80% after deductible	80% after deductible
Prosthetics <i>(crowns, bridges, dentures)</i>	Not covered	50% after deductible
Orthodontia	Not covered	50% after deductible

VISION BENEFITS

Vision benefits are administered by CEC Vision.

Key parts of the plan include:

- An annual eye exam
- A benefit allowance of \$275 for eyewear – frames, lenses and contact lenses – without an office charge (non-prescription sunglasses are included)
- Additional 20% discount on glasses (frames and/or lenses) and 10% discount on contact lenses for any amount over the \$275 allowance
- Contact lens fitting or evaluation annually for co-pay of \$15
- 1,700 in-network doctors and retail opticians

and more

VOLUNTARY BENEFITS

Atrium Health Wake Forest Baptist provides you with convenient access to cost-effective group rates on a wide range of Voluntary Benefits. Pair these Voluntary Benefits with your core benefits to supplement income in the case of an accident or emergency, protect you and your family's financial future, and help balance the important areas of your life. Some voluntary benefit offerings are listed below and more information about all voluntary benefits may be found on the [Wake Forest Baptist Benefits Intranet](#) page.

BenExtend Insurance provides three benefits in one – accident insurance, critical illness insurance and hospital indemnity. The benefit can help manage out-of-pocket expenses, deductibles and other health care expenses (*includes a \$50 annual wellness benefit*).

Hospital Admission Insurance can reimburse teammates in the event that you or your eligible family member are hospitalized as a result of a covered accident or sickness.

Accident Insurance provides a benefit for injuries and accident-related expenses (*includes a \$50 annual wellness benefit*).

Critical Illness Insurance provides a lump sum directly to you if you are diagnosed with a covered critical illness like cancer, severe stroke or heart attack (*includes a \$100 annual wellness benefit*).

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 **Health Savings Plan**, the LiveWELL Incentives will be deposited into their HSA.

	IRS Maximum Contribution
Teammate-Only Plan	\$4,150
Family Plan	\$8,300

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
 - 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**.

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 a.m. to 5 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 **Wake 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: \$3,050

Options available with **Wake Copay 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: \$3,050

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 if teammates remain enrolled in the **Wake Copay Plan**. 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. LiveWELL provides activities and education that promote healthy lifestyles for all Atrium Health teammates. Teammates enrolled in most Atrium Health Medical Plans will receive financial incentives deposited into HSA or LiveWELL Incentive Account if they complete each of the pillars.

Wake Health Savings Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$250	\$250	\$250	\$750
Family		\$500	\$500	\$500	\$1,500
Wake Copay Plan Members		Physical	Financial	Personal	TOTAL
Teammate-Only		\$166.67	\$166.67	\$166.66	\$500
Family		\$333	\$333	\$334	\$1,000

LiveWELL Incentives are paid in the year they are earned with three payout opportunities. 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 \$300 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.