



Summary of Benefits 2020

FOR HOUSE OFFICERS

At Wake Forest Baptist Health, we are committed to providing a comprehensive and competitive benefits package that helps you and your family take care of your physical, emotional and financial health. Keep reading to learn more about the benefits available to you, such as quality health coverages, tuition assistance for continuing education and help in saving for your future.

Eligibility

This summary provides an overview of benefits available to full-time House Officers who work 30 to 40 hours per week.

You have **31 days** to enroll for health, dental, vision, a Health Savings Account, flexible spending accounts (health care and dependent care), supplemental life insurance, dependent life insurance and an individual disability income plan. You are automatically enrolled in basic life, basic accidental death and dismemberment, long-term disability insurance and business travel accident insurance. See the *When you are eligible* chart on the next page to find out when you are eligible for these and other House Officer benefits.

Eligible dependents

Your eligible dependents are your spouse and your children under age 26. Children who are totally disabled by reason of mental or physical handicap can remain covered beyond the normal age limits if they have not been married, cannot support themselves and rely on you for their main support and care.

*Please note: The Plan Administrator may require, at reasonable intervals during the two years following the dependent's reaching age 26, subsequent proof of the child's total disability and dependency.

Enrolling your spouse for health coverage

If you want to enroll your spouse in a Wake Forest Baptist Health (WFBH) health plan and your spouse works full-time (30 or more hours per week) and is eligible for ACA-creditable medical coverage* through his or her employer (whether enrolled in that coverage or not), you will pay a surcharge in addition to the health plan premiums. If both you and your spouse work at WFBH, the surcharge does not apply. The surcharge also does not apply if your spouse is not employed, works part-time (fewer than 30 hours per week), is self-employed or retired.

* ACA-creditable coverage refers to a group health insurance plan that meets both the Minimum Essential Coverage and Minimum Value Standards under the Patient Protection and Affordable Care Act (the ACA). Most employers with 50 or more employees offer ACA-creditable coverage.

When you are eligible

Benefit plans	Full-time House Officers
Health Dental Vision	You are eligible as of your date of hire if you enroll within 31 days of your start date.
Health Savings Account (HSA)	You are eligible on the first of the month following the effective date of your Wake Health Savings Plan coverage (unless your Wake Health Savings Plan coverage is effective on the 1st of the month, in which case your HSA would be effective that same day).
Flexible spending accounts (health and/or dependent care)	You are eligible as of your date of hire.
Basic life and AD&D insurance Supplemental life insurance Dependent life insurance Long-term disability insurance Individual disability income Business travel accident insurance	You are eligible 90 days after your date of hire.
403(B) Retirement Savings Plan	Voluntary contributions may begin immediately.
Parental leave and adoption assistance	You are eligible 90 days after your date of hire.
Employee Assistance Program (EAP) Bright Horizons Child Care Elder Care Choices BestHealth For Us Fitness Center Employee discounts	You are automatically eligible. (Your access to the on-site Bright Horizons Child Care and the Fitness Center is based on the availability of services.)

Who pays for benefits

Benefit plans	Who pays
Health	WFBH contributes a portion of the cost of your health insurance. See health plan costs on page 10.
Dental	WFBH contributes a portion of the cost of your dental insurance. See dental plan costs on page 10.
Vision	You pay 100% of the cost for coverage at discounted group rates. See vision plan costs on page 10.
Basic life and AD&D insurance	Cost is paid by WFBH.
Supplemental life and dependent life insurance	You pay 100% of the cost for coverage at discounted group rates. Cost is based on your age, pay and the coverage option you select.
Long-term disability insurance	Cost is paid by WFBH.
Individual disability income	You pay 100% of the cost for coverage at discounted rates. Cost is based on your age, pay and the coverage option you select.

On-site conveniences

The Wake Forest Baptist Medical Center campus provides you with some onsite conveniences to make life a little easier. These include:

- Bright Horizons Child Care (subject to availability).
- Fitness Center.
- Banking ATMs.
- Food services (Fresh Inspirations cafeteria, SUBWAY®, Chick-fil-A®, Starbucks®, Au Bon Pain®, Camino Bakery/Coffee Shop).
- Vending machines.
- Internet cafe.
- Gift shop.
- Pharmacy.



Health

You have a choice between three health plans that are based on where you live: inside or outside the Wake Forest Baptist Health (WFBH) service area.

WFBH service area	
1	Wake Select Plan
2	Wake Options Plan
3	Wake Health Savings Plan (with Health Savings Account)
Outside WFBH service area	
1	Wake Select Out-of-Area (OOA) Plan
2	Wake Options Plan
3	Wake Health Savings Plan (with Health Savings Account)

WFBH service area

The **WFBH service area is based on your home ZIP code** and predominantly covers these counties: Alexander, Alleghany, Ashe, Burke, Caldwell, Catawba, Davidson, Davie, Forsyth, Guilford, Iredell, Randolph, Rockingham, Rowan, Stokes, Surry, Watauga, Wilkes and Yadkin. If your ZIP code crosses over county lines and your ZIP is in the service area, the determination will be based on your ZIP code, not your county of residence.

Wake Select Plans

The **Wake Select Plan** offers the following:

- You and your covered dependents must receive care from a WFBH Network provider. Otherwise there is no coverage* and you are responsible for 100% of the costs.
- All inpatient, outpatient and ancillary surgical procedures must be performed at a WFBH Network facility.

- See the Summary Plan Description for a full list of WFBH Network facilities and exceptions for certain providers, including general pediatrics and emergency care.

* Exception: Coverage is available for covered dependents who live outside the WFBH service area.

The **Wake Select Out-of-Area (OOA) Plan** is only offered to a limited number of employees who reside outside the WFBH service area. You and your covered dependents can choose a provider from one of these networks:

- WFBH Network, or
- MedCost Network.

You pay less when you go to a provider or facility within the WFBH Network. For example, you will have a \$10 copay if you go to a WFBH Network primary care Physician (PCP); however, if you go to a MedCost Network PCP, you will have a \$40 copay.

If you go outside of these two networks for care, you are responsible for 100% of the costs.*

* Exception: Coverage is available for covered dependents who live outside the WFBH and MedCost Networks.

Wake Options Plan

With the Wake Options Plan you and your covered dependents can choose a provider from one of these networks:

- WFBH Network, or
- MedCost Network.

You pay less when you go to a provider or facility within the WFBH Network. For example, you will have a \$10 copay if you go to a WFBH Network primary care Physician (PCP); however, if you go to a MedCost Network PCP, you will have a \$40 copay.

If you go outside of these two networks for care, you are responsible for 100% of the costs.*

* Exception: Coverage is available for covered dependents who live outside the WFBH and MedCost Networks.

Wake Health Savings Plan

The Wake Health Savings Plan is an IRS-qualified health plan that requires deductible and coinsurance in lieu of copays and features a tax-favored savings account called a Health Savings Account (HSA). You can contribute to an HSA tax-free, the account grows tax-free and money can be withdrawn tax-free as long as the funds are used for qualified expenses.

When you and your covered dependents need care, you can choose a provider from one of these networks:

- WFBH Network, or
- MedCost Network.

You pay less when you go to a provider or facility within the WFBH Network. If you go outside of these two networks for care, you are responsible for 100% of the costs.*

* Exception: Coverage is available for covered dependents who live outside the WFBH and MedCost Networks.

More about the Health Savings Account

The Health Savings Account (HSA) is a personal savings account that you use for health care.

Advantages of an HSA include:

- **Triple tax benefits** – your contributions, your withdrawals for qualified health care expenses and your investment and interest earnings are all are tax-free.
- **Choice** – you decide where and when to use funds for qualified expenses. You can pay for out-of-pocket health care expenses for you and your family, build a nest egg for future health care expenses, or save money for health care in retirement.
- **Full-ownership of contributions** – you own all the money in your account. There is no “use it or lose it” rule. All amounts in your HSA are fully vested, and unspent balances in accounts roll over at the end of the plan year and remain there until you spend them.
- **Portability** – your account is portable, meaning your money stays with you even if you:
 - Change jobs.
 - Change health coverage.
 - Become unemployed.
 - Move to another state.
 - Get married or divorced.

How much you can contribute

You can contribute to your HSA up to the IRS maximums each year if you’re eligible. Your contribution limit for the year can change based on your personal situation.

For 2020, you can contribute:

- Up to \$3,550 if you have Wake Health Savings Plan Employee Only coverage.
- Up to \$7,100 if you cover one or more dependents in the Wake Health Savings Plan.

If you join the plan mid-year, the limits may be prorated. Refer to **IRS Publication 969** for more details. If you’re age 55 or older, you can contribute an additional \$1,000 in catch-up contributions.

Note: If you become enrolled in Medicare, you will cease to be eligible to make or receive HSA contributions.

About the networks

WFBH Network: The WFBH Network includes providers and facilities that are part of WFBH, as well as AdventHealth Medical Group, Appalachian Regional Medical Associates, Catawba Valley Medical Center, High Point Endoscopy, Charles A. Cannon, Jr. Memorial Hospital, High Point Surgery Center, Hugh Chatham Memorial Hospital, Iredell Health Network, Premier Surgery Center, LLC, Randolph Hospital, Surgical Center of Greensboro, Wake Forest Baptist Health Outpatient Surgery–Clemmons and Watauga Medical Center. See the Summary Plan Description for information about additional WFBH Network providers and facilities.

MedCost Network: MedCost has an extensive provider network across North Carolina, South Carolina, and Virginia.

You can find providers in each network by going to www.MedCost.com.

BestHealth For Us

BestHealth For Us, WFBH's employee wellness program, supports the physical, mental and spiritual well-being of all employees. The program helps you make lifestyle changes that can reduce health risks and enhance your quality of life.

BestHealth For Us offers free programs and services such as health assessments, consults (by phone or in person) with a registered dietitian or health coach, life coaching, resilience training, lunch-n-learns, classes, online wellness challenges and more. The online wellness portal, besthealth4us.com, promotes wellness programs and allows you to track your progress toward personal health and fitness goals.

Resources for your health!

WFBH offers a number of services to help you get healthy and stay that way, including:

- Four on-site fitness centers.
- Wellness Lunch and Learn sessions.
- Employee Assistance Plan services.

Ob-Gyn care

Routine care

For routine care (such as PAP smears), the plans pay 100%. For non-routine care, Ob-Gyn Physicians are considered specialists.

Maternity care

Wake Forest Baptist Medical Center offers labor and delivery services, so maternity benefits under our plans are covered as follows:

- **Wake Select Plan.** Employees and dependents enrolled in this plan **are required to use WFBH Network providers and deliver at a WFBH Network facility in order to have maternity services covered by the plan.**

- **Wake Options, Wake Health Savings, and Wake Select Out-of-Area (OOA) Plans.** Employees and dependents enrolled in these plans have the option of using MedCost Network providers and delivering at a MedCost Network facility; however, prenatal care with MedCost providers and delivery services at MedCost facilities are covered at the MedCost level of benefits.

Parental leave and adoption assistance

Wake Forest Baptist Health offers paid parental leave and adoption assistance benefits.

- **Parental Leave.** All benefits-eligible employees who give birth to or adopt a child after having been actively employed with WFBH for at least 90 days will receive two weeks of paid parental bonding leave. All non-birth and adoptive parents are also eligible for the two weeks of paid parental leave.
- **Adoption Assistance.** Benefits-eligible employees who have been actively employed with WFBH for at least 90 days can use this benefit for adoption placements and expenses incurred related to the adoption of a child. Each family can be reimbursed up to \$5,000 per adoption, up to a family maximum of \$10,000 (two adoptions).

SmartStarts Prenatal Program

If you or one of your covered dependents are pregnant, you probably have many questions and need sound medical advice. MedCost offers a special prenatal program for patients who are pregnant to answer questions and offer advice. This program can also help prevent complications by teaching patients healthy habits and providing practical tips.

Women who enroll in the program during their first 20 weeks of pregnancy and successfully complete the program will receive a **\$500 deductible credit** to use toward delivery medical expenses.

Healthy Futures

Healthy Futures is a personalized program offered by the WFBH Weight Management Center (WMC). The program can help participants manage their weight during and after pregnancy. Based on a participant's specific needs, a multidisciplinary team provides services that may include nutritional counseling, behavioral support, and exercise training tailored for pregnancy.

Dental

WFBH offers two levels of dental coverage: a high option plan or a low option plan. Both dental options cover most types of services up to reasonable and customary charges at varying levels of coverage including preventive, maintenance, surgical and periodontic services. The high option plan also covers prosthetics and covers orthodontia expenses (for dependent children only, up to age 19).

For an overview of network benefits, see the *2020 Benefits Guide for House Officers* and/or the Dental Summary Plan Description.

Vision

The vision plan, provided through Community Eye Care (CEC), helps pay for routine periodic eye exams, eyeglasses, contacts and related supplies. When you visit CEC providers, you receive discounted services and the plan pays a percentage of your cost. For out-of-network providers, you must file a claim to receive any applicable reimbursements.

Flexible spending accounts

A flexible spending account (FSA) is a great way to set aside before-tax money that you can then use to pay for health care or dependent care expenses. WFBH offers two FSAs.

Health care FSA

The health care FSA helps you save money on eligible healthcare expenses. You can contribute up to \$2,700 each year to the health care FSA to pay for copays, deductibles, coinsurance and other out-of-pocket medical, dental, vision or prescription drug costs for you or your dependents.

You can contribute to the health care FSA if you are enrolled in the Wake Select, Wake Select Out-of-Area or Wake Options Plans or if you waive health coverage.

Dependent care FSA

The dependent care FSA helps you save money on eligible dependent care expenses. You can contribute up to \$5,000 each year to the dependent care FSA to pay for dependent day care expenses on a pre-tax basis if both you and your spouse work, your spouse goes to school full-time or your spouse isn't able to provide self-care.

Eligible expenses include: Daycare, day summer camp, after-school programs and preschool expenses for children 12 years old and younger or disabled dependents of any age. You may also use this account to pay for adult daycare services for an elderly parent who is your tax dependent.

Life and AD&D

WFBH's life and AD&D coverage offers you and your dependents financial protection in the event of your death or accidental dismemberment.

Basic life and AD&D insurance

As a WFBH employee, 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 employees.

Supplemental life and AD&D insurance

If you think you need more coverage than the basic coverage provides, you may buy supplemental life and AD&D insurance equal to one, two, three or four times your basic annual salary, rounded up to the next \$1,000, subject to the maximum benefit level and approval by Cigna.

Dependent life insurance

You may also purchase dependent life insurance in the amount of \$10,000 or \$25,000 for your spouse and/or for each of your eligible children.

Business travel accident insurance

You automatically receive business travel accident insurance coverage at no cost to you. This coverage pays a benefit to your beneficiary if you die as a result of an accident while traveling on authorized WFBH business. Full-time House Officers have coverage of \$500,000.

Long-term disability

WFBH 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.

Long-term disability (LTD) benefits begin after you have been disabled for more than 90 days. The coverage ensures that you will receive $66\frac{2}{3}\%$ 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 coverage is an employer-paid benefit for eligible employees. There is no action required on your part; WFBH automatically enrolls you in the LTD plan if you're eligible.

Individual disability income plan

In addition to WFBH-provided LTD insurance, you also have an opportunity to purchase individual "own occupation"* disability income plans from major carriers at negotiated discounts through Mensh Insurance. These plans can help you protect more of your income today and establish a foundation for comprehensive income protection that will grow with you over your career.

*Own occupation plans pay you a disability benefit if you are unable to work at a job in your occupation.

403(b) Retirement Savings Plan

Employee Voluntary Contributions: You may immediately elect to voluntarily contribute a percentage of compensation*, or flat dollar amount per pay period. The contributions can be designated as pre-tax or Roth contributions subject to the annual IRS dollar limit. The IRS maximum dollar limit for 2020 is \$19,500. This limit is indexed annually by the IRS.

Catch-up contributions: If you are age 50 or older (or reach age 50 during the current calendar year), you can make an additional catch-up contribution up to \$6,500 in 2020. This limit is indexed annually by the IRS.

Investment fund providers: Transamerica or TIAA. All contributions must be made to one fund provider only.

* For 2020, the IRS compensation limit is \$285,000. This limit is indexed annually by the IRS.

Time off

Bereavement

Three days of paid leave are available following the death of an immediate family member.

Leaves of absence

WFBH provides a variety of leaves to meet your needs, including FMLA, medical, military, personal and Workers' Compensation leaves. Eligibility requirements for leaves vary by type of leave. For specific information on WFBH's leave policies, contact the Leave of Absence Administration team at loaa@wakehealth.edu or call **336-716-6464**.

Other benefits

WFBH offers other benefits centered around your personal needs, such as:

Employee Assistance Program (EAP)

The EAP is provided as an employer-paid benefit to help you and your immediate family members. It is a confidential service in which trained counselors offer assessment and referral services to help resolve a range of personal or emotional concerns, including marital problems, family difficulties, anxiety, grief, depression, stress at home or work, and alcohol and drug abuse.

Bright Horizons Child Care

This facility, available to all employees, provides on-site child care while you work. Enrollment is subject to space availability.

Elder Care Choices

Elder Care Choices is an employer-paid benefit that provides resources and assistance if you have caregiver concerns, Medicare questions or other long-term care needs.

Advance Care Planning

Advance Care Planning can help you and your loved ones make important decisions about your health care in situations where you may not be able to do so for yourself.

Fitness Center

The Fitness Center provides you with a convenient way to keep in shape. You can pay for your membership through payroll deductions.

Employee discounts

WFBH and several area vendors offer a variety of recreation and entertainment discounts, such as:

- Cafeteria discounts.
- Cinema tickets.
- Discount passes to area attractions, such as theme parks, Biltmore Estate and the North Carolina Zoo.

Legal insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. ARAG offers legal insurance that features in-office services, telephone advice and online resources. Enroll within 31 days of your date of hire or benefits eligibility.

Pet insurance

The My Pet Protection insurance plan is available to benefit-eligible employees through Nationwide. Use any vet, and get 90% reimbursement on the bill. Enroll at any time.

Your cost for coverage

2020 health plan costs (pre-tax)

Here are your bi-weekly costs for health plan coverage. These pre-tax rates do not include any spousal surcharge that may apply.

Coverage level	Bi-weekly rates
Wake Select Plan	
You only	\$38.77
You plus children	\$121.85
You plus spouse	\$142.62
You plus family	\$195.23
Wake Options Plan	
You only	\$65.54
You plus children	\$207.23
You plus spouse	\$241.38
You plus family	\$331.85
Wake Health Savings Plan	
You only	\$60.00
You plus children	\$189.23
You plus spouse	\$220.62
You plus family	\$302.77
Wake Select OOA Plan	
You only	\$26.77
You plus children	\$85.38
You plus spouse	\$98.77
You plus family	\$135.69

2020 dental plan costs (pre-tax)

Coverage level	Bi-weekly rates
Wake Dental Choice	
You only	\$7.38
You plus children	\$16.15
You plus spouse	\$15.69
You plus family	\$19.85
Wake Dental Choice Plus	
You only	\$12.92
You plus children	\$32.31
You plus spouse	\$29.54
You plus family	\$37.85

2020 vision plan costs (pre-tax)

Coverage level	Bi-weekly rates
You only	\$3.68
You plus children	\$7.62
You plus spouse	\$7.62
You plus family	\$11.77

If you enroll your spouse in health coverage

If your spouse works full-time for an employer other than WFBH and is eligible for ACA-creditable medical coverage through his or her employer, you will pay a surcharge in addition to the health plan premiums. The amount of the surcharge depends on the health plan you choose:

If you enroll yourself and your spouse in the:	You will pay a monthly spousal surcharge of:
Wake Select Plan or Wake Select OOA Plan	\$100
Wake Options Plan	\$200
Wake Health Savings Plan	\$200

More information about this surcharge can be found on [page 2](#).

Contacts

For questions about	Vendor	Phone	Website/Email
All WFBH benefits	PeopleLink	336-716-6464	PeopleLink.WakeHealth.edu
Health and prescription drug	MedCost	888-334-0609	www.MedCost.com
	WFBH pharmacies	N/A	www.wakehealth.edu
	Employee Prescription Mail Service	336-716-2982	To enroll, go to Prescriptions.WakeHealth.edu .
ALEX® benefits decision-making support tool	N/A	N/A	www.myalex.com/wakehealth/2020
Health Savings Account	HSA Bank	800-357-6246	www.hsabank.com
Mental health and substance abuse	Carolina Behavioral Health Alliance	800-475-7900	www.cbhallc.com
SmartStarts Prenatal Program	MedCost	888-334-0609	www.medcost.com/members/care/maternity
Dental	MedCost	888-334-0609	www.MedCost.com
Vision	Community Eye Care	888-254-4290	www.cecvision.com
Flexible spending accounts	MedCost	888-334-0609	www.MedCost.com
Life/AD&D insurance and disability	Cigna	800-362-4462	www.Cigna.com
Elder Care Choices	Senior Services	336-748-2171	www.seniorservicesinc.org

For more information

For more information about WFBH benefits, you can contact a PeopleLink representative from 7:30 am to 5 pm, Monday – Friday by calling **(336) 716-6464** or by going to PeopleLink.WakeHealth.edu.

This booklet provides a brief overview of the benefits provided by WFBH. For complete details of the benefits offered, refer to the Summary Plan Descriptions or contact PeopleLink.

