

The 2022 Atrium Health Wake Forest Baptist Summary of Benefits

FOR HOUSE OFFICERS

At Atrium Health Wake Forest Baptist, we are committed to providing a comprehensive and competitive benefits package that helps you and your family take care of your physical, financial and personal health and well-being. This summary provides an overview of the benefits available to you, such as quality health coverages 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** beginning with your date of hire/eligibility to enroll for health insurance, dental insurance, vision insurance, flexible spending accounts, a Health Savings Account (HSA), supplemental and dependent life insurance, individual disability income insurance and voluntary benefit offerings. You are automatically enrolled in basic life and accidental death and dismemberment (AD&D) insurance, long-term disability insurance and business travel accident insurance.

Eligible Dependents

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

***Note:** Atrium Health Wake Forest Baptist reserves to the right to request proof of dependent disability at reasonable intervals during the two years following the dependent attaining the age of 26.



Atrium Health
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The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

When you are eligible

Benefit plans	When you are eligible
Health Insurance Dental Insurance Vision Insurance	You are eligible as of your date of hire.
Flexible Spending Accounts (Health, Dependent Care or Limited-Purpose)	You are eligible as of your date of hire.
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).
Basic Life and AD&D Insurance Supplemental Life Insurance Dependent Life Insurance Long-term Disability Insurance Individual Disability Income Insurance Business Travel Accident Insurance Universal Life Insurance	You are eligible 90 days after your date of hire. Benefits are effective on the 91 st day.
Short-term Disability Insurance/Salary Continuation	You are eligible as of your date of hire.
Accident Insurance Critical Illness Hospital Insurance Identity Theft Legal Insurance	You are eligible as of your date of hire.
403(b) Retirement Savings Plan	Voluntary contributions may begin immediately.
Parental Leave	You are eligible as of your date of hire.
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 Advance Care Planning Fitness Center Teammate Discounts	You are automatically eligible. <i>(Your access to the on-site Bright Horizons Child Care and the Fitness Center is based on the availability of services.)</i>

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Who pays for benefits

Benefit plans	Who pays
Health Insurance	Atrium Health Wake Forest Baptist contributes a portion of the cost of your health insurance.
Dental Insurance	Atrium Health Wake Forest Baptist contributes a portion of the cost of your dental insurance.
Vision Insurance	You pay 100% of the cost for coverage at discounted group rates.
Basic Life and AD&D Insurance	Cost is paid by Atrium Health Wake Forest Baptist
Supplemental Life Insurance 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.
Short-term Disability Insurance/Salary Continuation Long-term Disability Insurance	Cost is paid by Atrium Health Wake Forest Baptist.
Individual Disability Income 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.
Accident Insurance Critical Illness Hospital Insurance Identity Theft Legal Insurance Universal Life Insurance	You pay 100% of the cost for coverage at discounted group rates.

Find the right health plan for you

The **Health Plan Decision Support Tool** is designed to help you decide which health plan is best for you and your family. The tool guides you through a series of questions, and based on your answers, you will see a side-by-side comparison of anticipated expenses.

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 Centers
- 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

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Health

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

Inside the service area

- Wake Select Plan
- Wake Options Plan
- Wake Health Savings Plan

Outside the service area

- Wake Select Out-of-Area (OOA) Plan
- Wake Options Plan
- Wake Health Savings Out-of-Area (OOA) Plan

Atrium Health Wake Forest Baptist Service Area

The 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 and 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.

**Exception: In the case of a true medical emergency, care is covered at any hospital emergency department. Coverage is available for covered dependents who live outside of the Atrium Health Wake Forest Baptist service area.*

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

The **Wake Select Out-of-Area (OOA) Plan** is only offered to a limited number of teammates who reside outside of the Atrium Health Wake Forest Baptist 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: In the case of a true medical emergency, care is covered at any hospital emergency department. Coverage is available for covered dependents who live outside of the WFBH and MedCost Networks.*

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

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: In the case of a true medical emergency, care is covered at any hospital emergency department. Coverage is available for covered dependents who live outside of 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 make tax-free contributions to the HSA to pay for qualified health care expenses during the year.

Under the **Wake Health Savings Plan**, you pay 100% of the costs of all medical services (except preventive care) and 100% of prescription drug costs until your deductible has been met. After meeting the deductible, you pay coinsurance until you meet your out-of-pocket maximum.

When you and your covered dependents need care, you and your dependents must receive care from the WFBH Network. Otherwise there is no coverage* and you are responsible for 100% of the costs.

**Exception: In the case of a true medical emergency, care is covered at any hospital emergency department. Coverage is available for covered dependents who live outside of the WFBH and MedCost Networks.*

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

The **Wake Health Savings Out-of-Area (OOA) Plan** is only offered to a limited number of teammates who reside outside of the Atrium Health Wake Forest Baptist service area. It 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 make tax-free contributions to the HSA to pay for qualified health care expenses during the year.

Under the **Wake Health Savings Out-of-Area (OOA) Plan**, you pay 100% of the costs of all medical services (except preventive care) and 100% of prescription drug costs until your deductible has been met. After meeting the deductible, you pay coinsurance until you meet your out-of-pocket maximum.

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: In the case of a true medical emergency, care is covered at any hospital emergency department. Coverage is available for covered dependents who live outside of the WFBH and MedCost Networks.*

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

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; Charles A. Cannon, Jr. Memorial Hospital; High Point Endoscopy; 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.

Prescription coverage

If you enroll in an Atrium Health Wake Forest Baptist 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. 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).

BestHealth for Us

BestHealth For Us, Atrium Health Wake Forest Baptist's wellness department, promotes a culture of wellness throughout the health system. Everything they do is aimed at helping you live well, care well and be well. The program assists teammates in making voluntary lifestyle changes that reduce their health risks and enhance their quality of life.

BestHealth For Us offers free programs and services such as health assessments, consults with registered dietitians and health coaches, classes, on-line wellness challenges and more. They want to help you live better by meeting your health goals, including:

- Healthy eating
- Fitness
- Stress management
- Diabetes management
- Tobacco cessation
- and more!

BestHealth For Us provides personalized and group support for your health goals – at no cost. Whether you want to reduce your blood pressure, lose weight, reduce stress, sleep better or lower your health risks, a registered dietitian or health coach can consult with you in person or by phone. Request an appointment on our Wellness Portal, besthealth4us.com.

Resources for your health

Atrium Health Wake Forest Baptist 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
- Teammate Assistance Plan services

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

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

Maternity benefits under our plans are covered as follows:

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

Parental leave and adoption assistance

Atrium Health Wake Forest Baptist supports teammates and their families by offering paid parental leave and adoption assistance benefits.

Parental Leave

All benefits-eligible teammates who give birth to or adopt a child will receive two weeks of paid parental bonding leave. For the teammate/parent who gives birth, this is in addition to any short-term disability/salary continuation that may be payable. All non-birth and adoptive parents are also eligible for the two weeks of paid parental leave.

Adoption Assistance

Benefits-eligible teammates who have been actively employed 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). Expenses that can be reimbursed include agency and placement fees, legal fees and court costs, travel and transportation costs, and other fees allowed by the IRS. You have 90 days from the date the adoption is finalized to submit your reimbursement request and supporting documentation (including a copy of the adoption decree).

SmartStarts Prenatal Program

If you or one of your covered dependents are pregnant, you may want to consider enrolling in MedCost's special prenatal program for expecting patients. Prenatal nurses can answer questions, offer sound medical advice, help you learn healthy habits, and provide practical tips.

Women who enroll in the program during their first 20 weeks of pregnancy (or 32 weeks if you are past your 20th week of pregnancy when you become benefits-eligible) 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 Atrium Health Wake Forest Baptist Weight Management Center (WMC). The program is designed to 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. Participation in Healthy Futures is voluntary for teammates and dependents covered by an Atrium Health Wake Forest Baptist health plan who qualify.

Contact the WMC at 336-716-6099 or go to www.wakehealth.edu/Treatment/m/Medical-Weight-Management/Healthy-Futures for more details.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Dental

You can choose between two dental options: **Wake Dental Choice** and **Wake Dental Choice Plus**. Both 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 Wake Dental Choice Plus plan also covers prosthetics and covers orthodontia expenses (for dependent children only, up to age 19).

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 reimbursement.

Savings and Spending Accounts

Flexible Spending Accounts

Flexible spending accounts (FSAs), administered by Bank of America, help you save money on taxes by paying for a single year's eligible health care and dependent care expenses with pre-tax dollars. You choose the amount of pre-tax money you want to have deducted from your paycheck, and it will be deposited directly into your FSA. Atrium Health Wake Forest Baptist offers three FSAs: healthcare FSA, dependent care FSA and a limited-purpose FSA.

Healthcare FSA

The healthcare FSA helps you save money on eligible healthcare expenses. You can contribute **up to \$2,750** each year to the healthcare FSA to pay for copays, deductibles, coinsurance and other out-of-pocket medical, dental, vision or prescription costs for you or your dependents. You can contribute to the healthcare FSA if you are enrolled in the [Wake Select, Wake Select Out-of-Area \(OOA\) or Wake Options Plans](#) or if you waive health coverage.

Eligible expenses include: *Medical, dental and vision expenses such as copays, deductibles and coinsurance, prescription costs, braces, hearing aids and batteries and much more.*

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.*

Limited Purpose FSA

The limited-purpose FSA helps you save money on eligible dental and vision expenses. You can contribute **up to \$2,750** each year to the limited-purpose FSA to pay for copays, deductibles, coinsurance and other out-of-pocket dental and vision expenses. You can contribute to the limited-purpose FSA if you are enrolled in the [Wake Health Savings or Wake Health Savings Out-of-Area \(OOA\) Plans](#).

Eligible expenses include: *Dental and vision expenses such as copays, deductibles and coinsurance, braces and much more.*

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Health Savings Account

If you enroll in the Wake Health Savings Plan or Wake Health Savings Out-of-Area (OOA) Plans, you may be eligible to contribute to a Health Savings Account (HSA). The HSA, administered by Bank of America, is a personal savings account that you can use for health care expenses. You set aside money — tax-free. Then, you can use the money to pay for medical, dental or vision care — such as office visits, lab work, X-rays and prescriptions — now or in the future.

Advantages of enrolling in an HSA include:

- **Triple tax benefits** – your contributions, your withdrawals for qualified health care expenses, and your investment and interest earnings are all 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 roll over at the end of the benefit 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 2022, you can contribute:

- **Up to \$3,650** if you have Wake Health Savings Plan or Wake Health Savings Out-of-Area (OOA) Plan Teammate Only coverage.
- **Up to \$7,300** if you cover one or more dependents in the Wake Health Savings Plan or Wake Health Savings Out-of-Area (OOA) 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.

Can I enroll in an HSA and a Healthcare FSA?

You cannot enroll in both an HSA and a healthcare FSA. Also, you may not make contributions to an HSA while your spouse or domestic partner is enrolled in a general purpose healthcare FSA.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Life and AD&D

Life and AD&D coverage offers you and your dependents financial protection in the event of your death or accidental dismemberment. This coverage is provided through New York Life (formerly Cigna).

Basic life and AD&D insurance

As a teammate, you automatically receive basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you, 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 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 New York Life. During your initial enrollment period, you can elect coverage up to the lesser of four times your basic annual salary or \$750,000 without having to complete the evidence of insurability (EOI) process. Future elections to add or increase supplemental life coverage will require EOI and are not guaranteed to be approved.

Dependent life insurance

You may also purchase dependent life insurance in the amount of \$10,000 or \$25,000 for your spouse or for each of your eligible children. During your initial enrollment period, you can elect coverage for your spouse without having to complete the EOI process. Future elections to add or increase life insurance for your spouse will require your spouse to complete the EOI process and are not guaranteed to be approved. Children are not required to complete the EOI process.

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 business.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Disability

Short-term disability/salary continuation

If you are on an approved medical leave, short-term disability (STD)/salary continuation coverage continues your salary at 100% until applicable disability insurance takes effect. STD/salary continuation has no cash value and will not be paid to you when you leave Atrium Health Wake Forest Baptist. STD/salary continuation is an employer-paid benefit for House Officers.

Long-term disability

Long-term disability (LTD) benefits begin after you have been disabled for more than 90 days. The coverage ensures that you will receive 66 ⅔% of your pay, up to a maximum benefit of \$3,000 per month, 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.

Individual disability income plan

In addition to Atrium Health Wake Forest Baptist-provided LTD insurance, you also have an opportunity to purchase individual "own occupation"* disability income plans from major carriers at negotiated discounts through Mensch 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

<p>Teammate Voluntary Contributions</p>	<p>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 2022 is \$20,500. This limit is indexed annually by the IRS.</p>
<p>Catch-Up Contributions</p>	<p>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 2022. This limit is indexed annually by the IRS.</p>
<p>Investment Fund Providers</p>	<p>Transamerica or TIAA. All contributions must be made to one fund provider only.</p>

**For 2022, the IRS compensation limit is \$305,000. This limit is indexed annually by the IRS.*

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Time-Off

Bereavement

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

Leaves of Absence

Atrium Health Wake Forest Baptist 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 leave policies, contact the Leave of Absence Administration team at loaa@wakehealth.edu or call **336-716-6464**.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Other Benefit Offerings

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

The Bright Horizons child care facility, available to all teammates, 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 for teammates with caregiver concerns, Medicare questions and 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. Membership is free to House Officers.

Teammate discounts

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.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Your cost for coverage

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		Wake Select Plan	Wake Options Plan
Full-Time Teammate		Full-Time Teammate	Full-Time Teammate
Teammate-Only	\$26.50	\$42.00	\$70.62
Teammate + Spouse	\$128.77	\$154.15	\$260.77
Teammate + Child(ren)	\$107.54	\$131.54	\$223.85
Family	\$170.00	\$210.92	\$359.08

OUT OF AREA

Wake Health Savings PLAN Out of Area		Wake Select PLAN Out of Area	
Full-Time Teammate		Full-Time Teammate	
Teammate-Only	\$20.31	\$29.08	
Teammate + Spouse	\$88.62	\$107.08	
Teammate + Child(ren)	\$74.31	\$92.31	
Family	\$118.15	\$146.77	

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.

The 2022

Atrium Health Wake Forest Baptist *Summary of Benefits*

FOR HOUSE OFFICERS

Dental Plan Premiums

The premiums below represent a **BI-WEEKLY** pay schedule.

	Wake Dental Choice PLAN	Wake Dental Choice Plus PLAN
	Full-Time Teammate	Full-Time Teammate
Teammate-Only	\$7.85	\$13.38
Teammate + Spouse	\$16.62	\$30.92
Teammate + Child(ren)	\$17.08	\$33.69
Family	\$20.77	\$39.69

Vision Plan Premiums

The premiums below represent a **BI-WEEKLY** pay schedule.

	Community Eye Care (CEC) PLAN
	Full-Time Teammate
Teammate-Only	\$3.68
Teammate + Spouse	\$7.62
Teammate + Child(ren)	\$7.62
Family	\$11.77

Have Questions?

For more information about benefits, contact the **Benefits Service Center** at **(866)-558-8582**, 7:30 am to 5 pm, Monday through Friday.

This booklet provides a brief overview of the benefits provided by Atrium Health Wake Forest Baptist. For complete details of the benefits offered, refer to the **Benefits Intranet page**.