



Carolinas HealthCare System partners with you to take care of your physical, financial and personal health, including your unique individual and family need. In addition to your core benefits, (medical, dental, and vision) CHS provides you with convenient access to cost effective group rates on a wide range of Additional Benefits. Pair these Additional 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.



## Supplemental Coverage

To accompany your medical coverage, Hospital Admission Insurance, Critical Illness, and Accident Coverage complement your Health Savings Account (HSA) to help pay deductibles, co-insurance, out-of-pocket medical expenses, or simply replace lost earnings from being out of work.

### Hospital Admission:

Provides payment(s) for expenses that arise if you or an insured dependent are admitted to the hospital, including costs related to the birth of a child.

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

**Cancellation:** Teammates may cancel their policy at any time

#### Policy Highlights:

- No waiting period
- No lifetime maximum
- \$1,500 one-time payment for hospitalization (once per year)
- \$100 each day an insured person is admitted to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as a result of a covered accident or sickness (maximum benefit of 31 days per event)
- \$200 each day an insured person is admitted to an intensive care unit as the result of a covered accident or sickness. (Pays on top of the \$100 daily benefit, maximum benefit of 10 days per calendar year)
- Insurance is portable. You can take the benefit with you if your eligibility or employment ends

### Critical Illness:

Provides a lump sum directly to you if you are diagnosed with a covered illness.

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event\*

**Cancellation:** Teammates may cancel their policy at any time

#### Examples of Covered Illnesses:

- Heart attack
- Stroke
- Alzheimer's disease
- Loss of sight, speech, or hearing
- Cancer
- End stage renal failure

#### Policy Highlights:

- No waiting period
- No lifetime maximum
- Benefits payable for each covered critical illness
- Individual and family options available
- Guaranteed Issue, no Evidence of Insurability is required to qualify for insurance
- Insurance is portable; you can take the benefit with you if your eligibility or employment ends

#### Annual Wellness Benefit:

- This benefit can help pay the costs for a screening for early signs of disease and lead to earlier intervention. The annual benefit is \$100 for completing an eligible health test and is available to each insured person. Some examples are: biopsy, chest X-ray, stress test and fasting blood glucose test

\*Critical Illness rates are based on age, tobacco usage and elected amount

HOSPITAL INDEMNITY INSURANCE	Bi-Weekly Premium	Monthly Premium
Teammate-Only	\$12.94	\$28.04
Teammate + Spouse	\$27.90	\$60.44
Teammate + Child(ren)	\$19.17	\$41.54
Teammate, Spouse + Child(ren)	\$31.63	\$68.54

If you have questions, need to file a claim or cancel your policy, contact 704-631-0263. For full limitations, exclusions and termination of insurance, go to [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org)





# Supplemental Coverage



## Accident:

Provides a benefit for injuries and accident-related expenses.

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

**Cancellation:** Teammates may cancel their policy at any time

### Examples of Covered Injuries from Accidents:

- Fractures
- Concussions
- Dislocations
- Lacerations
- Burns

### Policy Highlights:

- No waiting period
- Individual and family options available
- Guaranteed Issue, no Evidence of Insurability is required to qualify for insurance
- Insurance is portable; you can take the benefit with you if your eligibility or employment ends

### Annual Wellness Benefit:

- You may receive a maximum of \$50 for teammate and insured spouse screening during a routine preventive care appointment with your doctor. Covered health screening tests include: mammography, colonoscopy, PAP smear, chest X-ray, bone marrow testing, fasting blood glucose test, and blood test for triglycerides

#### ACCIDENT INSURANCE

	Bi-Weekly Premium	Monthly Premium
Teammate-Only	\$7.14	\$15.48
Teammate + Spouse	\$9.16	\$19.84
Teammate + Child(ren)	\$10.85	\$23.50
Teammate, Spouse + Child(ren)	\$13.00	\$28.16

## Short-Term Disability Buy-Up\*:

Teammates have the opportunity to shorten the waiting period for Short-Term Disability benefits to begin.

**Carrier:** The Hartford. Claims are filed directly with The Hartford

**Eligibility:** Teammates with 30 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

**Cancellation:** Teammates can cancel during Open Enrollment or due to a qualifying life event

### Policy Highlights:

- Provides a reduction of the normal waiting period from 14 to 7 days
- Coverage is 60% of base salary during the buy-up week
- Teammates who enroll in the Buy-Up option when they are newly eligible will not have to complete Evidence of Insurability
- Premiums are calculated on base salary

*\*Not available for monthly-paid teammates*

## Universal Life Insurance:

Provides individual life insurance policies that grant a lump sum payment to your beneficiaries upon your death or may help close the financial gap for you and your family due to a chronic or terminal illness.

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible or during the annual Open Enrollment period

**Cancellation:** Teammates may cancel their policy at any time

### Policy Highlights:

- Accumulates cash value
- Guaranteed tax-deferred interest rate of 3%
- Withdrawal or loan options
- You may insure your eligible spouse and children
- Coverage is portable, you can take the benefit with you if your eligibility or employment ends

#### UNIVERSAL LIFE INSURANCE

	Benefit
Teammate (ages 16-80)	\$ 25,000-150,000, not to exceed 5x base salary
Spouse or equivalent by law (ages 16-65)	\$15,000
Children under Optional Child Term Rider (ages 15 days-25 years)	\$10,000



# Income Protection Benefits

*Short-Term Disability Buy-Up, Universal Life Plans, Voluntary Short-Term Disability, Supplemental Life and Accidental Death & Dismemberment Coverage can help in times where there are emotional, physical, and financial strains on you or your loved ones.*

If you have questions, need to file a claim or cancel your policy, contact 704-631-0263. For full limitations, exclusions and termination of insurance, go to [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org)



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# Income Protection Benefit



## Supplemental Life and Accidental Death and Dismemberment:

Provides additional benefit to you or your loved ones in the event of death or accidental death and dismemberment.

**Carrier:** The Hartford. Claims are filed directly with The Hartford

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period, or due to an applicable qualifying life event

**Cancellation:** Teammates can cancel during the annual Open Enrollment period or due to an applicable qualifying life event

### Plan Highlights:

- Rates vary based on coverage and age
- Coverage is convertible; if you lose eligibility or employment ends

### SUPPLEMENTAL LIFE COVERAGE

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1Million
Newly eligible teammates have a guarantee issue of coverage and can increase their coverage by one increment each Open Enrollment period without completing Evidence of Insurability
If teammates choose to increase their benefit by more than one time their annual salary Evidence of Insurability will be required by The Hartford
Spouse
If the teammates are enrolled in Supplemental Life, they can elect coverage for their spouse up to \$100,000 in increments of \$10,000. Any election over \$50,000 will require Evidence of Insurability
If the teammates are not enrolled in Supplemental Life, they can elect coverage for their spouse up to \$20,000 in increments of \$10,000
Child(ren)*
If the teammates are enrolled in Supplemental Life, they can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
If the teammates are not enrolled in Supplemental Life, they can elect coverage for their child(ren) up to \$4,000 in increments of \$2,000
Coverage available to unmarried children from birth to age 26

*\* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children*

### ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE (AD&D)

Teammate
Teammates can elect up to five times their annual base salary up to a maximum of \$1Million
Newly eligible teammates have a guarantee issue of coverage and can increase their coverage by one increment each Open Enrollment period without completing Evidence of Insurability
If teammates choose to increase their benefit by more than one time their annual salary Evidence of Insurability will be required by The Hartford
Spouse
If the teammates are enrolled in AD&D, they can elect coverage for their spouse up to \$100,000 in increments of \$10,000
If the teammates are not enrolled in AD&D, their spouse is not eligible for AD&D
Child(ren)*
If the teammates are enrolled in AD&D, they can elect coverage for their child(ren) up to \$10,000 in increments of \$2,000
If the teammates are not enrolled in AD&D, their child(ren) is not eligible for AD&D
Coverage available to unmarried children from birth to age 26

*\* Each eligible child is enrolled for the amount elected by the teammate and one premium covers all children*

## Voluntary Short-Term Disability:

Provides income replacement for off-the-job injuries or illnesses that prevent you from working.

*This benefit is offered to teammates who are not eligible for Short-Term Disability through CHS-paid benefits*

**Carrier:** UNUM

**Eligibility:** Teammates with 16 - 29 standard hours per week or physicians with 20 or more standard hours per week. Short-term disability is provided by CHS to all bi-weekly paid teammates with 30 or more standard hours per week.

**Enrollment:** Teammates may enroll when newly eligible, during the annual Open Enrollment period or due to a qualifying life event

**Cancellation:** Teammates may cancel their plan at any time by contacting UNUM

### Plan Highlights:

- Rates vary by benefit amount, select the coverage level that best fits your needs
- Benefit levels from 30% - 60% of your salary available
- Maximum monthly benefit of \$3,000

If you have questions, need to file a claim or cancel your policy, contact 704-631-0263. For full limitations, exclusions and termination of insurance, go to [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org)



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# Lifestyle Benefits

CHS offers a variety of Additional Benefits to help teammates balance other areas of their personal lives. These benefits may help with the demands of work and life and address unique family needs



## CHS Dependent Back-Up Care\*:

Provides care to a child or dependent adult when an emergency arises or when regular care plans are not available.

**Carrier:** Bright Horizons

**Eligibility:** All regular status teammates (FT, PT, PRN) – excluding temporary teammates, children 6 weeks of age or older, adult family members age 18 or older

**Enrollment:** Teammates may enroll in this benefit at any time. To enroll call Bright Horizons at 1-855-692-8329

**Cancellation:** Teammates may cancel this plan at any time

### Care Includes:

- Center-based care
- Evening and weekend in-home care
- School holidays or inclement weather emergencies
- Business travel
- Caregiver vacations
- In-home care after minor surgery

### Plan Highlights:

- Up to 15 days of care annually
- Discounted care expenses
- Access to trained caregivers
- Center-based care is \$25 per day per child or \$35 family max
- In-home care is \$6 per hour for both children and adults

COVERAGE LEVEL	Bi-Weekly Premium	Monthly Premium
Teammate-Only	\$5.00	\$10.83

*\*The IRS limits apply to a combination of Dependent Care Flexible Spending Account and Dependent Care Back Up. Usage in excess of IRS limits will be taxable.*

## Pet Care:

Provides access to experienced dog walkers, pet sitters, groomers, trainers and more to care for your pet while you are away.

**Provider:** Bright Horizons

**Eligibility:** All regular status teammates (Full Time, Part Time, and PRN) – excludes temporary teammates

**Enrollment:** Free membership at careadvantage.com/CHS. Teammate is responsible for the cost of care services

**Care Includes:** Dog walkers, Groomers, Pet sitters, Trainers and more

## Plan Highlights:

- Caregivers are experienced and undergo background checks
- Services are available day, night, weekends and overnight
- Membership grants teammates access to a database of trusted caregivers

## Identity Theft:

Provides protection for members against identity fraud using comprehensive, advanced, proactive technology.

**Carrier:** InfoArmor

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll in this benefit at any time

**Cancellation:** Teammates may cancel this plan at any time

### Services Include:

- Identity monitoring
- Digital identity protection
- WalletArmor
- Credit identity monitoring
- Credit scores & reports
- Social media reputation monitoring

## Plan Highlights:

- Coverage protects teammates and eligible dependents
- Coverage is portable. You can take the benefit with you if your eligibility or employment ends

COVERAGE LEVEL	Bi-Weekly Premium	Monthly Premium
Teammate + Dependents	\$3.67	\$7.95

If you have questions, need to file a claim or cancel your policy, contact 704-631-0263. For full limitations, exclusions and termination of insurance, go to [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org)



Carolinan HealthCare System





## Lifestyle Benefits



### Legal Insurance:

Provides comprehensive legal assistance to you and your eligible dependents.

**Carrier:** ARAG

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll when newly eligible or during the annual Open Enrollment period

**Cancellations:** Teammates can cancel during Open Enrollment or due to a qualifying life event

**Examples of Services Included:**

- Civil damage claims
- Consumer protection matters
- Criminal matters
- Debt related matters
- Family law
- Real estate matters
- Tax matters
- Wills and estate planning

**Plan Highlights:**

- Individually credentialed attorney network
- Mobile-ready/user-friendly website
- Attorney fees are 100% paid-in-full when using a Network Attorney
- Legal Hotline
- Coverage is portable; you can take the benefit with you if your eligibility or employment ends

**ARAG POLICY**

	Bi-Weekly Premium	Monthly Premium
Teammate + Dependents	\$7.20	\$15.60

### Pet Insurance:

Provides reimbursements for eligible veterinary expenses related to accidents, injuries and illnesses for dogs, cats, birds, and exotic pets. Optional wellness benefit is available for routine preventive care.

**Carrier:** Nationwide

**Eligibility:** Teammates with 16 or more standard hours per week

**Enrollment:** Teammates may enroll in this benefit at any time. Enrollment confirmation provided by Nationwide

**Cancellation:** Teammates may cancel their plan at any time

**Plan Highlights:**

- 24/7 access to veterinary helpline
- You can use your preferred veterinarian
- Rates based on breed, species, and age of the pet

### Auto, Home and Other Personal Insurances:

As a CHS teammate, you are eligible to receive group discounts to personal lines of insurance.

**Carrier:** MetLife

**Eligibility:** All teammates are eligible for discounts, teammates with 16 or more standard hours per week qualify for payroll deduction

**Enrollment:** Teammates may request information and enroll in this benefit at any time. Rate quotes and enrollment confirmation provided by MetLife

**Cancellation:** Teammates may cancel their plan at any time by contacting MetLife

**Plans Cover:**

- Auto
- Home
- Boat
- Motorcycle

**Plan Highlights:**

- Premiums paid through payroll deduction
- Discounted rates available for CHS teammates



## Benefits Offered at No Cost to CHS Teammates

### College Coach:

CHS offers this unique benefit to all teammates to help parents/guardians prepare kids of all ages for college.

**Provider:** Bright Horizons

**Eligibility:** All teammates

**Enrollment:** Registration for participation is required and can be found at

[healthandretirement.carolinashealthcare.org/educational-classes](http://healthandretirement.carolinashealthcare.org/educational-classes)

**Cancellation:** Anytime

**Plan Highlights:**

- Onsite and virtual education
- Assistance with the FAFSA
- College selection and essay review
- Learning Resource Center
- Tutoring
- Tools and resources targeted to your students
- Individual assistance

### Credit Union:

As a CHS teammate, you are eligible to open an account at Charlotte Metro Credit Union and set up direct deposit payroll deductions each pay period.

**Provider:** Charlotte Metro Credit Union

**Eligibility:** All teammates

**Enrollment:** Teammates may enroll in this benefit any time by visiting their local Charlotte Metro Credit Union

**Cancellation:** Teammates may cancel this benefit at any time by contacting Charlotte Metro Credit Union

If you have questions, need to file a claim or cancel your policy, contact 704-631-0263. For full limitations, exclusions and termination of insurance, go to [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org)





# Benefits Offered at No Cost to CHS Teammates



## Employee Assistance Program:

Provides free, confidential short-term counseling services for you and your immediate family members.

**Carrier:** Carolinas Healthcare System Employee Assistance Program

To schedule an appointment, please contact CHS EAP at 704-355-5021 or 800-384-1097

**Eligibility:** All teammates and their immediate family members

**Enrollment:** Automatically enrolled as a CHS team member

**Services Include:**

- Marital conflicts
- Financial problems
- Job stress
- Drug and Alcohol problems
- Legal Issues

**Plan Highlights:**

- EAP offers prevention and wellness seminars, management, consultation, and critical incident stress debriefing
- Counselors are available 24 hours a day, seven days a week

## Maternity Benefit Program:

In recognition of the women in our workforce and their life-changing experience of pregnancy and motherhood, we offer a maternity benefit.

To speak with a Maternity Navigator, please contact 704-631-0301.

**Eligibility:** Teammates who are expectant mothers and work full time, 30 or more standard hours per week

**Enrollment:** Automatically enrolled as a CHS team member upon maternity event

**Services Include:** Maternity navigators to assist throughout the maternity experience

**Benefit Highlights:**

- 100% compensation for the first six weeks of maternity leave

- Transitional care for 30 days while returning to work through Bright Horizons\*
- SmartStarts prenatal education program - an additional incentive is available to teammates enrolled in the CHS LiveWELL Health Plan
- Breast pump reimbursement

*\*Teammates enrolled in Dependent Care FSA and Transitional Care may not exceed the IRS limit or services may become taxable.*

## End of Life Support:

**Provider:** The Hartford

**Eligibility:** All benefits – eligible teammates

**Plan Highlights:**

- Funeral planning and concierge services
- Beneficiary assistance
- Counseling services
- Estate guidance
- Will services

## Healthcare Power of Attorney and Living Will Educational Opportunity

Advance Directives tell your doctors and your loved ones what you want them to do if something happens to you and you are unable to speak for yourself.

**With this free educational opportunity you will:**

- Learn how Advance Directives like Healthcare Power of Attorney or Living Will can help you stay in control of your medical care
- Have the opportunity to make an Advance Directive
- Learn what to do with your completed Advance Directives

*Classes are held monthly at a variety of CHS facilities. For more information, locations and times please visit [livewell.carolinashealthcare.org/your-health](http://livewell.carolinashealthcare.org/your-health)*

### ABOUT THIS GUIDE

This guide contains only highlights of 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. The Carolinas HealthCare System 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 documents 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 of the benefits available.

Carolinas HealthCare System complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity or veteran status.  
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-368-1019 (TTY: 1-800-537-7697).  
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-368-1019 (TTY: 1-800-537-7697)



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