

In 2016, all teammates will transition to one CHS LiveWell Health Plan with a Health Savings Account (HSA). To prepare, there are actions that teammates can take now, and ways to get ready for 2016.

CHS is committed to providing tools and resources to help teammates make informed financial health decisions.

Access all things important to Your Health and Retirement at CHS:
healthandretirement.carolinashealthcare.org

- FAQs
- Weekly Updates
- Videos
- Resources and Tools

*Together, let's prepare for today
and plan for the future.*



Carolinan HealthCare System



Your Health and Retirement at CHS

Funding Your HSA

What you can do **NOW** and
what you can **PLAN** to do in 2016.



Carolinan HealthCare System

What is a Health Savings Account?

- Your HSA is used to pay for medical expenses now, in the future and during your retirement
- You can use the dollars in your HSA to pay for a variety of medical expenses such as prescription medications, vision and dental expenses, office visits and hearing aids
- CHS contributes dollars into your HSA to assist you in meeting your annual deductible, copays and coinsurance
- You can contribute pre-tax dollars to your HSA – this includes your paycheck, your CHS LiveWELL Incentive, PTO cash-in, Performance Plus Incentive and matched funds from CHS
- Dollars in your HSA are not taxed – when you put them in or when you take them out for healthcare-related expenses
- The dollars in your HSA are yours – what you do not use will roll over year after year
- Your HSA is portable. If you leave CHS you will take your HSA funds with you

Why fund your HSA?

- Prepare for your medical and prescription needs now and in the future
 - Plan to put enough into your HSA to ensure you have dollars to pay for prescription or medical needs early in 2016
- Plan for major life events (*births, retirement, etc.*)
- Plan for the unexpected

How much should you contribute to your HSA?

- Teammates are encouraged to save enough in their HSA to meet their deductible (*Teammate only: \$1,850; Family: \$3,700*)
- If possible, teammates should try to contribute the maximum allowed annual contribution

Access Your Health and Retirement at CHS:
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WHAT YOU CAN DO NOW:

- Earn your full CHS LiveWell Incentive and Healthy Weight Reward (up to \$750)

WHAT YOU CAN PLAN TO DO IN 2016

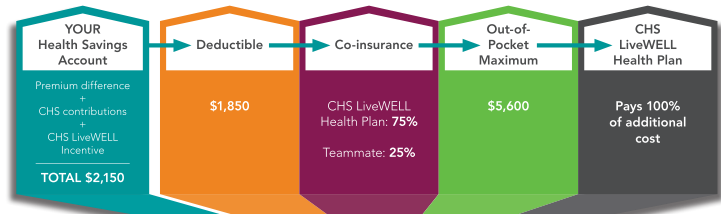
Ways to fund your HSA:

- CHS startup contribution
- CHS match
- CHS LiveWELL Incentive (*Teammates are encouraged to earn the maximum amount*)
- CHS LiveWELL Healthy Weight Reward
- “Catch up” contribution for teammates age 55 and older
- Teammates earning less than \$30,000 with 30 standard working hours get an additional startup contribution

Here is what teammates should consider contributing:

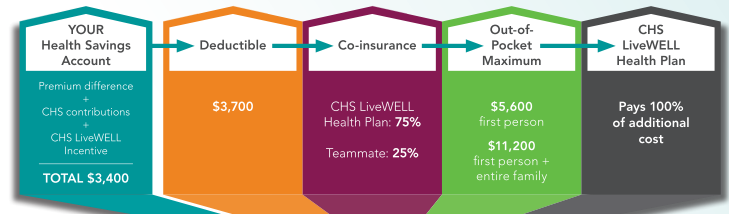
- Performance Plus
- PTO cash-in
- Premium difference (*if currently on CH20*)
- Annual base salary adjustment
- FSA contribution amount from 2015

“Teammate Only” Experience



Preventive Care Covered at 100%

“Family” Experience



Preventive Care Covered at 100%