



Checklist for Using the CHS LiveWELL Health Plan

Your Health and Retirement at CHS offers tools and resources to help you plan for a healthy future. Use the following checklist to ensure you are maximizing the benefits of the CHS LiveWELL Health Plan and your Health Savings Account (HSA).

Health Savings Account (HSA) Contributions

In 2015, did you:

- Maximize the 2015 CHS LiveWELL Incentive
- Contribute the premium difference into your HSA
- Elect to contribute your PPI, MMIP, or PTO Cash-In to your HSA

Opportunities remaining in 2016:

- Participate in the 2016 Healthy Weight Reward
- Elect an Annual Contribution for your HSA, that will allow you to receive the matching dollars from CHS (\$250 for Individual and \$750 for Family)
- Make personal contributions into your HSA (Examples: Tax Return or Merit Increase)
- Access the resources and tools provided by Bank of America: bankofamerica.com/benefitslogin
- Participate in Financial Health: livewell.carolinanhealthcare.org

Reminder: IRS Annual Allowable Contributions are \$3,350 for Teammate only, \$6,750 for Family. An additional \$1,000 is allowed for teammates 55 and over. Please remember that you are able to adjust your contribution level at any time and as often as you want during the year. To access the form visit PeopleConnect > Human Resources > HR Forms > HSA Contribution Change Form.

Preparing for 2017:

- Earn the maximum 2016 CHS LiveWELL Incentive to be paid in 2017

Accessing Healthcare

- Utilize the CHS LiveWELL Health Plan Cost Estimator Tool by Castlight to research and compare the price of medical and prescription services: mycastlight.com/carolinanhealthcare
- Monitor your claims to understand when you will meet your Deductible and/or Out-of-Pocket Maximum
- Choose a CHS Network provider and facility
- Utilize CHS Nurse line, Virtual Visits, or On-Site Care
- Have conversations with your provider to discuss lower cost treatment options
- Discuss payment options with your provider's billing department

Filling Prescription Medications

- Utilize the CHS LiveWELL Cost Estimator Tool to find lower cost medication options
- Participate in the One-on-One Rx program with CarolinaCARE: carolinacarerx.org
- Have conversations with your provider regarding alternative or generic medications
- Consider switching to medications on the [2016 Preventive Drug List](#)

Get more information and find answers to your benefits questions anytime, anywhere and on any device at healthandretirement.carolinanhealthcare.org.

Plan. Partner. Participate.

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