



Carolinas HealthCare System

Your Health
and Retirement
at CHS

Did YOU Know?

*Make Saving for Retirement SIMPLE –
Invest Wisely in Your HSA and 401(k)*

Teammates,

It is important to me that you understand how to maximize the health and retirement benefits offered to you as a Carolinas HealthCare System teammate. CHS provides you with more than one option for saving for retirement. You may invest retirement dollars in your 401(k), Health Savings Account (HSA) and Advantage plan.

The dollars you save and invest in your HSA may be used tax-free now and during retirement. You can invest dollars in your HSA, similar to the 401(k) plan, once your HSA account balance reaches \$1,000.

Here are a few tips for making the most of your CHS Retirement Plans:

Plan – Use the [tools and resources](#) available to you to learn how your 401(k), HSA and Advantage plans work.

Partner – Learn about the ways CHS helps you fund your [401\(k\)](#) and [HSA](#) through annual and matching contributions.

Participate – Take action to get the full CHS contributions to your [401\(k\)](#) and [HSA](#). Please know, it is my goal that you have all you need to **Plan**, **Partner** and **Participate** with CHS, so you are financially prepared to enjoy a well-deserved retirement.

You can get answers to your benefits questions anytime, anywhere on any device at healthandretirement.carolinashealthcare.org. Remember to check mycastlight.com/carolinashealthcare when making healthcare decisions for you and your family.

Enjoy a wonderful week.

Debra



Debra Plousha Moore

Chief Human Resources Officer

Executive Vice President

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

To learn more about Your Health and Retirement at CHS, please visit:
healthandretirement.carolinashealthcare.org