



Carolinas HealthCare System

Your Health  
and Retirement  
at CHS

# Did YOU Know?

## *Your Additional Benefits*

Teammates,

Each month, my team conducts a short survey to learn about your experience with the CHS LiveWELL Health Plan. This allows us to listen and respond to your needs. We have heard that you would like more information about your healthcare coverage and how to make the most of your benefits. Your questions tell me that we need to provide you with more education about CHS Additional Benefits that can assist you and your family with your out-of-pocket costs and help you manage the demands of your work and life.

Here are a few important things to know about CHS Additional Benefits:

- If you are concerned about meeting your deductible or out-of-pocket maximum, **Critical Illness, Hospital Admission, Accident Insurance** and the **Short-Term Disability Buy-Up Plan** are designed to integrate with the CHS LiveWELL Health Plan and can help pay for medical expenses.
- Benefits such as **Life and Disability Insurance** are funded by CHS. Higher coverage amounts are offered at low-cost group rates to provide you and your family with greater financial security.
- Lifestyle Benefits, such as **CHS Dependent Back-Up Care, Identity Theft** and **Legal Protection**, are available to help you balance the important areas of your life.

I encourage you to review the new [CHS Additional Benefits Reference Tool](#) to learn more about all of the benefits available to you.

Please know, CHS Additional Benefits are one of the many ways CHS cares for teammates and all aspects of your life.

If you have questions about your benefits, you can get answers anytime, anywhere, on any device at [healthandretirement.carolinashealthcare.org](http://healthandretirement.carolinashealthcare.org).

Have 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](http://healthandretirement.carolinashealthcare.org)