



Welcome to Your 2018 Piedmont Benefits

We're seeing wellbeing.

At Piedmont, we've worked together to create a culture that encourages smart healthcare choices and improved health. And, now, we're seeing it in action. **We're seeing wellbeing**—and we're seeing it everywhere.

Piedmont offers the rewards programs that provide security and help you and your family thrive. You set personal wellness goals and make them happen. Part of that is taking a closer look at your benefits during Open Enrollment so that you and your family are seeing wellbeing for years to come.

On this site...

Learn about your benefits at Piedmont, what's new for this year, how they work and what you need to do to enroll in coverage for 2018.

My Benefits

MyHealth360

Income
Protection

Voluntary
Benefits

Retirement
Benefits

Key Deadlines

New Hires or Newly Eligible:

Enroll within 31 days of employment

Qualified Life Event:

You have 31 days from the date of the Qualified Life Event to make updates.

Have a life event to report to Piedmont?

PHC & Me

Your benefit offerings make up PHC & Me — Piedmont's one-of-a-kind total rewards program that helps you and your family see wellbeing.

what I need

Benefits that help build security for my family and me

what I earn

Compensation for my contributions to PHC's success

what I achieve

Growth and success in my career, living the Piedmont Promise

what I want

Programs that make my life better because I work at PHC

Who Is Eligible?

There are specific criteria and rules for employees and dependents to receive benefits coverage from Piedmont in 2018. Benefits eligibility begins the first of the month following 30 days of service.

Enrolling a dependent for the first time?

Full-time Employees

Scheduled to work at least 64 hours per pay period

Part-time Employees

Scheduled to work at least 32 hours per pay period

PRNs

Check out PRN benefits and costs for coverage.

Dependents

Includes spouse/domestic partner and your children under age 26

How to Enroll

Onsite (Piedmont's network): Log in to PeopleSoft HCM ESS using your (1) Employee or Network ID and (2) Password.

Remote (outside of Piedmont's network): Log in to PeopleSoft HCM ESS using your (1) Employee or Network ID, (2) Password and (3) Six-digit PIN (the last six digits of your Social Security Number or Tax ID).*

*Remote access to PeopleSoft Financials requires an Entrust token at login. Go to The Village to learn more about remote access.

Confirmation: After you enroll, you should review your benefit elections in PeopleSoft HCM ESS. Any necessary changes can be made and submitted until enrollment ends Nov. 20 at 11:59 p.m.

Benefits confirmation statements will be emailed to your Piedmont email address, generally within one week of your submitted benefits elections.

Benefits ID Cards will be mailed to you in late December, if applicable.

Qualified Life Event:

A broad term for major events like marriage, divorce or legal separation, childbirth, adoption, or when you or a spouse gains or loses other benefits coverage.

If you are unsure of whether your event is a qualified life event, please call the HR Service Center at **678-503-1900** within 31 days of the event to learn your options. You may be required to provide documentation that the qualified life event occurred before making any benefits changes.

What I need:

Health plans (medical, Rx, dental, vision)

Healthy Incentive Account (HIA)

Flexible Spending Accounts (FSAs)

Insurance (Life, AD&D)

Retirement plans

Time Away (PTO, maternity leave, disability leave, leaves of absence)

What I earn:

Base pay

Premium pay

Incentive pay

Employee referral awards

What I achieve:

Performance excellence

Education assistance

Skills training and professional development

Piedmont Career Pathways

Recognition programs

Service awards

Nurse Residency Program

What I want:

Community involvement

MyHealth360 wellness programs

Voluntary benefits

Flexible scheduling

Adoption assistance

Employee Assistance Program (EAP)

Sharing Club

Employee Discount Program

Bright Horizons (benefits for working parents and caregivers)

Employees

Coverage is included for full-time employees scheduled to work at least 64 hours per pay period and part-time employees scheduled to work at least 32 hours per pay period.

Dependents

In addition to enrolling yourself in Piedmont's benefit plans, you also may choose to cover your eligible dependents. Eligible dependents include:

Your spouse/domestic partner

Your children under age 26 (includes your or your spouse/domestic partner's natural children, legally-adopted children, legal wards and stepchildren)

Dependent Verification

To contain health benefit costs for our employees and all eligible dependents, when you enroll your dependents in Piedmont's medical plan for the first time, you will be required by an independent verifier (Aon Hewitt) to provide documentation of your dependents' eligibility. If you do not respond to the request, or if a dependent is determined ineligible for such coverage, then coverage will end on the last day of the month of cancellation and such dependent will be ineligible for COBRA coverage. If you are enrolling new dependents in medical coverage for the first time, please watch for a mailing from the Dependent Verification Center in early 2018 and be sure to respond timely.

Spouse/Domestic Partner

If your spouse/domestic partner has medical coverage available through his/her employer, he/she is not eligible to enroll in Piedmont's medical coverage. Domestic partner coverage is available for medical, dental and vision benefits. You will be required to complete a **Domestic Partner Affidavit**, and you will be taxed on the full cost of the benefit for your domestic partner.

When you enroll your dependents in our benefit programs, you will be required by an independent verifier to provide documentation of your dependents' eligibility.

Your spouse/domestic partner is eligible for coverage under the Piedmont benefit plans if they are:

covered by Medicaid

covered by Medicare

covered by Retiree Medical

self-employed

employed by a company that doesn't subsidize the cost of medical insurance

Piedmont benefits may be considered secondary. Please refer to your Summary Plan Description to determine which plan is primary.

MyHealth360 Customer Service
678-503-1900

Password/Technical Assistance
404-605-3000

Monday-Friday
8:00 a.m. to 6:00 p.m., ET

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Legal / Disclaimer

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This website is not inclusive of all situations and is provided for informational purposes only. It is not intended to be an official legal document. If there are conflicts between the website and IRS regulations, the member handbook, or the Summary Plan Description (SPD), IRS regulations, the member handbook, and the SPD will govern.



MyHealth360

MyHealth360 provides a comprehensive suite of health and wellness benefits including medical, prescription drug, dental and vision coverage, Flexible Spending Account (FSAs) and a Healthy Incentive Account (HIA).

You can select one of four coverage levels: employee only, employee + child(ren), employee + spouse/domestic partner or family.

Whether or not you enroll in coverage, MyHealth360 encourages you to:

Be an informed healthcare consumer to better manage your health and healthcare dollars.

Make lifestyle choices that allow you to be healthier, more focused and more engaged both at work and at home.

Participate in activities that improve your overall wellbeing.

What's new for 2018?

Know your numbers and earn 4,000 Jiff points

Introducing a \$20 copay for Piedmont On Call, Piedmont QuickCare at Walgreens and Piedmont Urgent Care visits

Northside facilities shifting to Tier Three

Expanding Tier One specialist network around Athens Regional

Find Tier One and Tier Two providers

Identification Cards

MyHealth360: Medical Plan

MyHealth360 is a health plan that works much harder than simply insuring you when you're sick. Free preventive care and rewards for healthy behaviors are essential elements of the plan. That's why MyHealth360 works in tandem with a personal fund called the Healthy Incentive Account (HIA).

Our Network of Providers

The medical plan's level of benefits depends on which provider or facility you choose for care. With a three-tier system, the choice is yours each time you receive care whether or not to see a physician in Piedmont's Preferred Network (Tier One), Cigna's Open Access Plus Network (Tier Two) or Out-of-Network (Tier Three).

Tier One

Piedmont's Preferred Network. You will receive high-quality care at the most affordable price possible when you use Tier One providers and services. Includes: All Piedmont Clinic physicians, Piedmont facilities, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, all urgent care centers and true emergency care.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic. Piedmont-owned urgent care centers have a \$20 copay; all other urgent care facilities have a \$50 copay. Urgent care does not include retail/store clinics except for Piedmont QuickCare at Walgreens.

Tier Two

Providers and facilities within Cigna's OAP national network are covered in Tier Two. You will have higher out-of-pocket costs when seeing providers or receiving services at the Tier Two level, except for primary care providers and select therapies.

Tier Three

Any provider not in Tier One or Two. When you select a provider at the Tier Three level, you will incur the highest out-of-pocket expenses.

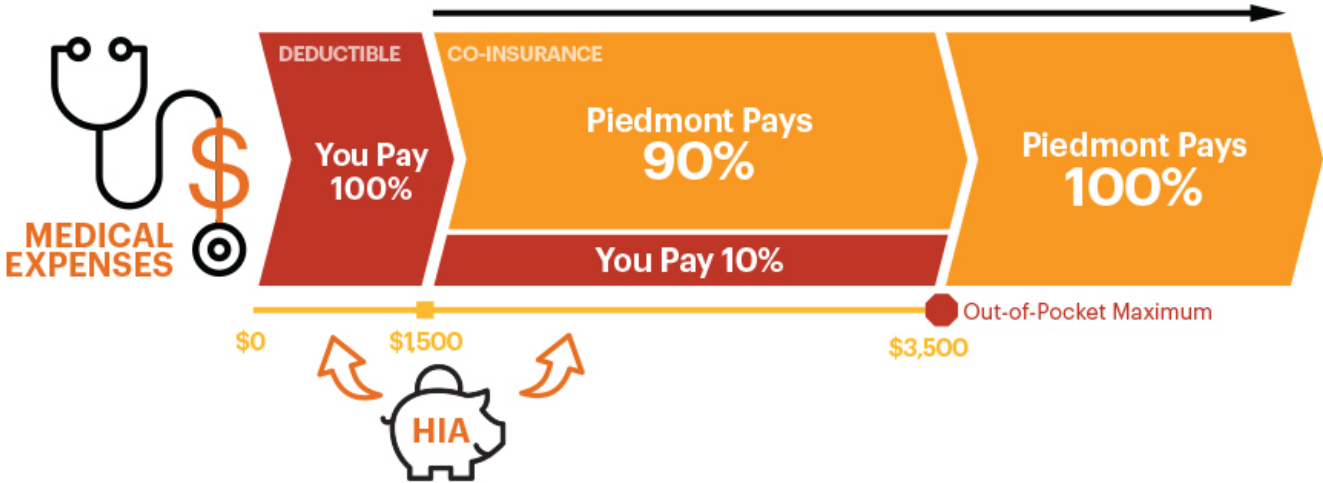
What if I have an emergency?

Where can I get high-quality, low-cost care?

Need to find an in-network provider or facility?

How the Medical Plan Works

This example shows **Employee Only** coverage for **hospital services** using **Tier One** providers:



Prescription Drugs

If you enroll in the MyHealth360 medical plan, you and your covered dependents will automatically receive prescription drug coverage through Cigna.

When it comes to prescriptions, there are four easy guidelines to follow:

Use generic drugs when you can. Be sure to ask your physician or pharmacist if a generic substitute is available -- it could save you money!

When you use the **Cigna 90 Now network** of retail pharmacies, including Piedmont Athens Regional, Oconee Drugs, Walgreens, Kroger, and Walmart retail pharmacies, you can get a 90-day supply of your medication for just two times your 30-day copay amount.

Consider using Cigna's Home Delivery Pharmacy **mail-order option** for your maintenance medications -- often at lower prices than at retail pharmacies.

Remember to **explore drug options with your physician** to avoid costly name brand and specialty drug copays that may not be necessary. If you must use brand or specialty drugs, to help offset the cost, take advantage of manufacturer coupons and your Healthy Incentive Account (HIA).

How the prescription drug deductible works:

You must meet a \$150 (per member) annual deductible for brand-name prescriptions (preferred and non-preferred) before benefits begin.

This is a separate deductible from the medical plan deductible.

You will not have to meet this deductible for generic prescriptions.

You can use your Healthy Incentive Account **funds to offset your prescription drug costs.**

Preventive drugs, at no cost to you

To help you maintain a steady treatment regimen, certain preventive medicines are paid at 100% with no deductible when you visit an in-network pharmacy. This includes many diabetes, cholesterol, blood pressure and other select medication categories.

Healthy Incentive Account (HIA)

MyHealth360 puts good health in your hands with a Healthy Incentive Account (HIA). You can earn HIA points by completing specific wellness activities during the year. You can use your HIA to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses for yourself and your enrolled family members at all tiers.

How the HIA works:

If you elect **Employee Only** medical coverage, you can earn **up to \$750** in your HIA in 2018.

If you elect **Employee + Child(ren)** medical coverage, you can **earn up to \$1,500** in 2018 (Piedmont will match any points you earn up to \$750).

For **Employee + Spouse/Domestic Partner** or **Family** coverage, you and your covered spouse/partner can **earn up to \$1,500 combined** in 2018 (\$750 each).

Unused HIA points (up to two times your Tier One annual deductible dollar amount) will roll over year after year—allowing you to build your account balance.

Jumpstart Your HIA

Watch your HIA balance grow quickly when you complete these simple wellness activities. Beginning January 1:

Register with Jiff, Piedmont's wellness app, and earn 2,000 points (\$200).

From your Jiff Dashboard, select BioIQ and follow the steps to complete a biometric screening to earn 4,000 points (\$400).

On Jiff, take the *Wellness Quiz* and earn 1,000 points (\$100).

Use Jiff to track your steps, sleep and nutrition and earn points daily!

Wellness Activities

By participating in a variety of healthy activities, you can get a clearer picture of your current health, understand how to have an informed discussion with your doctor and work with Piedmont to improve your overall wellbeing. It's all part of Piedmont's Total Health Management strategy.

Plus, you can earn HIA points by completing **certain wellness activities** during the year.

LEARN

Biometric Screening. Complete a confidential biometric screening to know your critical health numbers (blood sugar, cholesterol and blood pressure).

Health Assessment.* Answer a few confidential questions about your current health and habits.

Wellness Quiz. Provided twice a year; learn about wellbeing topics to help you improve your health.

*Available in Spring 2018.

ACT

Register with Jiff. Activate your account and begin tracking your progress.

Activity Tracking with Jiff. Earn **daily** points for tracking your personal activity with Jiff. Points will be awarded each day for logging steps, sleep and nutrition.

Seven-Minute Workouts. Complete a short, quick-burst workout routine.

Other Wellness Challenges. You can look forward to fun and rewarding challenges in 2018. Stay tuned for more information!

Pulse Surveys. *Participate in a survey gauge your wellbeing status.

*Available in Spring 2018.

MANAGE

Care Management. If referred by your physician, get help managing a current chronic condition, such as high cholesterol and high blood pressure.

Omada. An interactive pre-diabetic program to help you manage your physical health and certain cardiovascular risk factors.

SmartQuit. Stop a tobacco habit with coaching and tips delivered via smartphone mobile app.

Care Advising. If referred by your physician, complete a personalized health program for health issues such as high-risk pregnancies, cancers and transplants.

Team Lavender. Participate in mindfulness and stress management training to improve physical and mental health.

Diabetes and Nutritional Counseling. You and your covered dependents are eligible for unlimited diabetes counseling visits and up to three nutritional counseling visits per year with a Tier One provider at no cost.

Wellness on the Go with Jiff

Use Piedmont's wellness app, Jiff, to earn HIA points for participating in personal health programs. In fact, you can earn 2,000 (\$200) points just for joining!

If you are enrolled in the **MyHealth360** medical plan, your points are automatically converted to HIA dollars to use toward qualified healthcare expenses. Plus, once your HIA balance exceeds the annual maximum, you can use earned points to enter drawings for wellness prizes.

All full-time and part-time Piedmont employees, plus spouses and PRNs—who are enrolled in the medical plan—can use Jiff to support personal wellbeing needs, monitor progress toward healthier lifestyles and have some fun along the way!

To get started, download the free Jiff app via the Apple App Store or Google Play Store. Or, access Jiff. The activation token for employees is **Piedmont360**.

Questions? Reach Jiff Support at support@jiff.com.

Dental

Piedmont's dental plans are administered by MetLife, which offers a broad network of service providers and comprehensive coverage options.

You have the option of two dental plans — the PPO and the MAC Plan. Regardless of the plan you choose, you'll enjoy:

Significant savings when you visit a participating dentist.

Educational tools and resources are available to help you and your dentist make informed choices.

Vision

Both EyeMed Vision Care Plans help pay for eye exams, eyeglasses (lenses and frames) and contact lenses. Both offer discounts for other vision products and services. The plans even cover LASIK eye surgery. The benefit coverage allowance is much higher for in-network providers.

You can choose between EyeMed Vision and EyePrefer Vision

The **EyePrefer** option offers lower copays and a higher benefit for you and your family.

EyeMed's network, ACCESS, consists of many large retail chains, including LensCrafters, Pearle Vision, and many independent optometrists and ophthalmologists.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) save you money by allowing you to set aside pre-tax dollars from your bi-weekly paycheck to help pay for eligible expenses.

There are two types of FSAs: Healthcare and Dependent Day Care.

Healthcare FSA

A Healthcare FSA is used to pay for qualified medical, prescription drug, dental and vision expenses.

If you are enrolled in the **MyHealth360** medical plan, you and your enrolled dependents' medical, prescription drug, dental and vision expenses will be deducted from your Healthcare FSA first before your Healthy Incentive Account (HIA).

Even if you do not enroll in the **MyHealth360** medical plan, or if your dependents are not also enrolled, you can still open a Healthcare FSA to pay for your family's eligible expenses.

For 2018, the Healthcare FSA minimum contribution is \$100 and the maximum contribution is \$2,650.

Use the mySource multi-purpose debit card to pay for qualified expenses for you and your eligible dependents.

This debit card is linked to your Healthcare FSA and your Healthy Incentive Account (HIA), if you are enrolled in Piedmont's medical plan.

FSA dollars will be used before HIA points to pay for eligible expenses; both accounts cover the same types of expenses.

Under IRS guidelines, the full amount of your annual Healthcare FSA election for 2018 will be available Jan. 1.

Domestic partner healthcare expense reimbursement is not allowed by the IRS.

At any time during the year, you can use your entire Healthcare FSA annual election.

Dependent Day Care FSA

A Dependent Day Care FSA is used to pay for qualified child, adult or disabled dependent day care services so you can work.

Complete and submit online or paper claims to receive reimbursement for eligible day care expenses.

You cannot use the mySource debit card to pay for eligible dependent day care expenses.

Your Dependent Day Care FSA cannot be used to pay for dependent medical expenses.

Under IRS guidelines, you can only be reimbursed for the amount you already contributed to your account.

When filing your taxes, you may use the Dependent Day Care FSA, the federal tax credit or a combination of both. You may want to consult a tax advisor.

For 2018, the Dependent Day Care FSA minimum contribution is \$100 and the maximum contribution is \$5,000.

How Much Should I Contribute?

What to know about FSAs:

If you want to participate in either FSA in 2018, you must enroll.

You can participate in both types of FSAs, but you cannot use funds in one to pay for expenses in the other.

Pre-tax contributions are deducted from your pay in equal amounts throughout the year.

The IRS regulates how much you can contribute to an FSA and which expenses are eligible for reimbursement.

Visit the MyHealth360 Member Portal to track and manage your FSA(s).

Save your receipts and Explanation of Benefits (EOBs)

HIA and Health Care FSA

If you enroll in the MyHealth360 medical plan and a Health Care FSA, your eligible expenses will be deducted from your **Health Care FSA first—before your HIA.**

At the end of each calendar year, there is a “runout” period until March 1 to submit prior year HIA and Health Care FSA claims.

After the “runout” period, any available rollover HIA and/or Health Care FSA funds will be available on or about March 9.

For HIA, you can rollover up to 2x your Tier One annual deductible amount; for Health Care FSA, you can rollover up to \$500.

MyHealth360 in Action

Whether it's coordination of benefits, **medical procedures or maintenance medication, take a look at how Jack, Lori and Deb are all seeing wellbeing after MyHealth360 addressed their unique healthcare needs.**

Covered under two plans? **Meet Jack.**

See the difference a generic makes. **Meet Deb.**

Solve the deductible, coinsurance and out-of-pocket maximum equation. **Meet Lori.**

Tier-One Specialist Network around Piedmont Athens Regional Expanding January 1

Piedmont's MyHealth360 medical plan is expanding the tier-one specialist network to increase the number of providers around Piedmont Athens Regional – making care more affordable and convenient for our employees.

Effective January 1, approximately 160 physicians who are or will be joining the Piedmont Clinic will be granted provisional status as tier one providers for a one-year period. In case the names of the additional tier-one providers do not appear on Cigna's comprehensive tier-one provider listing as of January 1, a listing of such providers is found here for your reference and will be treated as such when you receive care or submit claims incurred in 2018.

As a reminder, when you use providers and services within the tier-one network, you will receive high-quality care at the most affordable price possible. The tier-one network includes all Piedmont Clinic physicians, Piedmont facilities, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, all Piedmont-owned urgent care centers and true emergency care.

If you have any questions about this message, please call Piedmont's **HR Service Center at 678-503-1900**. Representatives are available Monday — Friday, 8:30 a.m. to 5 p.m.

Identification Cards

New hires and those experiencing a PRN status change should receive a MyHealth360 medical/Rx ID card for each covered family member, two MetLife Dental ID cards, and two EyeMed vision cards about 2-3 weeks after completing benefits enrollment in PeopleSoft Employee Self Service (ESS). Flexible Spending Account debit cards can take up to four weeks to arrive from the date you complete your enrollment in ESS. New ID cards are not issued every calendar year unless you change your coverage during open enrollment or unless co-pays included on the card are updated. Typically, you will only receive ID cards the first time you enroll in any plan unless the plan changes. When you enroll for the first time or if you change from one plan option to another, the carriers will mail you two identical ID cards.

[Click here](#)

Premiums

The amount you pay through payroll deductions every two weeks for your health benefits.

Piedmont On-Call

Get a virtual visit on your computer or smartphone from anywhere. You have 24/7 access to board-certified doctors for a \$20 copay. Consultations typically last 20 minutes and, if needed, some prescriptions can be called into a nearby pharmacy. Conditions treated or diagnosed are: cold/flu, sinus and ear infections, sore throat, pink eye, allergies/asthma, headaches, sprains and more.

Piedmont Urgent Care Support

Get same-day care for minor injury or illness at all Piedmont-owned urgent care centers for a \$20 copay. Most locations are open seven days a week with extended hours.

Piedmont On Call

Get a virtual visit on your computer or smartphone from anywhere. You have 24/7 access to board-certified doctors for a \$20 copay. Consultations typically last 20 minutes and, if needed, some prescriptions can be called into a nearby pharmacy. Conditions treated or diagnosed are: cold/flu, sinus and ear infections, sore throat, pink eye, allergies/asthma, headaches, sprains and more.

Piedmont QuickCare at Walgreens

Piedmont QuickCare at Walgreens offers convenient prevention & wellness services, treatment of minor illness and injuries, and monitoring of ongoing health conditions for a \$20 copay.

Piedmont Urgent Care Support

Get same-day care for minor injury or illness at all Piedmont-owned urgent care centers for a \$20 copay. Most locations are open seven days a week with extended hours.

Northside facilities

Effective January 1, 2018, services at Northside Hospital including all of its facilities and ancillary locations will be considered Tier Three, or out-of-network. When you select a healthcare facility at the Tier Three level, you will incur the highest out-of-pocket expenses.

What if I have an emergency?

Emergencies are covered as a Tier One benefit. This includes emergency services received at any hospital or urgent care center and emergency admissions, regardless of the hospital you choose.

Where can I get high-quality, low-cost care?

For non-emergency care, get a virtual visit on your computer or smartphone from anywhere. You have 24/7 access to board-certified doctors for a \$20 copay. Also, get same-day care for minor injury or illness at all Piedmont-owned urgent care centers for a \$20 copay. Most locations are open seven days a week with extended hours.

It could save you money!

Brand-Name - Example

One 90-day supply	\$350
Three refills (for a one-year supply)	\$600 (3 x \$200)
Total Costs	\$950

Generic - Example

One 90-day supply filled through mail order or at Walgreens	\$0
Three refills (for a one-year supply)	\$0
Total Costs	\$0
Annual Savings	\$950 (\$950-\$0 = \$950)

Copay

A fixed amount you pay out of pocket for a covered service.

Eligible expenses

If you enroll in the **MyHealth360** medical plan, when you and your enrolled dependents incur medical, prescription drug, dental and vision expenses, they will be deducted from your Healthcare FSA first before your Healthy Incentive Account (HIA). Eligible expenses remain the same regardless of whether you are enrolled in Piedmont's health benefits. For more information, visit www.irs.gov.

How Much Should I Contribute?

You can roll over up to \$500 in unused Healthcare FSA funds from one plan year to the next; there is no rollover available for the Dependent Day Care FSA.

For 2018, any eligible health care and/or dependent day care purchases you make between January 1, 2018 and December 31, 2018, are reimbursable.

At the end of each calendar year, there is a runout period from early in the year to March 1 to request HIA and FSA reimbursement for expenses incurred during the prior calendar year.

During the runout period, you can only submit manual claims for prior year expenses to OCA, our plan administrator, to access unused HIA points or Healthcare FSA dollars.

Rollover HIA point and FSA dollars are available on or about March 9, after the runout period for submitting prior year claims expires.

Save your receipts and Explanation of Benefits (EOBs)

When using the multi-purpose debit card, it is important that you save all of your receipts, Explanation of Benefits (EOBs) and any other supporting documentation that shows how you've used your FSA and HIA points. IRS regulations specify that supporting documentation is required to substantiate FSA and HIA expenses.

LASIK:

If you are thinking about throwing away your glasses or contacts, remember that EyeMed offers up to a 15 percent discount on LASIK surgery. Go to EyeMed Vision Care for more information. For Lasik Providers call 1-877-5LASER6 or visit EyeMed LASIK.

Coordination of Benefits

If you and your spouse/domestic partner both cover your dependent children under your own medical and dental benefits, your benefits will coordinate to ensure duplicate payments are not made. The primary plan will pay its full benefit first. When considering the secondary plan, the Piedmont plan will make additional payments that are due up to the amount it would have paid if it were the primary plan. Benefits will not be duplicated.

The primary plan for dependents is determined by whose birthday falls first in the calendar year (employee or spouse/domestic partner). Our benefit plans will halt processing a claim until the employee verifies that additional coverage is or is not available. Once verified, the claim processing will continue.

Medicare is always the primary plan for domestic partners who are eligible for Medicare, even if the domestic partner is not enrolled in Medicare. Piedmont benefits are considered secondary. The secondary plan will make payments that are due up to the amount it would have paid, but not greater than the balance due.

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Income Protection

Piedmont offers a variety of benefits to help keep you and your family financially secure in the event of an injury or death.

Short-Term Disability (STD)

Core STD coverage is provided to eligible part- and full-time employees at no cost to you.

For all employees: The plan replaces up to 60% of your base pay when you are disabled for fewer than 180 days. There is a 14-day elimination period before STD payments begin. To be paid during the elimination period, you must elect to use available PTO.

For new mothers: The plan replaces 100% of your base pay based on your medically certified disability time (following the 14-day elimination period, generally four weeks for a normal delivery and six weeks for a caesarian delivery). You will receive the 60% STD benefit while on leave and a 40% maternity benefit paid as a lump-sum within 30 days following your return to work.

For physicians: The Short-Term Disability Income Plan (STDIP) replaces 100% of your base pay when you have a certified illness or medical disability for fewer than 180 days, including maternity leave; there is no elimination period.

For executives: The Disability Salary Continuance (DSC) Plan replaces 100% of your base pay for up to six months of a disability, including maternity leave.

Short-Term Disability — Example

Annual Salary	\$40,000
Piedmont-Paid Core STD Benefit	60% or \$24,000

Long-Term Disability (LTD)

Core LTD coverage is provided to eligible full-time employees at no cost to you.

The plan replaces up to 50% of your base pay when you've been disabled for more than 180 days.

This benefit is offset by benefits you may receive from other sources, such as Social Security.

You also have the opportunity to purchase supplemental LTD coverage that pays an additional 10% of your base pay — for a 60% level of income protection.

The annual rate for supplemental LTD is \$.0382 per \$1.00 of coverage.

Long-Term Disability — Example

Annual Salary		\$40,000
Piedmont-Paid Core LTD Benefit		50% or \$20,000 per year
Employee Optional Election	Buy-up LTD Benefit	10% of \$40,000 = \$4,000 per year
	How the calculation works:	$4,000 \times .0382 = \$152.80$ per year or \$5.88 per pay period

Additional Physician Benefits

Long-Term Disability

Physician Long-Term Disability (LTD) coverage is provided to all eligible physicians and company paid. Physician LTD is comprised of two policies:

Group policy

The Group policy provides a basic monthly benefit of up to \$15,000 and covers 60% of your W-2 earnings.

Individual policy

The individual policy offers an additional layer of up to \$10,000 of monthly benefit (guarantee issue with no medical underwriting) and is a portable policy. Both policies deliver a non-taxable benefit to our physicians. For this reason, the premiums paid on your behalf are taxable income to you.

As a third option, Piedmont also offers voluntary Excess Disability Insurance (EDI).

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Basic Life and AD&D Insurance is provided at no cost to eligible full time and part-time employees.

The amount of coverage is 1.5 times your annual base salary for Basic Life Insurance and an additional 1.5 times your base salary for AD&D insurance.

The plan pays up to \$500,000 each.

Basic Life and AD&D Insurance — Example

Annual Salary	\$40,000
Piedmont-Paid Basic Life and AD&D Benefit	1.5 times your salary
How the calculation works:	$\$40,000 \times 1.5 = \$60,000$ (Basic Life Insurance) And, $\$40,000 \times 1.5 = \$60,000$ (AD&D)

For physicians and executives: Administered by MetLife, Group Variable Universal Life (GVUL) is a term life insurance policy which provides a tax-deferred investment opportunity. This benefit is fully portable and provided at no cost to eligible physicians and executives. Imputable taxable income on your premium is required and added to your W-2. Underwriting approval may also be required.

Physicians receive a death benefit equal to one times W-2 earnings. **Executives** receive a death benefit equal to three times annual salary, plus target bonus.

Supplemental Life Insurance

If you purchase additional Life Insurance, you have the option to buy up to four times your annual base pay for additional coverage.

The maximum amount of optional coverage is \$600,000.

The premium for Employee Supplemental Life Insurance is \$0.11 per \$1,000 of coverage per pay period.

Premiums are taken on an after-tax basis and are calculated based on the multiple of your base salary you elect as coverage.

Supplemental Life Insurance — Example

Annual Salary	\$40,000
How much you elect:	2 times your salary (\$40,000 x 2 = \$80,000)
How the calculation works:	Your cost is \$0.11 for every \$1,000 of coverage (\$0.11 x 80 = \$8.80 per pay period)

Dependent Life Insurance

If you purchase optional coverage for yourself, you can also buy life insurance for eligible family members, including your spouse/domestic partner and child(ren) up to age 26.

Keep in mind that if you and your spouse/domestic partner are both Piedmont employees, you cannot be an insured person and a dependent.

Premiums are taken on an after-tax basis and are calculated based on the multiple of your base salary you elect as coverage.

Coverage for Spouse/Domestic Partner — Example

Your coverage amount	\$80,000
Spouse/Domestic Partner's coverage amount	One half your coverage amount, up to \$100,000 (\$80,000 x .5 = \$40,000)
Cost of coverage	\$.0888 per \$1,000 of coverage (\$.0888 x 40 = \$3.55 per pay period)
OR	
Purchase a \$25,000 flat amount: \$3.82 per pay period	

You may purchase \$10,000 of coverage for **each dependent child**.

Only one eligible employee may cover dependent children up to age 26.

The premium is \$1.18 per pay period for all of your eligible dependent children.

The \$10,000 per child applies to all children, and you cannot elect different amounts for different children.

For example: If you have four eligible children, it will cost you a total of \$1.18 per pay period for \$10,000 of coverage on each child.

Premiums are taken on an after-tax basis and are calculated based on the multiple of your base salary you elect as coverage.

Income Protection Considerations

Evidence of Insurability (EOI)

If you are beyond your first 30 days of employment and have never elected Optional and/or Dependent Life Insurance coverage, you will be required to submit Evidence of Insurability (EOI) to the carrier.

EOI is required and must be approved before your coverage takes effect.

If you already have Supplemental Life Insurance and would like to increase the amount, an increase of one multiple does not require EOI during Open Enrollment.

However, an increase of more than one multiple will require EOI. If you choose to increase your coverage more than one times your salary during Open Enrollment, please contact an HR representative at **678-503-1900**.

Life Insurance Beneficiary

When you enroll in your benefits, you must record your life insurance beneficiaries in the PeopleSoft Employee Self-Service (ESS) electronic form.

Your beneficiaries may be updated during annual open enrollment through PeopleSoft Employee Self Service (ESS).

After your enrollment period ends, you must contact an HR representative at **678-503-1900** to make beneficiary changes. You are always the beneficiary for any dependent life coverage.

Taxable Income

The IRS Code states that employer-provided Basic and Optional Employee Life Insurance benefits in excess of \$50,000 may result in taxable income. This is known as “imputed income.” Imputed income must be reported on your W-2 and is included as earnings in your paycheck — subject to federal, state and FICA taxes each pay period.

The Effect of Changes in Pay on Insurance

The amount of Basic, Supplemental Life Insurance and LTD and premiums will be updated each January using the annual salary in effect as of **October 1** of the prior year.

Spouse/Domestic Partner and Child(ren)

If you already enrolled your spouse/domestic partner in Supplemental Life, his or her coverage will increase at the same time as yours.

However, if you purchased the \$25,000 flat dollar amount for your spouse/domestic partner this amount will not increase.

Domestic partners are required to submit a domestic partner affidavit and comply with CIGNA's requirements. See the Summary Plan Description for more details.

The \$10,000 Supplemental Life Insurance coverage for dependent children cannot be increased at any time.

MyHealth360 Customer Service

678-503-1900

Monday-Friday

8:00 a.m. to 6:00 p.m., ET

Password/Technical Assistance

404-605-3000

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Voluntary and Other Benefits

Piedmont offers employees additional benefits that can be conveniently paid for through payroll deductions. These are benefits that you do not need to elect or renew during Open Enrollment.

Voluntary Benefits

Hospital Indemnity Insurance

Plan pays a \$1,000 benefit when you are admitted to the hospital for a covered hospital stay

\$100 for each day of your covered hospital stay, up to 15 days

\$150 for emergency room treatment for an accident (once per year)

\$100 for ambulance or \$500 for air ambulance transportation (once per year)

Learn more

Accident Insurance

Supplement to Piedmont's health coverage

Specific benefit amounts for non-work related injuries or accidents

Covered expenses such as hospitalization, intensive care, physical therapy, transportation and lodging

Optional additional coverage for hospital confinement due to a covered sickness

Whole Life Insurance

Owned by you, so you can keep your coverage should you retire or change jobs

Affordable premiums

Death benefits to your designated beneficiaries

Accessible cash value builds while you're still living

Added financial protection for you and your family

Stable rates and benefit—rates will never increase, and your benefit will never decrease; rates and benefits remain fixed as long as insurance premiums continue to be paid

Critical Illness Insurance

Owned by you, so you can keep your coverage should you retire or change jobs

Cash benefit upon first diagnosis of a covered critical illness, \$10,000 to \$50,000

Benefit to be used how you see fit

Paid in full, regardless of the insurance you carry

Brief medical-history questionnaire required to enroll

Automatic \$50 to \$100 Health Screening Benefit credit on one test per year

Other Benefits and Services

Bright Horizons

Child, adult or elder care when and where needed (including for yourself when recovering from an illness or injury)

Up to 10 back-up care days per year, plus 10 additional days for parents with infants younger than 12 months

Copay of \$15 per child, per day, maximum of \$25 per family, per day for center-based care and \$6 per hour for in-home care

Register now (user name: Piedmont; password: backupcare1) or call **877-242-2737**

Priority Access

Provides priority enrollment for hundreds of nationwide Bright Horizons® centers

Program offerings include: Preschool, Kindergarten Prep, summer and more!

Visit Bright Horizons to find an early education center near you and request enrollment materials

CareDirect

Connects you with resources to locate ongoing care and support for your entire family

Exclusive discounts for center-based child care, babysitters, nannies, house keepers, pet care, etc.

Get access

College Coach

College admissions and educational financing advisory services that can support you whether your child is in elementary school or high school

More than 35 experts, workshops, personalized assistance, an online learning center and more—all at no cost to you

Register now (password: **piedmontcoach**) or call **877-242-2737**

For more information on our voluntary benefits—or for instructions on how to sign up—contact a Piedmont Benefits Counselor at **678-503-1900**. Before the call, be sure to have the details about your dependents and insurance beneficiaries handy. All information discussed during your benefit session is completely confidential.

Spouse/Domestic Partner and Child(ren)

- If you already enrolled your spouse/domestic partner in Supplemental Life, his or her coverage will increase at the same time as yours.
- However, if you purchased the \$25,000 flat dollar amount for your spouse/domestic partner this amount will not increase.
- Domestic partners are required to submit a domestic partner affidavit and comply with CIGNA's requirements. See the Summary Plan Description for more details.
- The \$10,000 Supplemental Life Insurance coverage for dependent children cannot be increased at any time.

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Retirement Benefits

Piedmont's 401(k) TomorrowPlan is a market-leading retirement plan that contributes to your financial security and wellness.

Although this plan is not part of the enrollment process, now is a great time to think about your contribution amount.

Your contribution, coupled with Piedmont's 6% matching contribution, can help you reach your retirement savings goals faster.

401(k) TomorrowPlan

By you.

Money you contribute through payroll deductions up to annual IRS limits.

Your contributions are always 100% vested.

By Piedmont.

Matching contributions (dollar-for-dollar up to 6%) are based on your contribution.

After one year of service with 1,000 hours worked, you are eligible to receive the match and are immediately vested at 100%.

To enroll or update your 401(k) TomorrowPlan contributions, visit Fidelity Investments or call **800-343-0860**.

Other Key Features

Roth

Allows you to defer all or a portion of your 401(k) TomorrowPlan contributions on an after-tax basis.

The Roth tax-planning feature offers flexibility to participants who want to be taxed on contributions now so they can avoid paying taxes at distribution.

IRS maximum contribution limits apply to pre-tax Roth, after-tax and/or a combination of both contributions

"Match True Up"

Ensures you receive the Piedmont match that you're eligible for — regardless of your saving patterns. If you change your contribution rates during the year, this may affect the matching contributions you receive each pay period.

After the end of the Plan year, you will receive a true up matching contribution to make you whole.

Automatic Enrollment

All eligible new hires will be automatically enrolled at 3% of earnings and can increase or decrease their contribution, or opt out of the plan, at any time through Fidelity Investments or call **800-343-0860**.

This helps our newest employees start saving as soon as they begin working with Piedmont.

Additional Physician Benefits

Piedmont offers nonqualified plans to physicians only. Under IRS regulations, these plans allow eligible physicians to defer compensation on a pre-tax basis. While you do not pay federal income tax or, if applicable, state or local income tax on the contributions or any associated earnings until a distribution of such funds, Social Security and Medicare taxes are withheld before contributions are credited to your account.

PHI and PMCC Deferred Compensation TopHat Plans

Employee Elective Deferral Contributions

The employee elective deferral is the pre-tax money, applied to your gross earnings, which you contribute to Plan each pay period.

All physicians are eligible to make pre-tax contributions to their respective TopHat Plan. Unlike 401(k) plans, there is no limit on the amount you may contribute to the TopHat Plan.

The money you contribute to the Plan is 100% vested.

Your deferral can be stated as a percentage of your earnings or a flat-dollar amount per pay period. You must make this election every year; your deferral election does not roll over to the next year.

You can enroll in a TopHat Plan within 30 days of hire, or during the Open Enrollment period, which is **November 15 to December 15 each year**.

Your deferral election is irrevocable and will remain in effect for the next full calendar year, or for the remainder of the current calendar year if you enroll as a new hire.

Distribution Options

When you enroll in the TopHat Plan and make your deferral elections, you will be asked to make elections to establish how and when you will receive your Plan distributions in the future.

For each year that you make contributions to the Plan, you can elect to receive your benefit in a lump sum or in five-, 10-, or 15-year annual installments.

You may also choose to receive your distribution in a specific year, at the time of separation, or upon your death.

If you die before your account balance has been distributed and you have no death distribution election on file, your designated beneficiary will receive a lump-sum distribution of your account balance.

Investment Options

The TopHat Plan offers the same range of crediting investment options as the 401(k) TomorrowPlan, including conservative, moderately conservative and aggressive funds.

You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance.

You may request a change to the direction of your future investments in the Plan at any time.

You can also request investment exchanges between your existing crediting investment options.

For more information, visit Fidelity Investments or call **800-343-0860**.

Additional Executive Benefits

Piedmont Healthcare 457(b) TopHat Plan

This Plan allows you to defer more than the IRS pre-tax limits for 401(k) plans. For 2018, 401(k) pre-tax deferrals are limited to \$18,500.

Employee Elective Deferral Contributions

The employee elective deferral is the pre-tax money, applied to your gross earnings, which you contribute to the TopHat Plan each pay period.

All Directors and above are eligible to make pre-tax contributions to the Plan; contributions are capped at \$18,500 for 2018.

The money you contribute to the Plan is 100% vested.

Your deferral can be stated as a percentage of your earnings or a flat dollar amount per pay period.

You can enroll in the Plan at any time.

Investment Options

The TopHat Plan offers the same range of crediting investment options as the 401(k) TomorrowPlan, including conservative, moderately conservative and aggressive funds. You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance.

You may request a change to the direction of your future investments in the Plan at any time.

You can also request investment exchanges between your existing crediting investment options.

For more information, visit Fidelity Investments or call **800-343-0860**.

Annual IRS Limits:

All employees are eligible to make pre-tax contributions up to annual IRS limits — \$18,500 for 2018. If you are 50 or older during the calendar-year, you can make “catch up” contributions up to an additional \$6,000.

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