

2018 Benefits: We're Seeing Wellbeing For PRN employees



Look inside to learn more about your Piedmont benefits. Choosing benefits is about more than just making elections for today; it's about you and your family **seeing wellbeing** for years to come.

Enrollment Basics

Who Is Eligible?

- PRN employees
- Benefits eligibility begins the first of the month following 30 days of employment.

Eligible 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 (see right-hand side of page for details).
- Your children under age 26.

Children include you or your spouse/domestic partner's natural children, legally-adopted children, legal wards and stepchildren.

Domestic Partner Coverage is available for medical benefits. You will be required to complete a **Domestic Partner Affidavit**.

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. 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.

Coverage Levels

You may select one of four coverage levels.

- **Employee Only**, coverage for yourself
- **Employee + Child(ren)**, coverage for yourself and your eligible child or children
- **Employee + Spouse/Domestic Partner**, coverage for yourself and your eligible spouse or domestic partner
- **Family**, coverage for yourself, your eligible spouse/domestic partner and child(ren)

Coordination of Benefits

If you and your spouse/domestic partner both cover your dependent children under your own medical 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.



Jack's Story

Jack is a staff nurse with Piedmont. He is married to Liz, and they have one child, Sam. Jack covers Sam on the Piedmont medical plan. Liz is employed and has her own medical coverage through her employer. Liz also covers Sam on her medical plan.

Sam goes to the doctor on February 15, 2018. The doctor files the claim under both Jack's and Liz's medical plans. The primary plan for dependents is determined by whichever parent's birthday falls first in the calendar year.

Jack's birthday is January 30 and Liz's birthday is March 5.

Primary Medical Claim	Secondary Medical Claim
Jack's medical coverage, under the Piedmont MyHealth360 Plan, will pay the medical claim as primary (as if this was the only coverage available).	Liz's medical coverage, under her employer, will pay the claim as secondary, per her plan rules.

How Do I Enroll?



You can enroll in the PRN **MyHealth360** medical/Rx plan at any time by calling Piedmont's **HR Service Center** at **678-503-1900** (Monday-Friday, 8:30 a.m. to 5:00 p.m).



Your coverage will be effective the first of the month following 30 days from your enrollment date with Human Resources.



You will be billed by a third party (Allegiance). Once payment is received, your enrollment will be processed and your new benefit ID card(s) and mySource debit card for accessing your Healthy Incentive Account (HIA) will be mailed to you within approximately 15 business days.



PRN MyHealth360






At Piedmont, **we're seeing wellbeing**—and we're seeing it everywhere! We continuously review our benefit offerings to ensure they remain competitive and responsive to your needs.

As you make informed decisions and pursue your wellness goals throughout the year, remember that MyHealth360 rewards you for being proactive and making healthy choices. Let our preventive care and wellness programs help you be your best.

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.

In this section...

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-  [Summary of Coverage](#)
-  [MyHealth360 Member Portal](#)
-  [Prescription Drug Plan](#)



2018 Monthly Premiums by Coverage Level

	Employee Only	Employee + Child(ren)	Employee + Spouse/ Domestic Partner	Family
PRN MyHealth360 (Medical and Rx)	\$554.26	\$997.64	\$1,219.34	\$1,662.74

Our Network of Providers

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).

 [Click here to view the MyHealth360 Summary of Coverage.](#)

About Tier One

If you use physicians and facilities in Piedmont's Tier One network, you and your family will receive high-quality care at the most affordable price possible.

About Tier Two

An extensive list of providers and facilities within Cigna's OAP national network are covered in Tier Two.



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. To save even more money, visit a Piedmont-owned urgent care center for a \$20 copay.

Network Description	What It Means for You
Tier One: Piedmont's Preferred Network <ul style="list-style-type: none"> • All Piedmont Clinic physicians • Piedmont facilities • Children's Healthcare of Atlanta (CHOA) facilities • The Children's Health Network (TCHN) pediatricians • Urgent care centers* • True emergency care 	You will receive the highest level of benefits when you use Tier One providers and services. <i>Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.</i>
Tier Two: Cigna Open Access Plus (OAP) Network <ul style="list-style-type: none"> • Providers or facilities within the Cigna OAP national network 	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: Out-of-Network <ul style="list-style-type: none"> • Any provider not included in Tier One or Two 	When you select a provider at the Tier Three level, you will incur the highest out-of-pocket expenses.

*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.

MyHealth360: Healthy Incentive Account

You earn HIA points by **participating in 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 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).
- ✓ While you are there, take the *Wellness Quiz* and earn 1,000 points (\$100).
- ✓ From your Jiff Dashboard, select BiolQ and follow the steps to complete a biometric screening to earn 4,000 points (\$400).
- ✓ Use Jiff to track your steps, sleep and nutrition and earn points daily!

Build the Value of your HIA

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.

And, you can earn HIA points by **participating in specific wellness activities** during the year.

LEARN	ACT	MANAGE
<ul style="list-style-type: none"> • Biometric Screening. Complete a confidential biometric screening to know your critical health numbers (blood sugar, cholesterols and blood pressure). • Health Assessment.* Answer a few confidential questions about your current health and habits. • Wellness Quiz. Provided twice a year; learn about wellness topics to help you improve your health. 	<ul style="list-style-type: none"> • 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 to gauge your wellbeing status. 	<ul style="list-style-type: none"> • 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.

* Available in Spring 2018.

MyHealth360 Summary of Coverage

Plan Provision	Tier One	Tier Two	Tier Three
Calendar-Year Deductible*			
• Employee Only Coverage	\$1,500	\$3,000	\$3,000
• Other Coverage Levels**	\$3,000	\$6,000	\$6,000
Calendar-Year Out-of-Pocket Maximum*			
• Employee Only Coverage	\$3,500	\$6,850	\$10,000
• Other Coverage Levels**	\$6,850	\$6,850 per individual/ \$13,700 max	\$20,000
Lifetime Benefit Maximum	No Lifetime Limits		
Preventive Care Visits and Services	Covered 100% before deductible.		
Therapy (physical, cardiac, speech, OT)	\$20 copay	\$20 copay	Coinsurance after deductible. You pay 50%. Piedmont pays 50%.
Primary Care Office Visits	\$20 copay	\$20 copay	
Specialist Office Visits	\$70 copay		
Inpatient Hospital	Coinsurance after deductible. You pay 10%. Piedmont pays 90%.	Coinsurance after deductible. You pay 30%. Piedmont pays 70%.	
Outpatient Diagnostic Services (includes Preventive Care)			
Outpatient Surgery			
Maternity Care	\$750 copay		
Urgent Care	\$20 copay***	\$50 copay	
Emergency Room Care	Coinsurance after deductible. You pay 10%. Piedmont pays 90%.		

*Deductibles and out-of-pocket maximums for Tier One and Tier Two only: The only level of coverage with an individual deductible is Employee Only coverage. All other levels of coverage (Employee + Child(ren), Employee + Spouse/Domestic Partner and Family) have a family deductible, meaning the family deductible can be met by one or more covered individuals on the plan. Until the family deductible is met, there is no coinsurance. This cross accumulation of deductibles and out-of-pocket maximums does not apply to Tier Three.

** Other coverage levels include: Employee + Child(ren), Employee + Spouse/Domestic Partner and Family.

*** 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.



Lori's Story

Lori is a patient escort with Piedmont. She elected **MyHealth360** Employee Only coverage.

- The annual deductible is \$1,500 for Tier One and \$3,000 for Tier Two.
- The annual out-of-pocket maximum is \$3,500 for Tier One and \$6,850 for Tier Two.

In March, Lori has in-patient appendix removal surgery at a Tier Two hospital that costs \$16,000.

Deductible	\$3,000
30% Coinsurance	\$3,850 (\$13,000 x 30%)*
Piedmont Pays	\$9,150
Lori's Total Out-of-Pocket Cost	\$6,850

Lori has reached her Out-of-Pocket Maximum

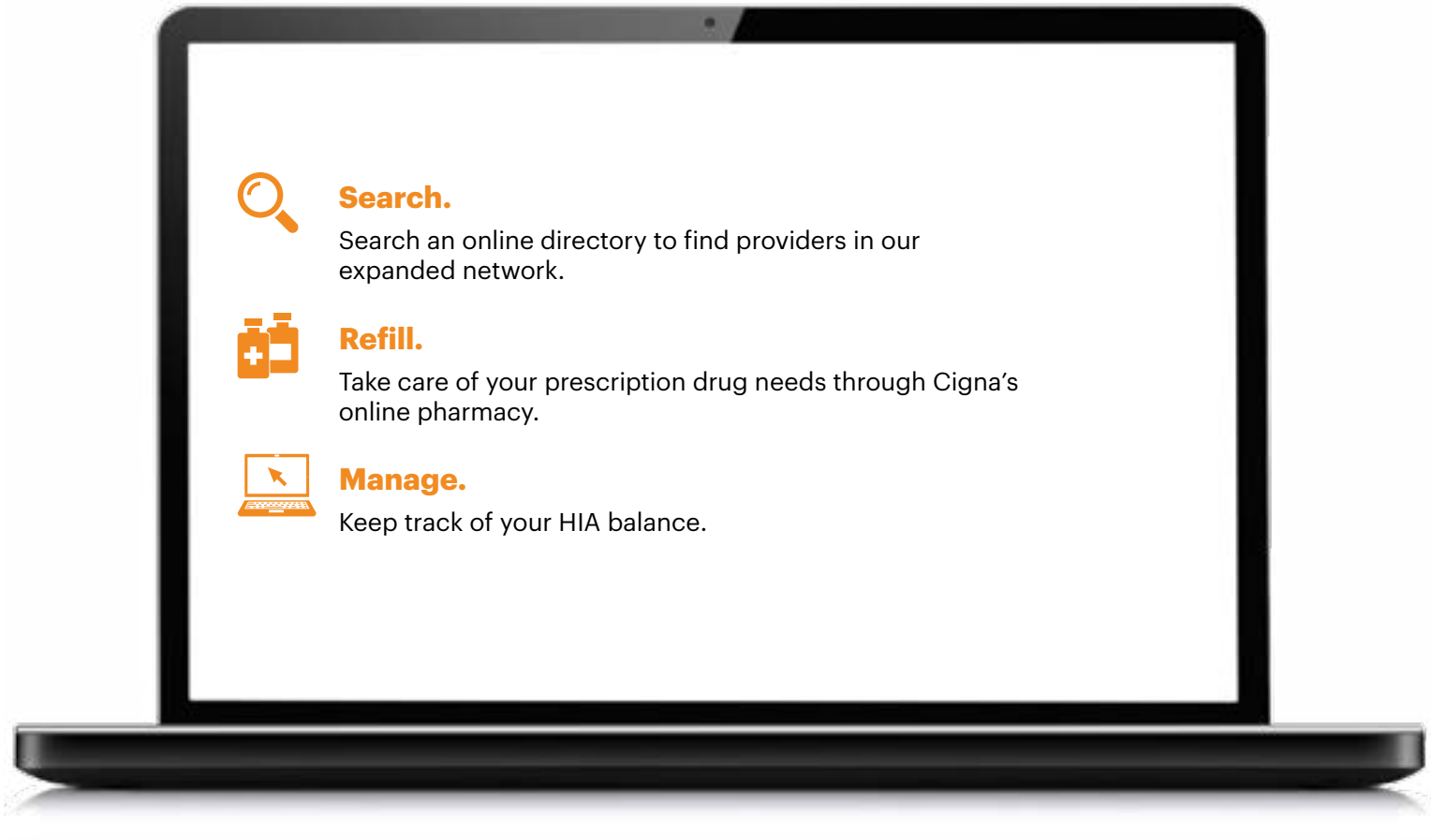
In May, Lori has out-patient surgery at a Piedmont hospital performed by a Piedmont physician (both Tier One) that costs \$5,000.

Deductible	\$0
10% Coinsurance	\$0
Piedmont Pays	\$5,000
Lori's Total Out-of-Pocket Cost	\$0

*\$13,000 is the remaining balance on Lori's in-patient surgery cost (\$16,000) after she meets the \$3,000 deductible (\$16,000 - \$3,000). Lori is responsible for paying 30% coinsurance on the remaining balance up to the out-of-pocket maximum (\$13,000 X 30% = \$3,900). However, because she will reach her annual out-of-pocket maximum (\$6,850), she will be responsible for an additional \$3,850.

Stay Connected — MyHealth360 Member Portal

The **MyHealth360 Member Portal** (www.myhealth360piedmont.com) makes it easier for you to take charge of your health. Get details on your coverage and applicable benefits, view your claims, track Healthy Incentive Account (HIA) and access network providers, forms and documents—everything you need to manage your comprehensive medical benefits is all in one place.





Use your Healthy Incentive Account funds to offset your prescription drug costs.

Prescription Drug Plan

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

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

- 1 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!
- 2 Take advantage of our Maintenance Medication Program.** Receive a 90-day supply of your medication for just 2x your 30-day copay amount at participating pharmacies including Walgreens, Kroger and Walmart.

The chart below highlights the four coverage categories and associated costs.

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. Keep in mind, you will not have to meet this deductible for generic prescriptions.

Prescription Drug	Generic Copays		Brand-Name* Copays		Specialty Copays
	Lower Cost	Regular Cost	Preferred	Non-Preferred	
Mail-Order 90-day supply	\$6	\$25	\$100	\$200	\$150 (30-day only)
Retail Pharmacy Up to 30-day supply <i>(visit any retail pharmacy in Cigna's broad network)</i>	\$3	\$10	\$40	\$80	N/A
Maintenance Medication Program <i>Piedmont Athens Regional, Oconee Drugs, Walgreens, Kroger and Walmart Pharmacies</i>	\$3 (30-day) \$6 (90-day)	\$10 (30-day) \$20 (90-day)	\$40 (30-day) \$80 (90-day)	\$80 (30-day) \$160 (90-day)	\$150 (30-day only) (only via Piedmont Athens Regional pharmacies)

Note: Medical and prescription out-of-pocket maximums are combined.

* \$150 annual deductible for brand-name only (not generics).



Deb's Story

Deb is a patient care tech with Piedmont. Her physician prescribes a blood pressure medication that she needs to take every day. The prescription is for a 90-day supply of a brand-name blood pressure medication, Cozaar, with three refills. Since it is a brand-name drug, Deb must meet the \$150 deductible and the \$200 non-preferred, mail-order copay before prescription benefits begin. Her total cost for the first 90-day supply of Cozaar is \$350 (\$150 deductible + \$200 copay) and \$200 for each refill.

Deb learns from Cigna that if she changes from the brand-name blood pressure medication to a lower-cost generic equivalent, she will only be responsible for a \$6 copay for each 90-day supply with no deductible. Then a coworker reminds her that she can fill her 90-day prescription at Walgreens for the same price. By switching to a low-cost generic, she saves \$926 for the year.

Brand-Name	
One 90-day supply	\$350
Three refills (for a one-year supply)	\$600 (3 x \$200)
Total Costs	\$950
Generic	
One 90-day supply filled through mail order or at Walgreens	\$6
Three refills (for a one-year supply)	\$18 (3 x \$6)
Total Costs	\$24
Annual Savings	\$926 (\$950 - \$24 = \$926)

Retirement

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 participating or increasing your contribution amount.

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

How Your Account is Funded

Employee Elective Deferral Contribution

Money you contribute to your 401(k) plan through payroll contributions.

Piedmont Matching Contribution

Matching contributions (dollar-for-dollar up to 6%) are funded entirely by Piedmont and based on your contribution.

In this section...

- How Your Account is Funded
- Employee Elective Deferral Contribution
- **Piedmont Matching Contribution**

Employee Elective Deferral Contribution

The employee elective deferral contribution is the pre-tax money you contribute to the 401(k) TomorrowPlan each pay period through payroll contributions. Keep in mind, you can enroll or change the amount you contribute at any time. The money you contribute to the plan is always 100% vested. Increasing your contribution by just 1% will make a real difference in your retirement savings over the long term.

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.

All eligible new hires are automatically enrolled in the 401(k) TomorrowPlan at 3% of earnings and must opt out by changing their contribution percentage to zero if they don't want to participate. New hires can increase or decrease their deferral percentage at any time through www.netbenefits.com.



Piedmont Matching Contribution

You will receive a dollar-for-dollar matching contribution on the first 6% you contribute to your 401(k) TomorrowPlan each pay period. After one year of service with 1,000 hours worked, you are eligible to receive the match and are immediately vested at 100%.

If you are eligible to receive the Piedmont match and you contribute anything less than 6% to your 401(k) TomorrowPlan, you are leaving free money on the table. And when you think about how retirement savings grow and compound over time, taking full advantage of your retirement match today could make a big difference in your retirement readiness later on.

Double Your Money

Receive the maximum match on your 401(k) contributions for 2018.

If You Contribute	Piedmont Matches Your Contribution At
1% of pay	100%
2% of pay	
3% of pay	
4% of pay	
5% of pay	
6% of pay	

Other Key Features

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

See the Summary Plan Description for eligibility requirements.



Start Saving Today

Enroll any time throughout the year!
For more information, contact Fidelity Investments, Piedmont’s retirement plan administrator, at **800-343-0860** or **netbenefits.com**.



Contact Information and Resources

 **Call 678-503-1900**

For questions about the **PRN MyHealth360** medical plan or the **MyHealth360** Member Portal, select the prompt to connect to **MyHealth360** customer service. Representatives are available Monday – Friday, 8 a.m. – 6 p.m.

If you have questions about other 2018 benefits, select the prompt to speak to with an HR representative. Representatives are available Monday – Friday, 8:30 a.m. – 5 p.m.

 **Call 404-605-3000**

Forgot your password or need technical assistance?

For specific plan questions, you may contact our partners.

Resource	Phone	Web Site/E-Mail
PRN MyHealth360 (including HIA) and Rx Plan	678-503-1900	mypiedmontbenefits.com
Piedmont Benefits Counselors	678-503-1900	hrsupportcenter@piedmont.org
401(k) TomorrowPlan: Fidelity Investments	800-343-0860	netbenefits.com
Employee Assistance Program: Cigna	877-622-4327	www.cignabehavioral.com (Employer ID: piedmont)

You can access more detailed information regarding plan coverages for 2018, which includes Summary Plan Description, Summary of Benefits and Coverage, and Summary Annual Report, on the HR Village. You have the right to receive paper copies of any of these documents at no charge by calling **678-503-1900**. Para obtener asistencia en Español, llame al **678-503-1900**.

The PRN MyHealth360 medical/Rx plan is offered to all PRN staff members as a benefit program under the Piedmont Healthcare, Inc. PRN Employees' Medical Benefits Plan (Plan). As a Plan Sponsor, Piedmont reserves the right to amend or terminate the Plan or the PRN MyHealth360 medical / Rx plan at any time. It also has the sole authority to interpret the terms of the Plan, determine benefit eligibility and resolve any and all ambiguities or inconsistencies in the Plan. Participation in the Plan is not an offer or guarantee of employment or an employment contract. Receipt of this communication should not be considered to mean that you are a participant or eligible to participate in the Plan if you do not otherwise meet the eligibility requirements set forth in the documents which govern the Plan.

Employee Assistance Program (EAP)

Administered by Cigna, available 24/7 and provided to you at **no cost**. You and your household members can access counseling and referrals services at no cost on topics such as:

- Childcare and parenting
- Family and marital counseling
- Elder care
- Adoption resources
- Legal resources
- Academic resources
- Financial resources
- Mental health resources
- Pet care resources

The EAP works with a contracted network of highly experienced counselors, consultants and licensed clinicians who provide counseling services. Through the program, you and each of your household members are eligible for up to eight visits per issue, per member, per year. EAP Services are highly confidential, and Piedmont is never informed of who uses the EAP.

To learn more, call **877-622-4327** or visit cignabehavioral.com, click **login to access your benefits** and enter the Employer ID: **piedmont** (all lowercase).