

The 2025 Atrium Health Wake Forest Baptist Summary of Benefits

FOR HOUSE OFFICERS

At **Atrium Health Wake Forest Baptist**, we are committed to providing a comprehensive and competitive benefits package that helps you and your family take care of your physical, financial and personal health and well-being. This summary provides an overview of the benefits available to you, such as quality health coverages, tuition assistance for continuing education and help in saving for your future.

Eligibility

This summary provides an overview of benefits available to House Officers.

You have 30 days beginning with your date of hire/ eligibility to enroll for health insurance, dental insurance, vision insurance, flexible spending accounts, a Health Savings Account (HSA), supplemental and dependent life insurance and voluntary benefit offerings. You are automatically enrolled in basic life and accidental death and dismemberment (AD&D) insurance, short-term disability insurance, long-term disability insurance and business travel accident insurance.

Eligible Dependents

Your eligible dependents are your legally married spouse, your domestic partner and your children under age 26. Children who are totally disabled by reason of mental or physical handicap can remain covered beyond age 26 if they are not married, cannot support themselves and they rely on you for their main support and care.

**Note: Atrium Health Wake Forest Baptist reserves to the right to request proof of dependent disability at reasonable intervals during the two years following the dependent attaining the age of 26.*

This document is intended to answer questions around certain benefits. The plan documents will prevail in the event of any differences between this information, or any other summary or participant communications, relative to the Atrium Health Wake Forest Baptist benefits. Atrium Health has the right to amend, modify, terminate, or discontinue any benefit plan.



Atrium Health
Wake Forest Baptist

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When you are eligible

Benefit Plans	When you are eligible
<p>Health insurance Dental insurance Vision insurance</p>	<p>You are eligible as of your date of hire/eligibility.</p>
<p>Flexible spending accounts (health, dependent care or limited-purpose)</p>	<p>You are eligible as of your date of hire/eligibility.</p>
<p>Health Savings Account (HSA)</p>	<p>You are eligible on the first of the month following the effective date of your Wake Health Savings Plan coverage (unless your Wake Health Savings Plan coverage is effective on the 1st of the month, in which case your HSA would be effective that same day).</p>
<p>Life & Disability Coverage Basic Life and AD&D insurance Supplemental Life insurance Dependent Life insurance Long-Term Disability insurance Business Travel Accident insurance Universal Life insurance</p>	<p>You are eligible 90 days after your date of hire. Benefits are effective on the 91st day.</p>
<p>Short-Term Disability insurance/Salary Continuation</p>	<p>You are eligible as of your date of hire/eligibility.</p>
<p>Voluntary Benefits Accident insurance Critical Illness insurance Hospital Admission BenExtend insurance Identity Theft Protection Legal Plan Auto/Home insurance Pet insurance</p>	<p>You are eligible as of your date of hire/eligibility.</p>
<p>403(b) Retirement Savings Plan</p>	<p>Voluntary contributions may begin immediately.</p>
<p>Additional Benefits Employee Assistance Program (EAP) Bright Horizons Child Care BestHealth For Us Advance Care Planning Fitness Center Teammate discounts</p>	<p>You are automatically eligible. (Your access to the on-site Bright Horizons Child Care is based on the availability of services.)</p>
<p>Parental Leave</p>	<p>You are eligible as of your date of hire/eligibility.</p>
<p>Financial Assistance for Adoption</p>	<p>You are eligible 90 days after your date of hire.</p>

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Who pays for benefits

Benefit Plans	Who Pays
Health insurance Dental insurance	Teammate & Atrium Health Wake Forest Baptist share the cost of coverage.
Vision insurance	Teammate pays 100% of the cost of coverage.
Basic Life and AD&D insurance	Cost is paid by Atrium Health Wake Forest Baptist.
Supplemental Life insurance Dependent Life insurance	Teammate pays 100% of the cost for coverage at discounted group rates. Cost is based on age, pay and the coverage option selected.
Short-Term Disability insurance/Salary Continuation Long-Term Disability insurance	Cost is paid by Atrium Health Wake Forest Baptist.
Individual Disability Income insurance	Teammate pays 100% of the cost for coverage at discounted group rates. Cost is based on age, pay and the coverage option selected.
Voluntary Benefits Accident insurance Critical Illness insurance Hospital Admission BenExtend insurance Identity Theft Protection Legal Plan Auto/Home insurance Pet insurance	Teammate pays 100% of the cost of coverage.

On-Site Conveniences

The Atrium Health Wake Forest Baptist campus provides you with some onsite conveniences to make life a little easier. These include:

- Bright Horizons Child Care (subject to availability)
- Fitness Centers
- Banking ATMs
- Food services (*Fresh Inspirations* cafeteria, *SUBWAY*®, *Chick-fil-A*®, *Starbucks*®, *Au Bon Pain*®, *Camino Bakery/Coffee Shop*)
- Vending machines
- Internet café
- Gift shop
- Pharmacy

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Health

Atrium Health offers benefits to support the health and well-being of all teammates and their families.

For 2025, Atrium Health Wake Forest Baptist will offer two plans for teammates to choose from: **Wake Health Savings Plan** and **Wake Copay Plan**.

Overview

The **Wake Health Savings Plan**

Offers lower premiums with pretax Health Savings Account (HSA) contributions that roll-over

The HSA can be used for health expenses now and later

The **Wake Copay Plan**

Offers predictability with higher premiums and lower out-of-pocket expense

Wake Health Savings PLAN

- Premium: Lower cost per pay period
- Deductible (except for preventive care)
- Coinsurance begins after deductible is met
- HSA: pretax, use it or save it
- Eligible for Limited Purpose Flexible Spending Account
- LiveWELL Incentive goes pretax into HSA
- WFBH Network includes all Atrium Health providers and practices

Wake Copay PLAN

- Premium: Higher cost per pay period
- Copays begin immediately. Deductible applies to inpatient and outpatient services
- FSA: pretax, use it or lose it
- LiveWELL Incentives are placed into an incentive account
- WFBH Network includes all Atrium Health providers and practices
- No cost for annual check-ups

Find the Right Health Plan for You

The **Help Me Choose** tool is available during enrollment to help teammates decide which health plan is best for them.

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Deductibles, Coinsurance and Co-pays

A **DEDUCTIBLE** is the amount you owe for covered health care services and most prescription medications.

How deductibles work:

- **Wake Health Savings Plan:** Deductible applies to office visits, medications, and outpatient and inpatient services with the exception of preventive care
- **Wake Copay Plan:** No deductibles for office visits, medications or preventive care. Deductibles apply to outpatient and inpatient services.

COINSURANCE is the percentage you pay for covered services once you've met the annual deductible.

A **CO-PAY** is a flat dollar amount you typically pay for things like physician office visits and most prescription medications.

Preventive Care

The **Atrium Health Wake Forest Baptist Health Plans** cover preventive care such as wellness office visits, wellness immunizations, PAP smears, mammograms and colonoscopies at **100%**.

	Wake Health Savings PLAN		Wake Copay PLAN	
	WFBH Network	MedCost Network	WFBH Network	MedCost Network
Deductible <i>Single/Family</i>	\$1,800/\$3,600	\$3,000/\$6,000	\$800/\$1,600	\$3,000/\$6,000
OOP Max, Including Deductible <i>Single/Family</i>	\$5,000/\$10,000	\$6,000/\$12,000	\$5,000/\$10,000	\$6,000/\$12,000
Coinsurance After Deductible	15%	30%	15%	30%
ER <i>(Copay waived if admitted)</i>	15%	30%	\$200	\$200
Preventive Care	\$0	\$0	\$0	\$0
PCP	15%	30%	\$25	\$40
Specialist	15%	30%	\$45	\$70
Urgent Care	15%	30%	\$45	\$55
Mental Health/Substance Abuse	15%	30%	\$10	\$40

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About the networks

The WFBH Network offers the most cost-effective tier for health care services. Managing your health care expenses means you know where to find the most cost-effective health care and prescription medications. Lower your health care costs by choosing the WFBH Network.

\$ WFBH Network	The most cost-effective tier; includes the exceptional network of primarily Atrium Health Wake Forest Baptist and all Atrium Health physicians, providers, facilities and laboratories
\$\$ MedCost Network	Higher cost network than the WFBH Network. Includes the MedCost network of providers, facilities and laboratories

To find Atrium Health Wake Forest Baptist physicians and providers, go to www.MedCost.com.

Effective Jan. 1, 2025, we are moving from the First Health Network to the Cigna Healthcare Network for teammates and/or their dependents who live outside the service area.

Prescription coverage

If you enroll in a health plan, you automatically receive prescription coverage. Your cost will be lower if you use an Atrium Health Pharmacy, which includes Wake Forest Baptist Health and Atrium Health Pharmacies, for acute prescriptions (less than 30 days). Other retail pharmacies may be used for acute prescriptions but may require a higher copay or coinsurance.

There is a maximum of one fill at Community Retail Pharmacies after the deductible for maintenance medications. Plan then requires transition to an Atrium Health Pharmacy, the Employee Prescription Mail Service or CarolinaCARE Mail Service. Enrollees can get a three-month supply of generic or preferred brand maintenance medications for a reduced co-pay at Atrium Health Pharmacies.

Specialty medications must be filled at an Atrium Health Wake Forest Baptist Pharmacy or CarolinaCARE. Some exceptions may apply to medications in limited distribution. Specialty medication cost share may vary with use of manufacturer coupons and copay assistance programs, which will not apply to deductibles and/or out-of-pocket maximums.

LiveWELL (ALSO KNOWN AS BESTHEALTH FOR US)

At Atrium Health, we care about the physical, financial and personal well-being of teammates and their families. LiveWELL, also known as BestHealth for Us, offers healthy lifestyle programs and activities to help teammates live their very best lives.

Wake Health Savings Plan Members		Physical	Financial	Personal	TOTAL
Individual		\$250	\$250	\$250	\$750
Family		\$500	\$500	\$500	\$1,500
Wake Copay Plan Members		Physical	Financial	Personal	TOTAL
Individual		\$166.67	\$166.67	\$166.66	\$500
Family		\$333	\$333	\$334	\$1,000

LiveWELL Incentives are paid in the year they are earned with two payout opportunities – May and November. Incentive dollars are deposited pretax in the following accounts: **Wake Health Savings PLAN** → Health Savings Account

Wake Copay PLAN → LiveWELL Incentive Account

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Financial assistance for adoption

Atrium Health Wake Forest Baptist supports teammates and their families by offering adoption assistance benefits.

Benefits-eligible teammates can use this benefit for adoption placements and expenses incurred related to the adoption of a child. Each family can be reimbursed up to \$5,000 per adoption, up to a family maximum of \$10,000 (two adoptions).

Resources for your health

Atrium Health Wake Forest Baptist offers a number of services to help you get healthy and stay that way, including:

- Four on-site fitness centers
- Wellness Lunch and Learn sessions
- Teammate Assistance Plan services

SmartStarts Prenatal Program

If you or one of your covered dependents are pregnant, you may want to consider enrolling in MedCost's special prenatal program for expecting patients. Prenatal nurses can answer questions, offer sound medical advice, help you learn healthy habits, and provide practical tips.

Women who enroll in the program during their first 20 weeks of pregnancy (or 32 weeks if you are past your 20th week of pregnancy when you become benefits-eligible) and successfully complete the program will receive a **\$500 deductible credit** to use toward delivery medical expenses.

Healthy Futures

Healthy Futures is a personalized program offered by the Atrium Health Wake Forest Baptist Weight Management Center (WMC). The program is designed to help participants manage their weight during and after pregnancy. Based on a participant's specific needs, a multidisciplinary team provides services that may include nutritional counseling, behavioral support, and exercise training tailored for pregnancy. Participation in Healthy Futures is voluntary for teammates and dependents covered by an Atrium Health Wake Forest Baptist health plan who qualify.

Contact the WMC at 336-716-6099 or go to www.wakehealth.edu/Treatment/m/Medical-Weight-Management/Healthy-Futures for more details.

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Dental

You can choose between two dental options: Wake Dental Choice and Wake Dental Choice Plus. Both options cover most types of services up to reasonable and customary charges at varying levels of coverage including preventive, maintenance, surgical and periodontic services. The Wake Dental Choice Plus plan also covers prosthetics and covers orthodontia expenses (for dependent children only, up to age 19).

Vision

The vision plan, provided through Community Eye Care (CEC Vision), helps pay for routine periodic eye exams, eyeglasses, contacts and related supplies. When you visit CEC Vision providers, you receive discounted services and the plan pays a percentage of your cost. For out-of-network providers, you must file a claim to receive reimbursement.

Savings and Spending Accounts

Flexible Spending Accounts

Flexible spending accounts (FSAs), administered by Bank of America, help you save money on taxes by paying for a single year's eligible health care and dependent care expenses with pre-tax dollars. You choose the amount of pre-tax money you want to have deducted from your paycheck, and it will be deposited directly into your FSA. Atrium Health Wake Forest Baptist offers three FSAs: health care FSA, dependent care FSA and a limited-purpose FSA.

Health Care FSA

The health care FSA helps you save money on eligible healthcare expenses. You can contribute up to \$3,300 in 2025 to the health care FSA to pay for copays, deductibles, coinsurance and other out-of-pocket medical, dental, vision or prescription costs for you or your dependents. You can contribute to the health care FSA if you are enrolled in the **Wake Copay Plan** or if you waive health coverage.

Eligible expenses include: *Medical, dental and vision expenses such as copays, deductibles and coinsurance, prescription costs, braces, hearing aids and batteries and much more.*

Dependent Care FSA

The dependent care FSA helps you save money on eligible dependent care expenses. You can contribute up to \$5,000 each year to the dependent care FSA to pay for dependent day care expenses on a pre-tax basis if both you and your spouse work, your spouse goes to school full-time or your spouse isn't able to provide self-care.

Eligible expenses include: *Daycare, day summer camp, after-school programs and preschool expenses for children 12 years old and younger or disabled dependents of any age. You may also use this account to pay for adult daycare services for an elderly parent who is your tax dependent.*

Limited Purpose FSA

The limited-purpose FSA helps you save money on eligible dental and vision expenses. You can contribute up to \$3,300 in 2025 to the limited-purpose FSA. You can contribute to the limited-purpose FSA if you are enrolled in the **Wake Health Savings Plan**.

Eligible expenses include: *Dental and vision expenses such as copays, deductibles and coinsurance.*

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Health Savings Account

If you enroll in the **Wake Health Savings Plan**, you may be eligible to contribute to a Health Savings Account (HSA). The HSA, administered by Bank of America, is a personal savings account that you can use for health care expenses. You set aside money — tax-free. Then, you can use the money to pay for medical, dental or vision care — such as office visits, lab work, X-rays and prescriptions — now or in the future.

Advantages of enrolling in an HSA include:

- **Triple tax benefits** – your contributions, your withdrawals for qualified health care expenses, and your investment and interest earnings are all tax-free.
- **Choice** – you decide where and when to use funds for qualified expenses. You can pay for out-of-pocket health care expenses for you and your family, build a nest egg for future health care expenses, or save money for health care in retirement.
- **Full ownership of contributions** – you own all the money in your account. There is no “use it or lose it” rule. All amounts in your HSA are fully vested, and unspent balances roll over at the end of the benefit plan year and remain there until you spend them.
- **Portability** – your account is portable, meaning your money stays with you even if you:
 - Change jobs
 - Change health coverage
 - Become unemployed
 - Move to another state
 - Get married or divorced

How much you can contribute

You can contribute to your HSA up to the IRS maximums each year if you're eligible. Your contribution limit for the year can change based on your personal situation.

For 2025, you can contribute:

- **Up to \$4,300** for Teammate Only coverage.
- **Up to \$8,550** for anything higher than Teammate Only coverage.

If you join the plan mid-year, the limits may be prorated. Refer to IRS Publication 969 for more details. If you're age 55 or older, you can contribute an additional \$1,000 in catch-up contributions.

Note: If you become enrolled in Medicare, you will cease to be eligible to make or receive HSA contributions.

Can I enroll in an HSA and a Health Care FSA?

You **cannot** enroll in both an HSA and a healthcare FSA. Also, you may not make contributions to an HSA while your spouse or domestic partner is enrolled in a general purpose healthcare FSA.

Can I enroll in an HSA and a Dependent Care FSA?

You **can** enroll in both an HSA and a Dependent Care FSA and may contribute the maximum amount to each.

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Life and AD&D

Atrium Health Wake Forest Baptist Life and AD&D plans are provided through New York Life.

Basic life and AD&D insurance

As an Atrium Health Wake Forest Baptist teammate you automatically receive basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you—generally equal to one times your annual salary, rounded up to the next \$1,000 (up to \$1M). Life and AD&D coverage is an employer-paid benefit for eligible teammates.

Supplemental life and AD&D insurance

If you think you need more coverage than the basic coverage provides, you may purchase supplemental life and AD&D insurance up to five times your basic annual salary, rounded up to the next \$1,000, subject to the maximum benefit level and approval by New York Life.

If you add or increase supplemental life coverage, your election is not guaranteed to be approved. You will receive an email from New York Life with a link to their online Evidence of Insurability (EOI) form. The EOI process is sometimes called providing “evidence of good health” and is used to qualify for certain amounts of life insurance. You must complete the EOI process and be approved by New York Life before new or increased coverage can take effect.

Dependent life insurance

You also may purchase life insurance in the amount of \$10,000 or \$25,000 for your eligible children; and you may also purchase life insurance for your spouse or domestic partner in the amount of \$10,000 or \$25,000 or in increments of \$50,000 ranging from \$50,000 to \$200,000. If you add or increase life insurance for your spouse or domestic partner, you will receive an email from New York Life with a link to their online EOI form. Your spouse or domestic partner must complete the EOI process and be approved by New York Life before new or increased coverage can take effect. Children are not required to complete the EOI process.

Disability

Salary continuation

If you are on an approved medical leave, salary continuation coverage continues your salary at 100% until applicable disability insurance takes effect. Salary continuation has no cash value and will not be paid to you when you leave Atrium Health Wake Forest Baptist. Salary continuation is an employer-paid benefit for House Officers.

Long-Term Disability

Long-Term Disability (LTD) benefits begin after you have been disabled for more than 90 days. The coverage ensures that, if benefits are approved, you will receive 66 2/3% of your pay up to a maximum benefit of \$3,000 per month. Approved benefits are payable for the duration of your disability until age 65 (or older, if your disability begins on or after age 62) or until other plan limitations have been met. LTD benefits may be reduced by amounts of other income you receive. LTD coverage is an employer-paid benefit for eligible teammates. There is no action required on your part; Atrium Health Wake Forest Baptist will automatically enroll you in the LTD plan if you're eligible.

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Individual Disability Income Plan

During training, the Atrium Health Wake Forest Baptist Office of Graduate Medical Education (GME) offers you an opportunity to purchase individual “own occupation”* disability plans from major carriers at negotiated discounts through Mensh Insurance. These plans can help protect more of your income today and establish a foundation for comprehensive income protection that will grow with you over your career. For example, all Residents/Fellows will have access to an even greater discount with guaranteed issue individual policies upon graduation from the GME program.

Contact **Mensh Insurance** at <https://insurestat.com/wake> or **336-631-5503** for further details.

*Own occupation plans pay you a disability benefit if you are unable to work at a job in your occupation.

403(b) Retirement Savings Plan

Contributions	<p>Contributions to the 403(b) Retirement Savings Plan are funded by you and Atrium Health Wake Forest Baptist.</p> <p>The plan requires benefits-eligible teammates to make a 2% contribution. Atrium Health Wake Forest Baptist provides a dollar-for-dollar match on your required 2% contribution.</p> <p>You can contribute additional funds to your 403(b) – up to \$23,500 in 2025. Teammates age 50 or over at the end of the calendar year can also make catch-up contributions of \$7,500. You may change your voluntary contribution rate at any time. Note that your 2% required contribution does not count toward this IRS contribution limit.</p> <p>Your voluntary contributions are also matched dollar-for-dollar up to 2% of your pay. Compensation for purposes of matching contributions is limited to \$350,000 in 2025.</p> <p>In addition to matching funds, Atrium Health Wake Forest Baptist provides a retirement contribution equal to 2% of your pay up to the Social Security Wage Base (SSWB), plus 5% of the amount of pay above the SSWB up to the IRS salary limit. The 2025 SSWB limit is \$176,100 and the IRS salary limit is \$350,000.</p>
Vesting	<p>You are 100% vested in your contributions and employer matches. You are vested in the employer retirement contribution when you have completed at least three calendar years of service with 1,000 hours of service in each of the three calendar years.</p>
Investment Fund Providers	<p>You can choose from two retirement savings plan providers for your 403(b) investments and administration – Transamerica or TIAA. Each provider offers separate and distinct fund menus. You may change your investment options at your provider at any time. All contributions must be made to one fund provider only.</p>

Retirement Contacts

	Website	Consultant	Phone	Email
Transamerica	wfbmc.trsretire.com	Spencer Angell	336-716-4376	spencer.angell@transamerica.com
TIAA	tiaa-cref.org/wfbmc	Patrick Windle	800-842-2252	PWindle@tiaa.org

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Time Off

Bereavement

Three days of paid leave are available following the death of an immediate family member.

Leaves of Absence

Atrium Health Wake Forest Baptist provides a variety of leaves to meet your needs, including FMLA, medical, parental, military, personal and Workers' Compensation leaves. Eligibility requirements for leaves vary by type of leave. For specific information on leave policies, contact the Leave of Absence Administration team at loaa@wakehealth.edu or call **336-716-6464**.

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Other Benefit Offerings

Employee Assistance Program (EAP)

The EAP is provided as an employer-paid benefit to help you and your immediate family members. It is a confidential service in which trained counselors offer assessment and referral services to help resolve a range of personal or emotional concerns, including marital problems, family difficulties, anxiety, grief, depression, stress at home or work, and alcohol and drug abuse.

Bright Horizons childcare

The Bright Horizons child care facility, available to all teammates, provides on-site child care while you work. Enrollment is subject to space availability.

Advance Care Planning

Advance Care Planning can help you and your loved ones make important decisions about your health care in situations where you may not be able to do so for yourself.

Fitness Center

The Fitness Center provides you with a convenient way to keep in shape. Your membership is free.

Teammate discounts

Several area vendors offer a variety of recreation and entertainment discounts, such as:

- Cafeteria discounts.
- Cinema tickets.
- Discount passes to area attractions, such as theme parks, Biltmore Estate and the North Carolina Zoo.

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Your cost for coverage

Medical Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 medical and prescription coverage under the Wake Health Savings Plan or Wake Copay Plan provided by MedCost are shown in the tables below.

The contributions you pay will be based on these factors:

- The medical plan you choose: **Wake Health Savings Plan** or **Wake Copay Plan**
- The level of coverage you choose — Teammate-Only, Teammate + Spouse/Partner, Teammate + Child(ren) or Family
- Whether the Spousal Surcharge will apply

	Wake Health Savings PLAN		Wake Copay PLAN	
	Full-Time	Part-Time	Full-Time	Part-Time
Teammate-Only	\$28.88	\$267.64	\$49.88	\$285.91
Teammate + Spouse/Partner	\$129.15	\$671.04	\$180.60	\$713.90
Teammate + Working Spouse/Partner	\$189.15	\$731.04	\$240.60	\$773.90
Teammate + Child(ren)	\$105.00	\$536.46	\$151.20	\$571.29
Teammate + Family	\$172.20	\$939.23	\$247.80	\$998.91
Family with Working Spouse/Partner	\$232.20	\$999.23	\$307.80	\$1,058.91

*Note: Atrium Health Wake Forest Baptist does not subsidize the cost of part-time coverage.

Dental Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 dental coverage under the Wake Dental Choice Plan or the Wake Dental Choice Plus Plan provided by MedCost are shown in the table below.

	Choice PLAN		Choice Plus PLAN	
	Full-Time	Part-Time	Full-Time	Part-Time
Teammate-Only	\$7.85	\$12.05	\$13.85	\$21.51
Teammate + Spouse/Partner	\$17.08	\$25.81	\$31.85	\$48.61
Teammate + Child(ren)	\$17.54	\$26.67	\$34.62	\$53.77
Family	\$21.23	\$32.69	\$40.62	\$63.24

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Vision Plan Premiums

Bi-weekly premiums (teammate contributions) for 2025 vision coverage under CEC Vision Plan are shown in the table below.

	Vision PLAN
	Full-Time & Part-Time
Teammate-Only	\$4.43
Teammate + Spouse/Partner	\$8.34
Teammate + Child(ren)	\$8.86
Teammate + Family	\$13.18

Spousal Surcharge

A Spousal Surcharge of \$60 per-pay-period will be applied to teammates whose spouse/partner is eligible for medical coverage through his/her employer and enrolls in an Advocate Health Medical Plan (see “working spouse” premiums). Generally, if your spouse/partner is unemployed, retired, disabled, self-employed or eligible for or enrolled in Medicare/Medicaid or also employed by Advocate Health, the Spousal Surcharge will be waived. The Spousal Surcharge questionnaire is available for teammates to download during the online enrollment process.

Pretax Contribution

Premiums (teammate contributions) for medical, dental and vision coverage will be deducted from your pay each pay period on a pretax basis. This means that your cost for coverage is deducted from your pay before federal, state and Social Security taxes are calculated. This reduces your taxable income and, in turn, the taxes you pay.

If you choose to cover a domestic partner, their portion of the premium will be deducted on a post-tax basis, in accordance with tax rules.

Have Questions?

For more information about benefits, contact the **Benefits Service Center** at **(800)-775-4784**, 8 a.m. to 7 p.m. ET, Monday through Friday.

This booklet provides a brief overview of the benefits provided by Atrium Health Wake Forest Baptist. For complete details of the benefits offered, refer to totalrewards.org.

ADVOCATE HEALTH BENEFITS | MAY 2025