

2023 Benefits Guide



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Welcome to Your 2023 Benefits

We are dedicated to providing you with benefits that meet the needs of you and your family. We understand the importance of a well-rounded benefits program, and because of that, we offer a range of plans that help protect you in the case of illness or injury.

Starting with the basics of how to enroll, followed by the details of each plan, this guide is a go-to resource for all things benefits related. Once you understand the various options we offer, you can make an informed decision on which plans work best for you and your family.

We encourage you to read this booklet in its entirety. Included you will find details about:

- Who is eligible to participate
- How to enroll and how to make changes during the year, if applicable
- Each benefit offered and a summary of what is covered under the plan
- The benefit partners who administer our plans and how to contact them if you need assistance
- And much more!

We appreciate the hard work and dedication you bring to our Health System. For this and many other reasons, we want to offer you competitive and cost effective benefits. It's one way we can say thank you for your contributions.

If you have any questions about the employee benefits described herein or would like more information, please refer to your plan documents and insurance booklets or contact Donna Kanenberg at Donna.Kanenberg@randolphhealth.org.

Sincerely,

Randolph Health

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. Text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail.

Eligibility & Enrollment

Who is Eligible

After you have completed a 30 day waiting period, you are eligible for benefits as it relates to your job status. Listed below are the benefit eligible statuses. If you see a prefix next to a benefit choice you are eligible for that benefit. Employee status categories are listed below.

- **FT** Full- Time employees working 36 hours or more per pay week.
- **FT WEO** Full-Time Weekend Option employees working a minimum of 2 shifts each weekend.
- **PT FLEX** Part-Time Flex employees working less than 36 hours and more than 20 hours per pay week, but agree to have their scheduled hours increased or decreased based on department needs.
- **PT FIXED** Part-Time Fixed employees working 20 hours or less per pay week; works in same job for the same number of hours each pay period.
- **PRN** PRN Employees who agree to be available to work “as needed.”

Your eligible dependents may be enrolled in medical, dental, vision, life, accident, and critical illness coverage. Eligible dependents include:

- Spouse as defined by the federal law
- Children up to age 26 and children over age 26 totally disabled under plan rules
 - Can be natural born child, stepchild, foster child, adopted child, child for whom you have been appointed legal guardianship by a court of law or a child for whom the Plan has received a Qualified Medical Child Support Order.
 - Children who are aging out of the medical, dental and vision plans will be removed from coverage at the end of the month in which they turn age 26.

You must provide date of birth and Social Security number along with proper verification of dependent eligibility when requested by Randolph Health. Claims will be pending until verification of dependent eligibility is submitted.

How to Enroll with PlanSource

1. Login – Enrollment URL: www.plansource.com/login

Username: Your username is the following: the first initial of your first name, up to the first six characters of your last name, and the last four of your SSN. For example, if your name is Jane Anderson and the last four of your SSN is 1234, your username would be janders1234.

Password: Your birthdate in YYYYMMDD format. For example, if your birthdate is August 14, 1962, your password would be 19620814. At initial login, you will be prompted to change your password.

2. Launch Enrollment

Click on “Get Started” to begin.

3. Enroll

Follow each step of the enrollment process from top to bottom. In making your elections, choose the plan option of choice or select the “Decline” option and then select “Continue” after each election has been made until you reach the confirm page.

4. Confirm Enrollment Selections

Once you complete all coverage elections, you will be taken to the Benefit Confirmation Statement for final review. At the very bottom, click “Review & Checkout.” Review the benefits, and then click “Confirm.”

When to Enroll or Make Changes

The open enrollment period is October 31st through November 14th. The benefits you elect during open enrollment will be effective from January 1, 2023 through December 1, 2023.

Several benefits may only be elected or changed during open enrollment or with a qualified change in status. Qualified changes in status include, for example: marriage, divorce, birth or adoption of a child, change in child’s dependent status, death of spouse, child or other qualified dependent, change in residence, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan, Medicaid, or state child health plan.

Randolph Health shares the cost of many benefits with you, below is an overview of available plans:

	Employer Paid	Employee Paid
Medical & Pharmacy	✓	✓
Dental		✓
Vision		✓
Flexible Spending Accounts (FSA)		✓
Long Term Disability	✓	
Voluntary Short Term Disability		✓
Basic Life, AD&D	✓	
Voluntary Life, AD&D		✓
401(k) Plan		✓
Employee Assistance Program	✓	
Accident Insurance		✓
Critical Illness Insurance		✓

Medical & Prescription Drug Benefits

FT, FT WEO, PT FLEX

Our plan provides a high value network in two tiers. There are no out of network benefits available. The following chart shows the benefits of our medical plan for 2023.

	Tier 1 Randolph Health	Tier 2 UHC Choice Plus Network
Services	In-Network	In-Network
Deductible		
• Individual	\$1,500	\$2,500
• Family	\$3,000	\$5,000
Out-of-Pocket Max		
• Individual	\$4,000	\$5,000
• Family	\$8,000	\$10,000
Preventive Services	100%	100%
Primary Care	\$25 Copay	\$25 Copay
Specialist Visit	\$40 Copay	\$50 Copay
Rehabilitation Services	\$30 Copay	30% Coinsurance
Advanced Imaging	\$150 Copay	\$300 Copay, then 30% Coinsurance
Urgent Care	Not available	\$55 Copay
Emergency Room	\$250 Copay	\$400 Copay, then 30% Coinsurance
Inpatient / Outpatient	\$500 Copay, 100% after deductible \$200 Copay, 100% after deductible	\$1,000 Copay, 30% after deductible \$400 Copay, 30% after deductible

Your Cost

Your cost for medical coverage is deducted from each paycheck.

Bi-Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Full-Time	\$44.00	\$154.00	\$105.00	\$204.00
Part-Time	\$66.00	\$226.00	\$154.00	\$314.00

Real Appeal Program

Employees enrolled in the medical plan are eligible to participate in a free, online program that provides a year of support for lasting weight loss. The program includes:

PERSONAL TRANSFORMATION COACH

- Step-by-step guidance and customization for a program that fits your needs, preferences and goals.
- Support and motivation for a full year to help you lose weight or maintain results.
- A personalized dashboard to keep track of your calories, fitness and goals.

24/7 CONVENIENCE

Staying accountable to your goals is easier than ever with:

- Food, activity, weight and goal trackers.
- Unlimited access to digital content.
- Weekly health tips from celebrities, athletes and health experts.
- Your online group class, designed to help you build accountability with others in the program.

SUCCESS KIT

Resources to help you kick-start your weight loss and keep yourself on the road to results. Your kit will be delivered after your first class. It includes:

- Step-by-step Success Guides.
- Workout DVDs.
- Quick and simple recipes.
- Nutrition guide.
- And much more

Join the thousands of members that have lost nearly 1 million pounds. Start today at www.success.realappeal.com . Spark your transformation with Real Appeal.

Know Where To Go

If you need immediate medical attention, your first thought may be to go to the Emergency Room. However, if your condition is not serious or life threatening, you may have a less expensive choice. Use the chart below to identify where you should go for care!

Plan	Cost	When to Use
Primary Care	\$	Routine, Primary, Preventive Care Regular Health Screenings Non-urgent treatment Chronic disease management
Virtual Visits	\$	Cold, flu, fever, sore throat, diarrhea, rash, pink eye, sinus infections, cough, headache, stomach ache or ear ache
Convenience Care	\$\$	Common infections (ear, pink eye, strep, bronchitis), flu shots, vaccines, rashes, screenings
Urgent Care	\$\$\$	Sprains, small cuts, strains, sore throats, minor infections, mild asthma, back pain or strain, vomiting, flu, fever, sports injuries
Emergency Room	\$\$\$\$	Heavy bleeding, large open wounds, chest pain, spinal injuries, difficulty breathing, major burns, severe head injuries, seizures, unconsciousness, poisoning <i>Life threatening emergency</i>

If you believe you are experiencing a medical emergency, go to your nearest emergency room or call 911, even if your symptoms are not as described here.

Additional Tips for Lowering Your Costs:

- Choose Randolph Health as your provider
- Take advantage of preventive care services
- Request generic prescriptions
- Use Urgent Care providers instead of the Emergency Room

Pharmacy Information

FT, FT WEO, PT FLEX

The pharmacy benefits manager for the 2023 plan year will continue to be OptumRx. The portion of the drug cost that you are responsible to pay is listed in the table below.

Prescription Drug Coverage		
	30 day supply	90 day supply
Tier 1 Generic	\$10 Copay	\$20 Copay
Tier 2 Preferred Brand	\$35 Copay	\$70 Copay
Tier 3 Non-Formulary Brand	\$50 Copay	\$100 Copay
Tier 4 Specialty	\$150 Copay	N/A

Please note that if you insist on a brand name medication when there is a generic available, and the doctor’s prescription allows for a generic to be dispensed, a penalty will be added to your applicable copayment. This penalty is the difference in price between the brand name medication and its available generic.

The following medications are currently included on the Step Therapy Program:

- Oral and non-Insulin injectable diabetes medications
- Cholesterol
- Anti-Hypertensive

The Pharmacy program is intended to promote better utilization management and employee convenience. You continue to have the OPTION of filling maintenance medications with a select group of local pharmacies. Your pharmacy plan will require participants on maintenance medications, to use OptumRx mail order or one of the preferred locations below for a 90 day supply. You will be allowed two (2) 30 day grace fills, an initial fill and one (1) refill at any participating retail pharmacy before being required to move to OptumRx mail order or one of the local pharmacies listed.

- Prevo Drug - Asheboro
- Carolina Pharmacy – Asheboro & Seagrove locations
- Carter’s Family Pharmacy – Asheboro

It is important to review the formulary each year to determine if any of your medicines are excluded or fall under a new tier. If you have additional questions about your pharmacy benefits and prescriptions you are taking today, please reach out to RxBenefits at 1-800-334-8134 or www.optumrx.com.

Supplemental Health Benefits

FT, FT WEO, PT FLEX

Randolph Health knows that employees value the opportunity to customize their insurance coverage to best fit their individual needs. We are pleased to offer all full-time and part-time flex employees the ability to add-on either of the following supplemental benefits programs from Voya to complement your medical plan coverage. Premiums are paid through payroll deductions. The coverage is individually owned, so you may be able to take it with you if you leave Randolph Health.

Voluntary Accident Plan

Group Voluntary Accident Insurance, offered by Voya, can help cover the unexpected costs related to accident expenses. Employees, employee spouse, and employee dependent children are eligible for this coverage. This policy pays a specific benefit amount for:

- Initial care such as ambulance, emergency room, or doctor visit
- Follow-up care such as outpatient doctor's treatments and medical devices
- Injuries, including burns, dislocations, and fractures
- Catastrophic accidents
- Accidental death
- Benefits paid for accidents that occur on and off the job

Voluntary Critical Illness Insurance

Critical Illness insurance helps guard against financial hardship if you or a dependent is diagnosed with a covered condition. Some of the expenses this benefit can help pay include initial diagnosis, treatment, and follow-up care. You can choose the level of coverage with benefits amounts of \$10,000 or \$20,000. Your spouse and children, if you elect family coverage, are covered at 50% of your benefit amount.

Covered Diagnoses Include:

- Heart attack
- Stroke
- By-pass surgery
- Organ transplant
- Paralysis
- End-stage kidney failure
- Major organ transplant

See benefit summary for all covered conditions.

Both plans feature an Annual Wellness Visit reimbursement up to \$100 for covered employee and spouse and \$50 for covered children.

Flexible Spending Accounts (FSA)

FT, FT WEO, PT FLEX

Randolph Health provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (FSA).

Contributions to your FSA are deducted from your paycheck before any taxes are taken out. You should contribute the amount of money you expect to spend on eligible expenses for the year. Any leftover money will not be refunded or rolled over to the following year, per IRS regulations.

Health Care FSA

The maximum you can contribute to a health care FSA for 2023 is \$3,050. The full amount you elect is available at the beginning of the plan year.

Examples of qualified expenses include:

- Prescriptions
- Select over-the-counter products (aspirin, feminine hygiene care, cold medicine, eye drops & more)
- Doctor visit copays
- Vision expenses
- Dental Care

Dependent Care FSA

The maximum you can contribute to the dependent care FSA is \$5,000 if you are a single member or married filing jointly, or \$2,500 if you are married and filing separately. Funds are available only after they are deducted from your paycheck.

Examples of qualified expenses include:

- Child care
- Before or after school program
-
- Elder care

Health Care Tax Savings Example	
Prescription drugs	\$225
Doctor copays	\$80
Orthodontia (braces)	\$1,500
Suggested Plan Year Election	\$1,805
Taxes (30%)	x 0.30
Estimated Annual Savings	\$541.50

Dependent Care Tax Savings Example	
Day care for child	\$3,500
Summer child care	\$1,500
Suggested Plan Year Election	\$5,000
Taxes (30%)	x 0.30
Estimated Annual Savings	\$1,500

**Tax savings examples are for illustrative purposes only, your tax rate may be different than 30%.*

An eligible provider of Dependent Care expense is one that can provide you with a Tax-ID number or a Social Security number for claim filing purposes. Dependent care expenses are payable after your account balance can cover the actual expense. Any FSA funds not used for the 2023 plan year will not rollover and will be forfeited.

Dental Plan

FT, FT WEO, PT FLEX

Randolph Health's dental plan from Cigna allows you and your dependents to visit the dentist of your choice. Preventive services are covered by the plan at 100% and other services are covered with coinsurance after deductible.

Dental Plan	
Services	Benefits
Annual Deductible (Basic & Major Only) <ul style="list-style-type: none"> • Individual • Family 	\$50 \$150
Preventive Services Exams, cleanings, x-rays	100%
Basic Services Fillings, extractions, oral surgery, root canal	80% after deductible
Major Services Dentures, bridges, crowns	50% after deductible
Annual Benefit Maximum	\$1,500
Orthodontia Lifetime Maximum for dependents up to age 19 only	50% up to \$2,000

Follow the instructions below to find a participating Cigna provider:

1. Visit www.cigna.com
2. Click on **"Find a Doctor, Dentist, or Facility"** in the top corner of the page
3. Click on **"Plans through your employer or school"**
4. **"Search location"** enter your zip code
5. Under **"Select a plan"** click on Dental
6. Select **DPPO/EPO > Total Cigna DPPO**

Your Cost

Your cost for dental coverage is deducted from each paycheck.

Bi-Weekly Employee Deductions			
	Employee Only	Employee + 1	Employee & Family
Dental Plan	\$19.39	\$36.87	\$65.34

Vision Plan

FT, FT WEO, PT FLEX

Our vision plan covers eye exams and helps offset the cost of corrective eyewear.

An overview of the plan is provided below; please see your summary of benefits for complete details.

Vision Plan	
Services	Benefits
Exam	\$20 Copay
Lenses (single, bifocal, trifocal, lenticular)	\$20 Copay
Frames	\$125 Allowance
Contact Lenses (instead of lenses and frames)	\$125 Allowance
Frequency of Services Exams Frames Lenses OR Contacts	12 months 24 months 12 months

Your Cost

Your cost for vision coverage is deducted from each paycheck.

Bi-Weekly Employee Deductions			
	Employee Only	Employee + 1	Employee & Family
Vision Plan	\$2.93	\$4.24	\$7.61

Basic Life and AD&D Insurance

FT, FT WEO

Randolph Health provides full-time employees with Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost. Employees are automatically covered at 1.5 times their annual base salary, up to \$250,000. Randolph Health also provides life insurance for your spouse in the amount of \$5,000 and child(ren) age 6 months to 19 years in the amount of \$5,000. You must provide your dependent’s date of birth and SSN in order to obtain this dependent coverage.

Please make sure your designated beneficiary is entered into PlanSource.

Employee benefits end upon termination of your benefit eligible employment; spouse benefits terminate when they reach age 70 or upon termination of your benefit eligible employment.

Voluntary Life and AD&D Insurance

FT, FT WEO, PT FLEX

You are also eligible to elect Voluntary Life and AD&D Insurance for yourself and your dependents. Employees pay the full cost for this plan; premiums will be deducted from your paycheck.

Voluntary Life & AD&D Insurance	
Employee Coverage	<ul style="list-style-type: none"> Elect \$10,000 or \$20,000 increments of coverage, up to a maximum of \$300,000.
Spousal Coverage	<ul style="list-style-type: none"> Elect \$5,000 or \$10,000 increments up to 50% of employee’s covered benefit
Child Coverage	<ul style="list-style-type: none"> Coverage is available on a guaranteed issue bases in the amount of \$10,000 Children 14 days to 6 months are eligible for a \$100 benefit
Benefits Reduction Schedule	<ul style="list-style-type: none"> At age 65 – benefits reduce by 35% of the original amount At age 70 – benefits reduce by an additional 25% of the original amount At age 75 – benefits reduce by an additional 15% of the original amount

Employee and dependent benefits end upon termination of benefit eligible employment. This policy may be converted to an individual policy by contacting Lincoln Financial.

Disability Insurance

FT, FT WEO

Should you become unable to work due to a non-work related illness or injury, disability coverage acts as income replacement to protect you and your family from serious financial hardship.

Short-Term Disability Coverage

Randolph Health offers employees the option to purchase a standard or buy-up STD plan through Lincoln Financial.

Short-term disability coverage is available to you on a voluntary basis.

Short-Term Disability		
Plan Details	Standard Option	Buy-Up Option
Benefits Begin	31st consecutive day of disability	15th consecutive day of disability
Benefit Duration	22 weeks	24 weeks
Income Replaced	60%	60%
Maximum Benefit	\$800 per week	\$800 per week
Rate	\$0.0592	\$0.0803

$$\text{Salary} / 52 \text{ weeks} \times 60\% = \text{Weekly Earnings}$$

$$\text{Weekly Earnings} \times (\text{Rate}) \times 12 / 26 = \text{Cost per pay period}$$

When you enroll in Short Term Disability in PlanSource, your rate will be automatically calculated for you. The short term disability plan is a “post-tax” benefit. This benefit is not considered as taxable income when received.

Long-Term Disability Coverage

Randolph Health provides all full-time employees with long-term disability coverage at no cost to you. This is taxable when income is received.

Long-Term Disability	
Benefits Begin	181st consecutive day of disability
Benefit Duration	Social Security Normal Retirement Age
Income Replaced	50%
Maximum Benefit	\$5,000 per month

Additional Benefits

Employee Assistance Program (EAP)

Randolph Health offers an EAP through Lincoln Financial. When you find yourself with personal challenges, EAP has the resources to help sort things out. Help is available for you or any member of your immediate family living in your household. All employees and their eligible dependents are up to 4 face – to – face visits and unlimited phone counseling through ComPsych with Lincoln Financial.

Payroll Deductions

Payroll deductions can be arranged for the Cafeteria and Gift Shop purchases.

Workers' Compensation

Randolph Health carries Workers' Compensation insurance for all employees. This coverage protects you in the event you suffer a work-related injury or illness.

Tuition Reimbursement

In an effort to promote professional growth and development for job related education, Randolph Health provides financial support for eligible employees.

Family & Medical Leave

After you have completed 12 months of service and have worked 1,250 hours during the last 12 month period, you may be eligible for up to 12 weeks of job-protected leave under the Family and Medical Leave Act. Leave is available for your own serious health condition, the birth of a child, care for a newborn, placement of adopted or foster child, and care for an eligible family member with a serious health condition.

Leave of Absence

Randolph Health may consider a personal leave of absence with or without pay or benefit for employees who require time off from work for personal leave.

Discounts

Discount tickets, memberships, and special offers available at many times throughout the year to:

- Randolph Health Fitness Center
- Summit Credit Union
- Tickets at Work

401(k) Retirement Savings Plan

Randolph Health's 401(k) Retirement Savings Plan through John Hancock is designed to help you save for a financially secure future. Electing a portion of your salary to contribute will decrease your taxable income while building your retirement savings. In addition to pre-tax deferrals, you will also have the opportunity to make Roth deferrals.

Randolph Health is currently matching 50% of the first 4% of your contribution. Employees 21 or over will be eligible immediately, those under 21 will be eligible upon turning 21.

You will need to login to the John Hancock website at www.myplan.johnhancock.com/login to enroll or make any changes to your account. John Hancock has many planning and educational tools available on this site as well. You may also call them with 800-294-3575 with any questions.



Important Terms

Use the terms below to understand your benefits better.

Coinsurance	A percentage of a health care cost that the covered member pays after meeting the deductible.
Copayment (Copay)	A fixed dollar amount for each doctor visit or service the covered member pays for a health care service when the service is received. For example, a primary care provider will require the copay at the time of your visit.
Deductible	A fixed dollar amount that the covered employee must pay out-of-pocket each calendar year before the plan will begin reimbursing for non-preventive health expenses.
Explanation of Benefits (EOB)	A record of a person's medical claims provided by the health plan. A "detailed receipt" may be needed for justification under Flexible Spending Accounts.
Evidence of Insurability (EOI)	A questionnaire about the state of a person's health. Insurance companies use EOI questions to verify whether a person meets the definition of good health.
Guarantee Issue (GI)	A requirement that health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services.
In-Network	Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members.
Out-of-Pocket Maximum	The most a covered member could pay during a Plan Year for their share of the costs of covered services, including copayments and coinsurance.
Preventive Care	Most health plans must cover a set of preventive services such as immunizations and screening tests at no cost to you. Visit https://www.healthcare.gov/coverage/preventive-care-benefits/ to view covered preventive services.
Premium	The amount the employee pays for insurance coverage.

Benefit	Whom To Call	Phone Number	Website
Medical	UMR	800-826-9781	www.umar.com
Pharmacy	OptumRx	800-334-8134	www.optumrx.com
Dental	Cigna	877-478-7557	www.cigna.com
Vision	Superior	800-507-3800	www.superiorvision.com
Flexible Spending Accounts	PlanSource	888-266-1732	www.plansource.wealthcareportal.com
Life and AD&D Short-Term Disability Long-Term Disability	Lincoln Financial	800-423-2765	www.lfg.com
Employee Assistance Program	ComPsych through Lincoln Financial	888-628-4824	www.GuidanceResources.com
401(k) Retirement Savings	John Hancock	800-294-3575	www.myplan.johnhancock.com/login
Accident & Critical Illness	Voya	800-955-7736	www.claimscenter.voya.com
Employee Benefits Center	Marsh & McLennan Agency	855-313-1075	ebservices@marshmma.com
Additional Questions	Employee Benefits	336-629-8893	donna.kanenberg@randolphhealth.org

