

2025 **BENEFITS** GUIDE



Our employees are the heart and soul of our organization. Our commitment to the health and well-being of the community begins right here, with our WakeMed family.



Health & Wellness

Financial Well-being

Work / Life Balance

Growth & Development



We Are WakeMed!



WE BELIEVE ...

At WakeMed, we are guided by a simple, yet powerful, mission: to improve the health and well-being of our community by providing outstanding and compassionate care to all.

Ours is a mission we cannot achieve without the support of our dedicated employees, physicians, advanced practice providers and volunteers — all of whom are committed to putting patients first and living the Wake Way!

Our commitment to the health and well-being of those we serve begins right here, with our WakeMed family. That's why we are proud to offer a comprehensive benefits package that enables our employees to grow personally and professionally while planning for a secure future.

We think it's pretty simple: we care for our employees, and our employees care for the community.

Download the App and get access to all WakeMed offers!

The WakeMed App is available for download in the App Store for iPhone and Android, or text WakeMed to 888111. Find your way around the hospitals (including dining options, restrooms and conference rooms):

- Access WakeMed MyChart
- Find a doctor and schedule an appointment
- Find the closest emergency room/urgent care and view wait times
- Access WakeMed Virtual Urgent Care
- And much more!



Your 2025 WakeMed Employee Benefits



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Understanding Your Benefits

Your WakeMed benefits are designed to support you and your family today, tomorrow and well into the future. These benefits represent a significant part of your total compensation at WakeMed, and we encourage you to understand them and take advantage of all that is available to you.

LEARN MORE ABOUT YOUR BENEFITS

This Guide includes important information about your WakeMed benefits, but if you need more detailed information, please refer to the Employee Benefits Summary Policy available on PolicyTech under Human Resources policies. To view Summary Plan Descriptions or the Plan Documents, scan the QR code to access our Benefits website.

You can also contact the Benefits department in Human Resources at 919-350-8143, or by email at benefits@wakemed.org.



THINGS TO CONSIDER

- Our medical plan allows you to have lower out-of-pocket expenses by using WakeMed for medical care.
- If you would like to contribute to a Health Care or Dependent Care Flexible Spending Account in 2025, you must actively elect the contribution amount(s). Remember, leftover 2024 Health Care Flexible Spending Account funds between \$5 and \$610 will roll over to 2025.
- Consider what has changed in your life during the past year, and if you need to add or remove a dependent from your coverage.
- Open enrollment is also a good time to update beneficiaries on file.

EFFECTIVE DATES

For current employees, the options you select during your open enrollment period will be effective January 1, 2025, through the 2025 calendar year.

For newly hired employees, benefits are effective on the first of the month following 30 days of eligibility, with the exception of Long-Term Disability (LTD), which is effective the first of the month following 12 months of employment. Participation in the 403(b) retirement savings plan is an immediate benefit upon hire.

DEDUCTIONS

Benefit deductions are withheld from your payroll check (26 times/year). Most benefit deductions are taken on a pre-tax basis. The exceptions are short-term disability, supplemental life insurance, dependent life insurance, voluntary accident, hospital indemnity, critical illness and legal shield /ID theft insurance.

Premiums for medical, dental, vision, LTD, life insurance (up to \$50,000) and Flexible Spending Accounts (FSA) are not subject to state, federal, and FICA (Social Security) taxes.

403(b) Retirement Savings Plan contributions are not subject to state and federal taxes, but are subject to FICA taxes.

BENEFITS ARREARS

If an employee does not receive a paycheck from WakeMed (for example, on leave of absence), or if the paycheck is insufficient to cover deductions for benefits or other approved deductions, benefits arrears will be created. When the employee receives a paycheck with earnings in which deductions can be taken, one additional deduction will be taken out of each paycheck to cover the benefit arrears balance. This will continue for each deduction in arrears until the outstanding balance reaches zero.

A Note About Social Security

Because neither you nor WakeMed pay any Social Security taxes on pre-tax dollars used for most benefits, the amount of your future Social Security payment at retirement will be slightly reduced, but the reduction should be minimal. If you have questions, contact your local Social Security Administration Office.

Benefit Changes

CHANGES ARE LIMITED AFTER ENROLLMENT

Changes are allowed only if there is a “qualifying event” and the change requested is consistent with the event.

The Benefits department must be notified and benefit changes must be made within 30 calendar days of a qualifying event (for example, 30 days from date of child's birth or 30 days from when coverage was lost, etc.). Qualifying events include, but are not limited to:

- Marriage, divorce or birth /adoption (or placement for adoption) of a child
- Death of a covered dependent
- Change in your employment status (i.e. changing from full-time to part-time or from supplemental to benefits-eligible)

- Loss or gain of eligibility for group insurance coverage for you or a covered dependent
- Change in dependent's employment status, including termination or commencement of employment
- Change in eligibility for Medicaid or Medicare
- Change in health insurance eligibility due to a relocation of residence or workplace

Changes are allowed for Voya and Legal Shield plans only in cases of divorce or death of a dependent(s).

Automatic Adjustments

Changes in your employment will automatically create adjustments to the amount of your benefit premium deductions. Some examples include: changes in employment status (such as going from full-time to part-time), changes to your salary and family status updates. Adjustments to premium deductions are made the first of the month following the effective date of the specific change.

Benefits Enrollment

WakeMed's **The HUB** is the system of record for all Human Resources, Finance and Supply Chain information. Employees will use **Employee Space in The HUB** to:

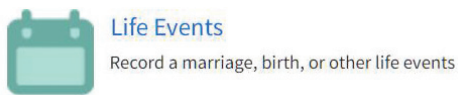
- Enroll in benefits as a new hire, during Open Enrollment and to submit qualifying life events
- Access Quick Links to view or print paystubs, PDO balance and W2s
- Make address and name changes
- View and change federal and state tax withholding information
- View and manage direct deposit
- Update emergency contacts
- Update dependent and beneficiary information

For more information, please contact the WakeMed Benefits department.

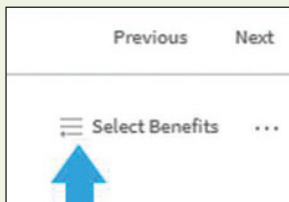
ENROLLING AS A NEW HIRE

Newly eligible employees have 30 days to enroll in benefits. You will receive benefits enrollment information via WakeMed email with instructions.

1. From a WakeMed computer, visit MyWakeMed and select The HUB from the Applications menu.
2. Click the nine dots in the upper left corner and select Infor Global HR.
3. Under Quick Links, select Life Events and **double click** New Hire Enrollment.



4. Read the instructions and click Next.
5. Click Add to create a new dependent. Enter the required information. Click Submit, then Next.
6. Disregard the Summary of Benefits Options screen; click Next.
7. To enroll in benefit plans, click Select Benefits and make selections from the drop-down menu, click Close. Repeat for each benefit option.



8. Review your elections and correct any errors, then select Submit to finalize.

Submit Your Enrollment

Please select "Submit" to finalize your enrollment.

Submit

9. "Your submission was successful, Thank You," will appear. View and print confirmation for your records.
10. Click the User menu at the top right to sign out.

Call the Service Desk at 919-350-8700 with technical problems (external computers are not supported).

Benefit Plan Eligibility

EMPLOYEE CLASSIFICATIONS

At WakeMed, employee classifications are based on assigned work hours* — the number of hours an employee is assigned to work each pay period in the payroll system. An employee's eligibility for benefits coverage is based on their classification. Employee classifications are:

- FT** FULL-TIME EMPLOYEES: Regular (non-temporary) employees who work 60 or more hours per pay period.
- PT** PART-TIME EMPLOYEES: Regular (non-temporary) employees who work between 40 and 59 hours per pay period.
- S** SUPPLEMENTAL & TEMPORARY EMPLOYEES: Employees hired to work on an as-needed or temporary basis.

DEPENDENT ELIGIBILITY

Eligible dependents include:

- Legally married spouse
- Children/stepchildren and legally adopted children up to the age of 26 (through the end of their birth month) regardless of student status
- Unmarried children over the age of 26 if they are deemed medically disabled prior to age 26

Dependent Audit

WakeMed conducts periodic audits to ensure that only those dependents who meet the above eligibility criteria are enrolled in the plan(s). Any dependents found to be ineligible will be removed from the plan(s). Ineligible dependents will not be eligible for COBRA nor will premiums be refunded. Employees who provide false information regarding eligible dependents are subject to disciplinary action up to and including dismissal.

BENEFITS TERMINATION

Life insurance and disability benefits end on date of termination or change to benefit ineligible status. All other benefits end on the last day of the month that employee terminates or changes to benefit ineligible status.

Example: Employee terminates June 6. Life insurance and short- and long-term disability will end June 6. All other benefits will end June 30.

BENEFIT CONTINUATION FOLLOWING TERMINATION

Employees have the option to continue their voluntary accident, critical illness and/or hospital indemnity insurance as well as basic, supplemental, and dependent life insurance after their termination through direct billing with the carrier. Employees must contact the appropriate carrier within 30 days of their termination to request the paperwork for benefit continuation.

More details about the benefit programs may be found in the Summary Plan Descriptions located on our Benefits website (scan QR code on page 1).

* Employees who continually work hours that are inconsistent with their assigned employee classification (FT, PT, S) should discuss moving to the appropriate status with their manager.



WE BELIEVE...
Healthy employees
allow us to better
care for our patients
and to serve our
community.

HEALTH AND wellness

WakeMed offers a number of wellness and prevention programs to help our employees manage health conditions, quit tobacco, eat healthy, lose weight and get active.

WAKEWELL REWARDS

WakeWell Rewards encourages and provides incentives for WakeMed employees who take steps toward a healthier life. *WakeWell* Rewards is designed to build a culture of health throughout our organization by providing an annual “snapshot” of your health status and connecting you with resources that are available to improve it.

In 2024, employees enrolled in WakeMed’s medical plan who participated in *WakeWell* Rewards had the opportunity to earn up to \$500 in a Healthy Rewards Account (HRA) for their 2025 medical expenses.

Employees who joined the WakeMed medical plan October 1, 2024, or later, are not eligible for the 2025 HRA contribution; however they can participate in *WakeWell* Rewards in 2025 to earn the 2026 *WakeWell* Reward.

ASSET HEALTH WELLNESS PORTAL

Progress, not perfection. Many of us dream of enjoying a healthier lifestyle; however, our busy and stressful lives can make achieving that dream difficult.

By focusing on building better habits one day at a time, **the Asset Health wellness portal, available to all benefits-eligible WakeMed employees and spouses**, encourages participants to take control of their health and make consistent progress toward realizing their health objectives.

The portal allows staff to take an annual health assessment, participate in wellness challenges, learn about relevant health topics and support behavior changes. Asset Health helps participants live better now.

To learn more and register, visit **wakewell.wakemed.org**.

HEALTH COACHING

Phone: 919-350-7132

Health coaching can assist individuals who are looking to make health behavior changes. WakeMed’s health coaches are professionals who provide information, advice and encouragement through face-to-face or virtual meetings, phone calls and emails.

Health coaching programs support employees interested in making one or more of the following changes in their lives:

- Losing weight
- Reducing blood pressure
- Improving blood lipid values
- Managing stress levels
- Exercising more
- Quitting tobacco
- Improving sleep habits

This is a voluntary program available to medical plan members at no cost.

CASE MANAGEMENT

Phone: 1-877-891-2690, Option 2

You or your family members may encounter complex health care issues that result in ongoing, long term treatment. This can be a very difficult and confusing time with more questions than answers.



WakeWell Programs



Contigo Health nurse case managers are here to help during these stressful times. Connecting with your case manager is easier than ever with our mobile app. Case managers can help answer questions, coordinate care between providers and pharmacies, and provide information on other options related to your medical condition.

Additionally, if you have recently been hospitalized or received a diagnosis for a complex health situation our nurse case manager will reach out to provide support. This is a voluntary program available to medical plan members at no cost.

LIFESTART® MATERNITY MANAGEMENT

Phone: 1-800-837-4762

Are you currently expecting or planning to add to your family in the next 12 months? Contigo Health's Maternity Management program has nurses who will work closely with you throughout your pregnancy and beyond. Knowledgeable and compassionate nurses are available to answer all your questions through a 24/7 call line. This is a voluntary program available to medical plan members at no cost.

TOBACCO CESSATION BENEFIT

WakeMed medical plan members can receive over-the-counter nicotine replacement products at no cost with a physician's prescription.

Physician visits specifically for tobacco cessation have no copay.

WKCC CARE MANAGEMENT

Phone: 919-235-6485

WakeMed Key Community Care's (WKCC) care managers partner with you to help you be at your best health. Taking care of your health while also living a busy life isn't always easy. Our team of nurses, social workers and representatives are here for you; to equip, empower, and support you on your journey.

The WKCC team will connect with you in between your medical visits to help you best understand – and live fully with – your health conditions. This may include helping you take or afford medications or connecting you with community resources to help with transportation, exercise, healthy and affordable food, housing and utilities, and caregiver, mental health, or social support. We can help you meet your personal health goals and develop a plan to maintain them. This no-cost service is available to members of the WakeMed medical plan.

PRE-DIABETES AND DIABETES EDUCATION

Adult Diabetes: 919-350-7292

Pregnancy & Diabetes: 919-350-4589

WakeMed's Adult Diabetes Program offers classes for people at risk and those with diabetes, including recently diagnosed.

The Pregnancy & Diabetes Program is open to women who have developed diabetes at any stage of pregnancy. Both programs are offered at no charge to employees on the WakeMed medical plan; physician referral required.

ONE-ON-ONE CONSULT WITH A DIETITIAN

Phone: 919-350-7000

WakeMed medical plan participants can schedule one-on-one consultations with a WakeMed registered dietitian with no copay and no physician order. Consults are available virtually and at multiple WakeMed locations.

OCCUPATIONAL HEALTH

Raleigh Campus: 919-350-8946

Cary Hospital: 919-350-2631

North Hospital: 919-350-1685

Occupational Health offers many health services including:

- Workers' compensation management
- Vaccine programs
- TB testing
- Blood pressure and glucose monitoring
- Return-to-work for medical leave
- Post-exposure screening
- Respirator fit testing & training

ADDITIONAL WELLNESS OPTIONS

- Tea for the Soul-Provided by WakeMed Spiritual Care (see page 27)
- Fitness/wellness challenges and education campaigns
- On-site farmers markets
- WakeMed Medical Weight Loss Program (call 919-350-WELL)
- Quit with WakeMed tobacco cessation program (visit wakemed.org/quit or call 919-350-6737)
- Stress reduction and financial wellness workshops
- FitWalk routes at Raleigh Campus, Cary Hospital and North Hospital

Medical Coverage

The medical plan for WakeMed employees is administered by Contigo Health and utilizes the MedCost and First Health network of providers for “Other In-Network” services. For contact information, please scan the QR code on page 1 to access our Benefits website.

WakeMed Preferred Network – The WakeMed Preferred Network offers lower copays, coinsurance and deductibles for:

- WakeMed services provided at any of our in- and outpatient locations
- All WakeMed Physician Practices locations
- WakeMed’s joint venture facilities (Capital City Surgery Center, Holly Springs Surgery Center, etc.).

See page 10 for details.

Partners Plus Network – Employees who choose to see providers in this network will have higher out-of-pocket costs when compared to WakeMed Preferred network providers. In addition to a number of primary and specialty providers, including UNC Health and Duke Health, this network also includes access to contracted MedCost providers **for specific covered services not available at WakeMed**. See the Benefits website for a current list of covered services (scan QR code on page 1)



Other In-Network – Contigo Health offers a broad network of providers to meet the health care needs of your family. Other In-Network includes all providers in the MedCost and First Health network that are not part of the WakeMed Preferred Network or Partners Plus Network.

Out-of-Network – Services provided by out-of-network physicians and hospitals will cost the most. A physician is considered out of network if they are not included in any of the other network options listed.



CONTIGO HEALTH - WHO WE ARE

Contigo Health began 30 years ago as a population health management company. Today Contigo Health is a leading Health Plan Administrator, delivering comprehensive services for optimizing employee health benefits.

Contigo Health’s mission is to lead the industry by creating innovative solutions that provide value to clients; to positively impact the health of members and to inspire each other to make a difference every day.

Contigo Health’s products support a common goal for all stakeholders: to increase access to high-quality care, enhance employee engagement, control costs, and get employees back to work and life faster.

GUIDE TO INSURANCE TERMS

Copayment – A copayment (copay) is a fixed dollar amount you pay for a medical service.

Deductible – Your annual deductible is the amount of money you must pay out-of-pocket before benefits are paid by the medical plan. Some services only require a copay; copays do not apply to the deductible.

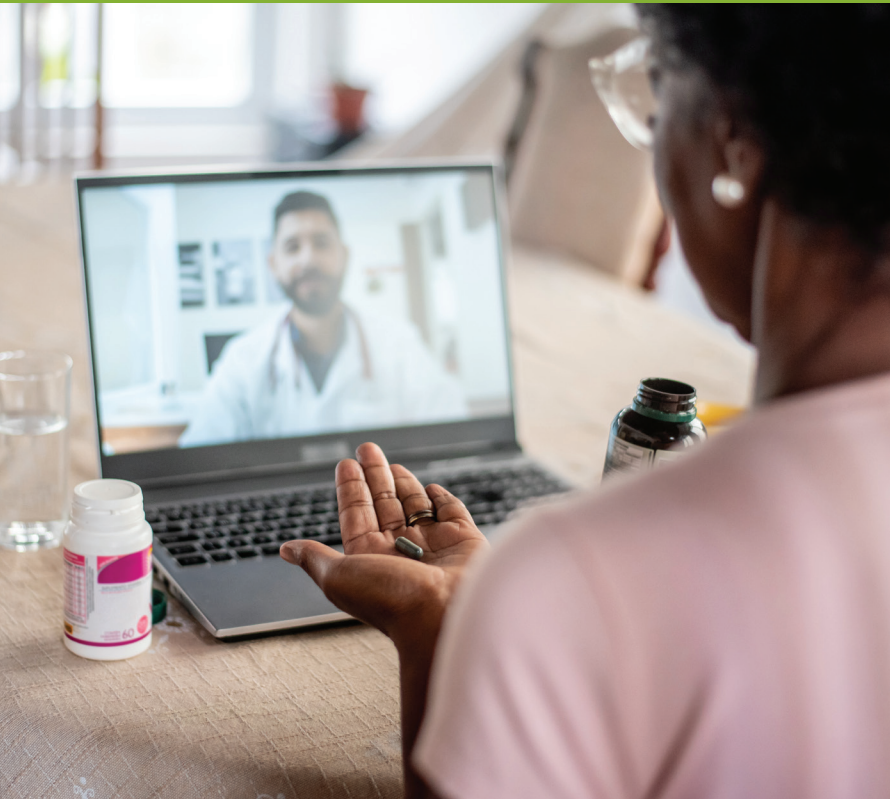
Coinsurance – After you meet the deductible, the plan pays for a percentage of eligible expenses until you meet your out-of-pocket maximum. The amount you are responsible for is the coinsurance.

Out-of-Pocket Maximum – The maximum amount of deductibles, coinsurance and copays you will pay for eligible health care expenses. Once the maximum has been met, the plan begins to pay 100 percent of eligible expenses.

2025 Medical Rates

Rates are deducted each pay period
(26 times per year)

Standard Rates	Employee Cost	WakeMed Cost
FT Employees		
Employee Only	\$ 54.00	\$ 362.56
Employee + Child(ren)	170.00	579.80
Employee + Spouse	235.00	681.40
Employee + Family	305.00	861.35
PT Employees		
Employee Only	\$ 110.00	\$ 306.56
Employee + Child(ren)	343.00	406.80
Employee + Spouse	475.00	441.40
Employee +Family	621.00	545.35



FEEL BETTER FASTER WITH **TELEMEDICINE**

WakeMed Virtual Urgent Care

Employees and dependents who are enrolled in the WakeMed medical plan can use WakeMed MyChart to schedule an urgent care video visit to get expert care from WakeMed Urgent Care providers you know and trust.

Log in to MyChart and select Schedule an Appointment > Urgent Care > Virtual Urgent Care Reserve Your Spot.

WakeMed Physician Practices Video Visits

Video visits are available for many primary care and specialty care services during regular office hours; standard copays apply. Schedule an appointment via WakeMed MyChart.



FIND A DOCTOR

Need to know what network your doctor is in? Scan the QR code on page 1 and use the Contigo Health Find a Doctor tool.

24/7 NURSE LINE

Have you ever worried about a health concern, but didn't think it was important enough to bother your doctor? Or wanted more information about a prescription drug, test or surgery? Health care decisions can be frightening and overwhelming.

Contigo Health Nurse Line nurses can help you understand your health condition and make the best health care choices.

They can also help you prepare questions for your doctor.

The Contigo Health Nurse Line is staffed by registered nurses who are ready to answer your questions and help you make appropriate health care decisions. The Nurse Line is free to medical plan members and dependents.

Call toll-free 1-866-363-7477 from anywhere in the country to talk to a nurse 24/7.

WakeMed Medical Plan

The employee medical plan utilizes the MedCost and First Health network of providers. Eligible Dependents include your spouse and any dependent children up to age 26. The chart shows amounts you are responsible for (deductibles, copays and coinsurance).



	WAKEMED PREFERRED	PARTNERS PLUS★	OTHER IN-NETWORK	OUT-OF- NETWORK
CALENDAR YEAR DEDUCTIBLE				
Individual / Family	\$1,500 / \$3,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$6,000 / \$12,000
OUT-OF-POCKET MAXIMUM (deductibles, copays and coinsurance accumulate toward maximum)				
Individual / Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$8,000 / \$15,000	Unlimited
PREVENTIVE CARE SERVICES				
Annual Physical Exam (includes lab tests)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Deductible, 60%
Prenatal (following pregnancy confirmation)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Deductible, 60%
Registered Dietitian	Plan pays 100%	Plan pays 100%	Plan pays 100%	Deductible, 60%
Colonoscopy (preventive & diagnostic)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Deductible, 60%
Mammogram (2D / 3D) (preventive & diagnostic)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Deductible, 60%
OFFICE VISITS (copays include lab tests)				
Primary Care (includes Telemedicine visits)	\$15 copay	\$30 copay	\$65 copay	Deductible, 60%
Specialists (includes Telemedicine visits)	\$25 copay	\$60 copay	\$125 copay	Deductible, 60%
Routine Vision Exam (excludes contact lens fitting)	Not available	\$20 copay	\$20 copay	Not available
URGENT CARE (includes Telemedicine visits)	\$30 copay	\$50 copay	\$70 copay	\$140 copay
EMERGENCY ROOM (waived if admitted)	\$350 copay	\$450 copay	\$450 copay	\$450 copay
HOSPITAL-BASED SERVICES				
Inpatient & Outpatient	Deductible, 10%	Deductible, 20%	Deductible, 50%	Deductible, 60%
Ambulatory Surgical Center	Deductible, 10%	Deductible, 20%	Deductible, 50%	Deductible, 60%
Maternity (delivery & post-delivery)	Deductible, 10%	Deductible, 20%	Deductible 50%	Deductible, 60%
Physician Services	Plan pays 100	Plan pays 100	Plan pays 100%	Deductible, 60%

★ Specific covered services not available at WakeMed may be eligible for the Partners Plus rate when using contracted MedCost and First Health providers. Services provided may be subject to precertification by Contigo Health.



	WAKEMED PREFERRED	PARTNERS PLUS ★	OTHER IN-NETWORK	OUT-OF- NETWORK
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES				
Outpatient / Office Visits	Not available	\$20 copay	\$60 copay	Deductible, 60%
Inpatient Services	Not available	Deductible, 20%	Deductible, 50%	Deductible, 60%
IMAGING SERVICES (for mammogram, see Preventive Care)				
X-RAY, ULTRASOUND, EEG, EKG				
Office Visit	Included in office visit copay	Included in office visit copay	Included in office visit copay	Deductible, 60%
Outpatient	\$50 copay	\$200 copay	Deductible, 50%	Deductible, 60%
CT, MRI, MRA, PET SCAN				
Outpatient	\$50 copay	\$200 copay	Deductible, 50%	Deductible, 60%
OCCUPATIONAL, PHYSICAL AND SPEECH THERAPY				
Office Setting and Outpatient Facility (up to 60 visits per year)	\$25 copay	\$65 copay	Deductible, 50%	Deductible, 60%
CHEMOTHERAPY, INFUSION THERAPY, RADIATION				
Office Setting	Plan pays 100%	Plan pays 100%	Deductible, 50%	Deductible, 60%
Outpatient Facility	Deductible, 10%	Deductible, 20%	Deductible, 50%	Deductible, 60%
OTHER THERAPIES				
Chiropractic (up to 20 visits per year)	Not available	\$60 copay	\$60 copay	Deductible, 60%
Home Health Care including PT/OT/ST (up to 60 days per calendar year)	Deductible only	Deductible, 20%	Deductible, 50%	Deductible, 60%
Skilled Nursing Facility (up to 120 days per calendar year)	Not available	Deductible waived, 20%	Deductible waived, 20%	Deductible, 60%
MEDICAL DEVICES (may be billed separately)				
Durable Medical Equipment (DME) & Diabetic DME	Deductible waived, 20%	Deductible waived, 20%	Deductible waived, 20%	Deductible, 60%
Hearing Aids (up to 2 hearing aids every 36 months)	Plan pays 100%	Deductible, 20%	Deductible, 50%	Deductible, 60%

★ Specific covered services not available at WakeMed may be eligible for the Partners Plus rate when using contracted MedCost and First Health providers. Services provided may be subject to precertification by Contigo Health.

At WakeMed, our mission to care for the community begins with the WakeMed family. As a member of the WakeMed medical plan, you will save money by using WakeMed for medical care.

WakeMed is a leading tertiary care provider and referral center. We proudly offer wellness services and education, safe, high-quality care, advanced medical technology and compassionate service – all delivered by a team of committed physicians, APPs, clinical and support staff, administrators, and volunteers.

- Heart & Vascular
- Brain & Spine Health
- Hematology & Medical Oncology
- Mother/Baby
- Women's
- Children's
- Rehabilitation
- Orthopaedics
- Surgery
- Emergency & Trauma
- Home Health

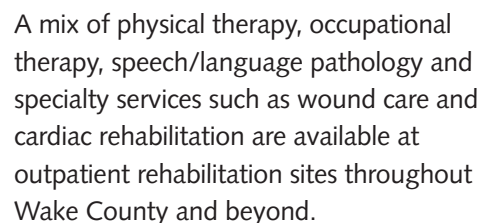
111 Sunnybrook Road
Raleigh, NC 27610

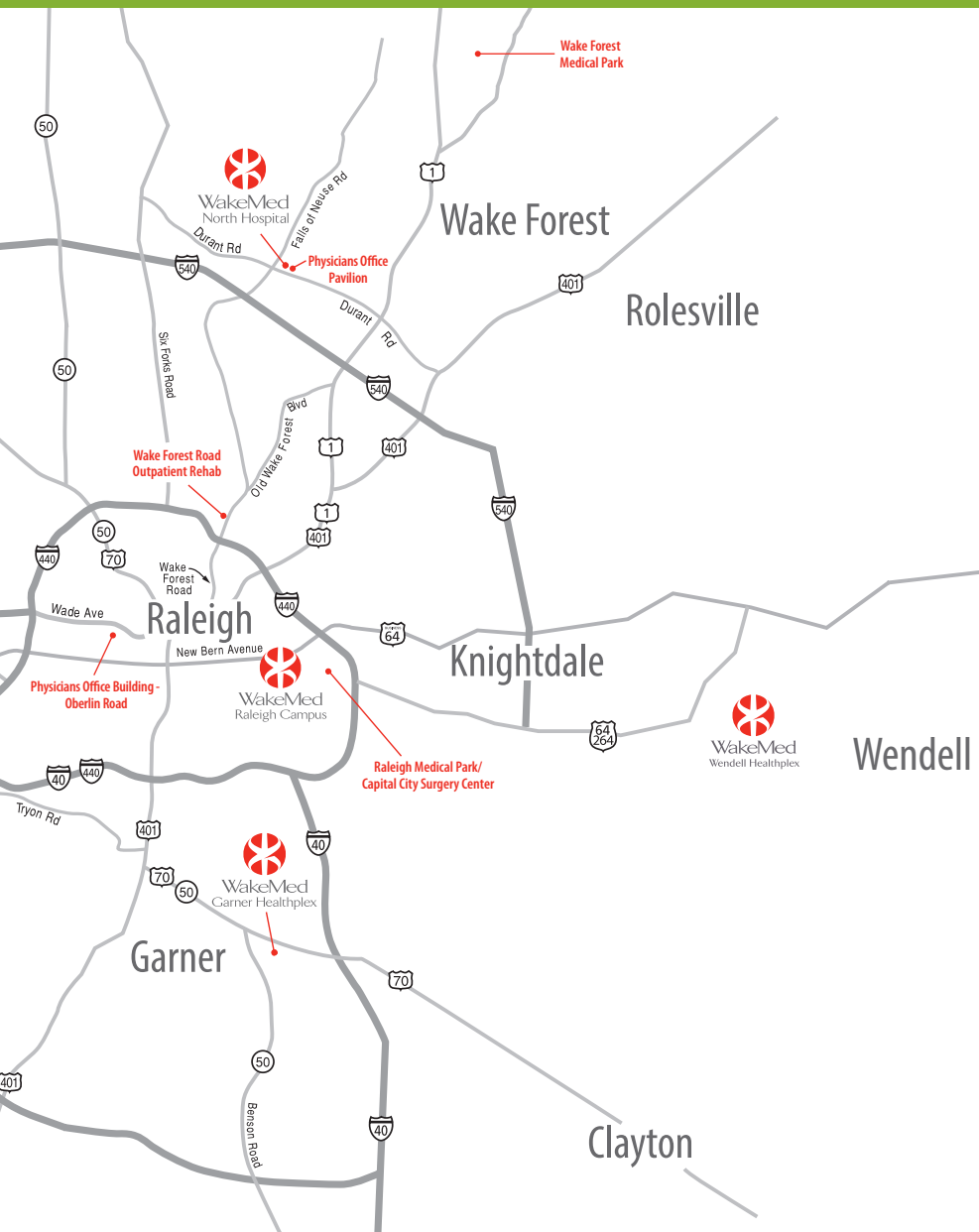
All healthplexes house a full-service emergency department (not simply an urgent care facility) and a mix of services such as imaging, laboratory, outpatient surgery and physician practices.

2120 Wendell Valley Boulevard
Wendell, NC 27591

Include physician practices as well as imaging, laboratory and other outpatient services.

101 Holly Creek Road, Morrisville, NC 27560





WAKEMED PHYSICIAN PRACTICES

WakeMed Physician Practices is a network of outstanding providers that operate as part of the WakeMed system. Our team of more than 400 board-certified physicians provide care at 150+ office locations across the Triangle, covering a broad range of specialties including:

- Bariatric Surgery & Medical Weight Loss
- ENT - Head & Neck Surgery
- Gastroenterology
- General Surgery
- Heart & Vascular
- Hematology & Medical Oncology
- Infectious Diseases
- Maternal Fetal Medicine
- MyCare 365 - Primary & Urgent Care
- Obstetrics & Gynecology
- Orthopaedics
- Orthopaedic Urgent Care
- Pediatric Cardiology
- Pediatric Endocrinology
- Pediatric Gastroenterology
- Pediatric Primary Care
- Pediatric Pulmonology
- Pediatric Surgery
- Pediatric Urology
- Pediatric Weight Management
- Physical Therapy
- Plastic & Reconstructive Surgery
- Primary Care
- Pulmonology & Sleep Medicine
- Urgent Care
- Urogynecology
- Urology

ADDITIONAL FACILITIES & SERVICES

Capital City Surgery Center

23 Sunnybrook Road, Raleigh, NC 27610

Holly Springs Surgery Center

600 Village Walk Drive
Holly Springs, NC 27540

WakeMed Surgery Center - Cary

Medical Park of Cary
210 Ashville Avenue, Cary, NC 27518

WakeMed Surgery Center - North

Physicians Office Pavilion
10010 Falls of Neuse Road
Raleigh, NC 27614

health lives here!

With three full-service hospitals, eight emergency departments and dozens of physician's offices and outpatient locations, WakeMed is here to serve you and your family – whatever your health care needs may be. Learn more about our services and locations at wakemed.org.

GOT KIDS?

WakeMed Children's offers a comprehensive range of services for children from routine and specialty care to emergency and inpatient care. Our pediatricians and pediatric specialists are committed to caring for newborns to young adults and are backed by WakeMed Children's, the area's premiere children's hospital. Visit wakemed.org/childrens to learn more and access our growing list of specialty services and providers.

Prescription Drug Coverage

Prescription drug coverage is provided by OptumRx and administered by RxBenefits. Employees and their dependents who are enrolled in the medical plan will be automatically enrolled in OptumRx for prescription drug coverage. The plan offers lower out-of-pocket costs for using WakeMed's retail pharmacies.



90-DAY PRESCRIPTIONS

Employees must use the WakeMed Employee Pharmacy for filling their 90-day prescriptions.

If you have a 90-day prescription you wish to transfer, complete the Prescription Transfer Form located on MyWakeMed. Prescriptions filled at the Employee Pharmacy will be applied to the WakeMed Pharmacy Network out-of-pocket maximum. Home delivery (by mail) is also available to employees for 90-day prescriptions of non-controlled medications.

GENERIC SUBSTITUTIONS

When you fill a prescription, the pharmacist will be notified if generic versions of the medication are available. Unless otherwise indicated, the medical plan will substitute a generic for the name brand medication, which will save you money. If your doctor has indicated that you need a name brand medication, or if you request a brand name medication when a generic version is available, a higher copay plus the price difference between the generic and the name brand medication

may apply. To request the status of an override for medical necessity, contact RxBenefits at 800-334-8134 or PAsupport@rxbenefits.com.

MAINTENANCE MEDICATIONS

Maintenance medications are those you take for an ongoing condition such as high blood pressure, diabetes or asthma. All maintenance medications must be filled through the WakeMed Employee Pharmacy. This requirement does not apply to medications needed for acute illness/injury, ADHD medications, controlled substances or albuterol. With questions about maintenance medications, contact member services at 1-800-334-8134.

OVER-THE-COUNTER MEDICATIONS

Many medications are available in over-the-counter form without a prescription. When an over-the-counter version is available, the medical plan will not cover filling a prescription for that medication. Over-the-counter medications are eligible for reimbursement through the Optum Financial Healthcare Flexible Spending Account (FSA) without a prescription.

SPECIALTY PRESCRIPTIONS

Medical plan members must fill specialty prescriptions through the WakeMed Employee Pharmacy. If the Employee Pharmacy is unable to access the medication, they will ensure the prescription is filled by the OptumRx specialty pharmacy. With questions about transferring or filling a specialty prescription, or available copay savings programs, contact the Employee Pharmacy.

MYRXPLUS MEDICATION THERAPY MANAGEMENT PROGRAM

MyRxPlus is a medication therapy management program that is designed to improve the overall coordination of care for plan members and dependents who take certain targeted medications for treatment of complex disease states. Targeted disease states include those in the following therapeutic categories: endocrine, neurology, psychiatry, autoimmune, cancer, and transplant.

Eligible plan members/dependents will be contacted to complete a free, annual consultation with a pharmacist who will conduct a comprehensive medication profile review and answer questions. As part of this enhanced pharmacy service, participants will also have an MyRxPlus pharmacist working on their behalf to submit required documentation for prior authorizations as necessary in order to ensure uninterrupted access to critical medications.



WAKEMED EMPLOYEE PHARMACY

Phone: 919-350-2200

The WakeMed retail pharmacies offer convenience and lower prices for your prescription needs. In addition to many

\$4 and \$10 generic medications, the pharmacies offer a wide selection of over-the-counter medicines.

For a current list of available \$4 and \$10 medications, see the Pharmacy page on MyWakeMed.

Employee prescriptions can be picked up at the Outpatient Pharmacy at Raleigh Campus (next to the gift shop and Panera) or at the Medical Park of Cary (first floor). Employees who work at other locations can have their prescriptions delivered via interoffice mail (controlled substances cannot be delivered).

The retail pharmacies accept payroll deduction through WakeMed ID badges, cash, credit and debit cards as well as flex spending cards.

For more information or to transfer a prescription, call the phone number above.

PRESCRIPTION DRUG COVERAGE

Chart shows amounts you are responsible for (deductibles, copays and coinsurance).

WAKEMED PHARMACY

OTHER IN-NETWORK PHARMACIES

OUT-OF-NETWORK PHARMACIES

PRESCRIPTION DRUG COVERAGE PROVIDED THROUGH OPTUMRx

STANDARD RETAIL RX (up to 30-day supply)

Generic	\$5	\$25	Not Covered
Preferred	5% up to \$55	25% up to \$90	Not Covered
Non-Preferred	25% up to \$150	45% up to \$250	Not Covered

EXTENDED FILL RX (90-day supply) Only available through WakeMed Pharmacy or OptumRx Mail Order

Generic	\$10	Not Available	Not Covered
Preferred	5% up to \$140	Not Available	Not Covered
Non-Preferred	25% up to \$375	Not Available	Not Covered

SPECIALTY RX	20% up to \$400	Not Available	Not Covered
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GLP-1 medications for weight loss are excluded from the WakeMed medical plan prescription drug coverage.



Dental Plan

The dental plan is administered by **United Concordia Dental**. For a complete list of in-network providers, go to www.unitedconcordia.com and select Elite Plus Program.

2025 DENTAL RATES

Per pay-period cost (26 times per year)	Employee Cost	WakeMed Cost
FT Employees		
Employee Only	\$ 11.50	\$ 5.86
Employee + Child(ren)	28.00	9.41
Employee + Spouse	25.00	8.02
Employee + Family	50.00	13.27
PT Employees		
Employee Only	\$ 14.00	3.36
Employee + Child(ren)	30.00	7.40
Employee + Spouse	27.00	6.01
Employee + Family	51.00	12.28

SUMMARY OF DENTAL BENEFITS This chart is a brief summary of dental benefits.

	In-Network	Out-of-Network
Preventive Procedures – Exams (twice per calendar year), cleanings (twice per calendar year), bitewings (twice per calendar year), space maintainers, fluoride for children under age 19 (once per calendar year) and other procedures*	Plan Pays 100%	Plan Pays 90%
Basic Procedures – Sealants for children under age 17, fillings, oral surgery, anesthesia, root canals, denture repair and other procedures	Plan Pays 80%	Plan Pays 70%
Major Procedures – Dentures, crowns, bridges, periodontics (gum disease), crown repair, dental implants and other procedures	Plan Pays 50%	Plan Pays 45%
Orthodontia Procedures (Adult & Child) (Please contact United Concordia prior to starting orthodontia treatments to discuss process and guidelines)	Plan Pays 50%	Plan Pays 50%
Deductible – Deductible is waived for preventive services and orthodontia	\$50 per person, up to \$150 per family	
Maximums: Calendar Year Maximum Benefits*	\$1,500 per person	
Lifetime Orthodontia Maximum Benefits	\$1,500 per person	

*Preventive procedures do not count toward annual maximum benefits.

PREGNANCY ORAL WELLNESS BENEFIT

An oral wellness program designed to improve the oral health of women during pregnancy by providing additional services, such as an additional cleaning, periodontal maintenance, periodontal surgery, scaling and root planing.

SMILE FOR HEALTH® -WELLNESS

This program provides improved dental benefits for people with certain chronic conditions, such as diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke.

To participate in the Pregnancy Benefit or Smile for Health® -Wellness program, you must sign up through “My Dental Benefits” at www.unitedconcordia.com.

Voluntary Vision Coverage

The WakeMed vision plan is an optional benefit administered by EyeMed.



2025 VISION RATES

Per pay-period cost (26 times per year)

FT / PT Employees

Employee Only	\$ 4.19
Employee + Child(ren)	8.38
Employee + Spouse	7.97
Employee + Family	12.32

FINDING A PROVIDER

For a complete list of in-network providers near you, use the provider locator on www.eyemedvisioncare.com and choose the INSIGHT network, or call 1-866-804-0982. For LASIK providers, call 1-877-5LASER6.

OUT-OF-NETWORK BENEFITS

For out-of-network benefits, employee must pay bill up front and file a claim for reimbursement.

FREEDOM PASS AND CONTACT BOOSTER DISCOUNTS

Freedom Pass allows members to receive special savings on eyeglasses and contact lenses through Target Optical® centers. Contact Booster offers contact wearers an additional \$20 discount towards contact lenses at contactsdirect.com. For more details, scan the QR code on page 1 to visit the Benefits website.

SUMMARY OF VISION BENEFITS

	In-Network What You Pay	Out-Of- Network Plan Pays
Vision Exam	\$10 copay	Up to \$30
Retinal Imaging	Up to \$39	N/A
Frame Allowance	\$0 copay, up to \$140 allowance 20% off balance over \$140	Up to \$70
Standard Lenses (per pair)		
Single Vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$40
Trifocal	\$15 copay	Up to \$55
Lenticular	\$15 copay	Up to \$55
Standard Progressive Lens	\$80 copay	Up to \$40
Lens Options (upgrades)		
UV Treatment	\$15 copay	N/A
Tint (solid & gradient)	\$15 copay	N/A
Standard Plastic Scratch	\$0 copay	Up to \$11
Contact Lenses (per pair)		
Standard Fitting Exam	Covered in full	Up to \$40
Conventional Lenses	\$0 copay, up to \$140 allowance 15% off balance over \$140	Up to \$112
Disposable Lenses	\$0 copay, up to \$140 allowance	Up to \$112
Medically Necessary	\$0 copay, paid in full	Up to \$200
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
Frequency of Services		
Vision Exam Lenses OR Contact Lenses Frames	Once every 12 months	
Additional Pairs Discount	Members also receive a 40% discount off complete pair of eyeglass purchase once the funded benefit has been used.	



FINANCIAL wellbeing

WakeMed's comprehensive benefits can help you build the financial security you need, whether it's planning for retirement, maximizing tax savings through a flexible spending account, or providing for your family in case of illness, death or disability.

Retirement Plans

403(b) RETIREMENT SAVINGS PLAN

The WakeMed Retirement Savings Plan (RSP) is administered by Fidelity Investments and allows you to save for retirement by making voluntary pre-tax contributions to the plan. WakeMed also makes an automatic base contribution for each employee and provides employer matching for additional contributions.

Contributions to the RSP are done through payroll deduction each pay period (26 times per year). You may start, stop or change your contributions to the RSP at any time. Employees may be eligible to contribute up to 75 percent of eligible earnings (not to exceed contribution limits set by the IRS) to the RSP on a pre-tax basis each year.

WakeMed Contributions

In addition to any personal contributions you make to the RSP, WakeMed automatically makes contributions equal to three percent of your salary, up to contribution limits set by the IRS. The three percent base contribution is made each pay period regardless of whether or not the employee elects to contribute to the RSP.

WakeMed also matches employee contributions to the plan, up to the equivalent of three percent of your

salary, up to contribution limits set by the IRS. For every one dollar (\$1) you contribute, WakeMed will match 50 percent (50 cents on the dollar) of the first six percent of salary you contribute.

You are vested and own 100 percent of the WakeMed-contributed funds once you have completed three years of vested service with at least 1,000 hours worked in each calendar year. Your personal contributions always belong to you.

Disbursement of Funds

Generally, you may withdraw your vested account balance if you meet one of the following requirements:

- Reaching age 59½
- Retirement or separation from service
- Death or total disability
- Hardship for limited IRS-approved reasons (see SPD)

Some withdrawals may be taxable. It is recommended that all employees consult a financial advisor prior to withdrawing funds from the RSP.

Retirement Education

Fidelity Workplace Financial Consultants are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the plan. To schedule a complimentary appointment, call 800-642-7131 or visit [fidelity.com/schedule](https://www.fidelity.com/schedule).

Investing Your Funds

You decide how your own contributions and those of WakeMed are invested. You may invest in any of the different funds offered through the RSP. For more information regard-

WE BELIEVE...

Providing a retirement savings plan, matching contributions and expert advice helps our employees meet their financial goals for today and tomorrow.



Advantages of Contributing to a Retirement Savings Account

- Contributions are made with pre-tax dollars through convenient payroll deductions.
- You can choose from a wide variety of investment options designed to meet your retirement savings objectives.
- No minimum contribution is required.
- Interest and earnings on your account accumulate on a tax-deferred basis.

In all cases, IRS regulations limit the amount of contributions that can be made by both the employee and WakeMed. These limits may change annually.

The 2024 limit on total employee contributions is \$23,000. Employees age 50 or over may elect an additional “catch-up” contribution of \$7,500. At the time of publication, the 2025 limits have not been announced by the IRS.

ing the investment options available, log on to Fidelity NetBenefits® at www.netbenefits.com/atwork.

Managing Your Account

Your RSP is an important benefit, and you'll want to manage and monitor your account periodically to help keep your savings plan on track. You can choose which method works best for you and how you prefer to receive communications from Fidelity. Access your account online, view statements, select communication preferences and more on Fidelity NetBenefits at www.netbenefits.com/atwork or by downloading the NetBenefits app.

With questions or assistance with your account, call the Fidelity Retirement Service Center at 800-343-0860, Monday through Friday, 8:30 am to midnight.

Fidelity Personalized Planning & Advice provides active retirement account management. Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed

to adjust to changes in the market, or changes to your situation. This service provides advisory services for a fee, which will be paid from your account. For details, call 866-811-6041.

Loans and Withdrawals

If you need money from your account while you are still working, you may have two alternatives: taking out a loan and repaying the money to your own account — with interest; or, if you qualify, requesting a hardship withdrawal from your account. There are IRS rules affecting both options. For more details, contact a Fidelity representative at 1-800-343-0860.

ROTH 403(b)

A Roth contribution to your RSP allows you to make after-tax contributions and take any associated earnings completely tax free at retirement — as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 403(b) contribution and after you have

attained age 59½, or become disabled or die. For more information log on to Fidelity NetBenefits at www.netbenefits.com/atwork.

PENSION PLAN

Effective December 31, 2010, WakeMed froze the pension plan. Therefore, no new participants can enter the plan as of that date and no additional contributions will be made into this plan other than those required to keep the plan funded.

Vested employees continue to earn interest credit based upon the one-year Treasury Bill rate and may receive a benefit when retiring after age 55. In-service withdrawals are available for active employees who are vested and are age 65 or older.

Vested employees who end employment with WakeMed will receive a letter within 90 days of your termination date indicating your balance in the plan and, if eligible, options for distribution. For more information, contact Willis Towers Watson at 866-822-6304 or visit <https://eepoint.com/wkm>.



WAKEWELL REWARDS HEALTHY REWARDS ACCOUNT (HRA)

WakeMed is rewarding wellness with a Healthy Rewards Account (HRA), administered by Optum Financial. Employees who are enrolled in the WakeMed medical plan and completed the *WakeWell* Rewards program requirements will receive \$500 (full-time employees) or \$250 (part-time employees) in their HRA in January, 2025, as long as they remain in the medical plan.

The HRA is funded by WakeMed and can be used to pay for out-of-pocket expenses that a Health Care FSA can be used for. HRA funds can also be used for eligible expenses for your spouse or dependents even if they are not on our health plan.

Your HRA account will be available as long as you work at WakeMed and continue to meet eligibility criteria by participating in the WakeMed medical plan.

- If you leave the medical plan, for any length of time, or do not enroll in the medical plan for 2025, you will forfeit your HRA funds.
- **You must be a benefits-eligible employee.** If you change to a benefits-ineligible status at any time, you will forfeit your HRA funds.

Unused HRA funds carry over from year to year

Don't usually have a lot of medical costs? Don't worry. Every year you qualify for *WakeWell* Rewards, your funds will be added to your account. The money carries over from year to year, so it will be there when you need it and can help pay for unexpected out-of-pocket medical costs, such as a deductible or copayment.

Pre-Tax Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to use pre-tax dollars to pay for qualified health or dependent day care expenses. You contribute tax-free dollars into an account each pay period and then reimburse yourself out of that account for qualifying expenses. These accounts are permitted by the Internal Revenue Services (IRS) and are governed by strict IRS code regulations.

EMPLOYEES MUST RE-ENROLL EACH YEAR.

HEALTH CARE FSA

The Health Care FSA allows you to set aside pre-tax money for eligible medical expenses you would normally pay using personal funds, for you, your spouse or eligible dependents. To qualify, your expenses must occur in the same calendar year as your account contributions.

In 2025, you may contribute up to \$3,200 a year to your Health Care FSA.

Always save your Explanation of Benefits (EOB) from the medical and dental plans as well as any other documentation. Optum Financial, our FSA administrator, may need additional information to ensure your claims are in compliance with

IRS regulations. Your card may be suspended if documentation is requested but not provided.

Health Care FSA-Eligible Expenses:

- Copays, coinsurance, and deductibles (but not premiums)
- Acupuncture
- Childbirth classes
- Chiropractic visits
- Dental care and orthodontia
- Eye exams, glasses, contacts and laser eye surgery
- Hearing aids
- Physical therapy
- Prescription drugs & diabetic supplies

Ineligible expenses include: gym fees, cosmetics, cosmetic surgery, teeth whitening and toothpaste.

One card for both accounts.

If you enroll in the Health Care FSA in 2025, FSA and HRA funds will be combined onto one card. The card will be “stacked” so that your FSA funds will be spent first, followed by your HRA funds.

DEPENDENT CARE FSA

The Dependent Care FSA allows you to set aside pre-tax money for eligible dependent day care expenses so you and/or your spouse can work, look for work or attend school full-time. You may contribute up to \$5,000 a year (up to \$2,500 a year if married and filing separately) to the Dependent Care FSA.

Dependent Care FSA Eligible Expenses

- Day camp, nursery school or a private sitter for a dependent child under age 13 who lives in your home at least 8 hours a day
- Before- and after-school care (not tuition)
- Care of an incapacitated adult who lives with you at least 8 hours a day

Ineligible expenses include:

education and tuition fees, late payment fees, overnight camps, sports lessons, field trips, clothing, and transportation to and from a dependent day care provider.

NOTE:

The dependent care FSA does not reimburse health care expenses for your dependents. Health Care FSA funds can be used to pay for dependent health care expenses.

QUALIFYING EVENTS & FSAs

IRS rules do not allow money to be transferred between the two types of FSA accounts.

Your contributions to the FSA continue throughout the year unless you experience a “qualifying event” that causes a change in family status that would directly affect the FSA. Examples include birth, adoption or change in custody of a child; death of a spouse, child or other dependent; loss of dependent status under IRS definition; or change in your or your spouse’s employment status.

FSA Roll Over & Forfeitures

All 2024 claims must be submitted by March 31, 2025. After the claims filing deadline of March 31, 2025, any unused funds between \$5 and \$640 from your 2024 Health Care FSA will

automatically be rolled over for use in 2025. Even if you do not enroll in the Health Care FSA for 2025, you can still use your carried-over funds in 2025. Unused amounts that are not carried over will be forfeited.

All unused amounts in your Dependent Care FSA will be forfeited.

Non-Discrimination Testing

Each January, WakeMed must test our Dependent Care FSA plan to ensure that it does not discriminate in favor of highly compensated employees. As of 2024, the IRS defines “highly compensated” as earning \$155,000. If the tests reveal that the Dependent Care FSA elections do not meet IRS guidelines, and you are considered highly compensated, then we will be required to reduce your Dependent Care FSA election for 2025. You will be notified if your election is reduced.

FSA Debit Card and Mobile App

Our flexible spending accounts — administered by Optum Financial — offer tax-savings benefits and many additional conveniences and advanced features:

Health Care FSA payment card

Employees who use the Health Care FSA can use a debit card to pay for eligible expenses.

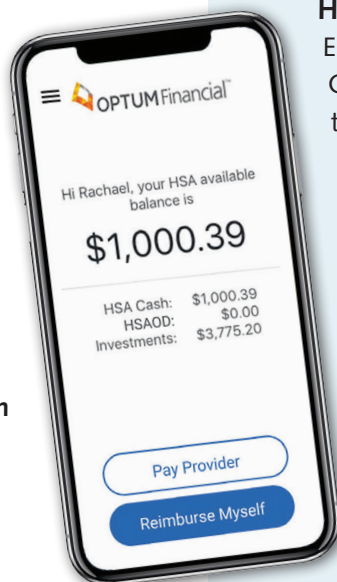
Note: The debit card cannot be used to pay for Dependent Care FSA expenses; those claims must be filed manually.

Online and mobile app

Quickly and easily submit payment requests, check your account balance and view payment status online or on your mobile device with the Optum Financial app. To download the free app, search “Optum Financial” in the Apple or Android App Store.

Help at any time

If you have questions, help is available 24 hours a day, seven days a week online at www.optum.com or 877-550-1143.



Disability Insurance



Disability insurance coverage is insured by Lincoln Financial and provides income protection for a portion of your regular income if you are injured or become ill and are unable to work for an extended period of time.

SHORT-TERM DISABILITY (STD) INSURANCE *

Full-time and part-time employees may enroll in STD coverage.

STD insurance provides 60 percent replacement of base salary, not to exceed \$1,500 per week, beginning on the 16th day of an approved qualifying disability and continuing through the 90th day of the disability period.

For all medical leaves of absence, you must file for FMLA or personal medical leave by calling the Lincoln Financial leave administrator at 1-800-423-2765.

What is the Cost?

WakeMed employees who elect to purchase STD insurance must pay premiums every pay period (26 times per year): Cost equals Base Annualized Salary x .000364793. Premiums are withheld on a post-tax basis. As a result, taxes will not be withheld from the benefit at the time of distribution.

LONG-TERM DISABILITY (LTD) INSURANCE

WakeMed pays the cost of this benefit for full-time employees; however, you must be employed for 12 consecutive months to file for LTD benefits. Part-time employees may elect to purchase this coverage.

LTD insurance provides 60 percent replacement of base salary, not to exceed \$15,000 per month, beginning on the 91st day of an approved qualifying disability. Benefits are taxable when received. The duration of benefits (in years) will be limited based on your age at the time of disability. Taxes are paid on the benefit if it is actually received.

What is the Cost to Part-Time Employees?

Part-time employees who elect to purchase LTD insurance must pay premiums every pay period (26 times per year): Cost equals Base Annualized Salary x .000194. Premiums are paid on a pre-tax basis.

DISABILITY INSURANCE FAQ

Does my disability insurance amount change whenever my salary changes?

Yes: Whenever your salary changes, your disability insurance coverage amount and your premium deduction amount (if applicable) will change accordingly.

Are there any limitations to my disability coverage?

Yes: Long-term disability has limitations related to pre-existing conditions. If you have a medical condition that has required treatment in the last three (3) months prior to becoming insured, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

For Short-term disability, there is a waiting period of 30 days in an eligible benefit status before you become eligible for STD.

Can I receive payment for PDO at the same time I am receiving disability benefits?

Yes: You will be paid out of your PDO until your disability benefits begin. Once disability payments begin, PDO will be paid on a percentage basis to supplement short-term disability pay. If you are out of work due to a disability for more than three days, you must apply for FMLA.

For more information, please refer to the Long-Term Disability and Short-Term Disability Insurance Summary Plan Descriptions, the Leave of Absence Policy and the FMLA Policy available on MyWakeMed, or contact the Benefits department at 919-350-8143 or by email at benefits@wakemed.org.



* Short-term disability insurance is not available for physicians or executive staff. Please reference Executive or Physician Benefits Summary documents for more information.

Life and AD&D Insurance

All life insurance plans are insured by Lincoln Financial

BASIC LIFE INSURANCE

WakeMed provides you with one times your projected annual base salary up to \$1 million dollars in term life insurance and accidental death and dismemberment (AD&D) insurance coverage (up to age 70). Coverage is available for full- and part-time employees. There is no cost to you; coverage is completely paid for by WakeMed.

SUPPLEMENTAL LIFE INSURANCE

Supplemental life insurance is available for purchase in increments of 1, 2, 3 or 4 times your projected base annual salary in term life insurance and AD&D coverage — not to exceed \$1 million in total supplemental life insurance coverage.

What is the Cost?

To determine the cost of supplemental life insurance, first determine the rate you wish to purchase life insurance (1, 2, 3, or 4 times your projected salary). Multiply your salary by that number and round to the nearest 1,000. Divide by 1,000 and multiply that number by the cost-per \$1,000 for the appropriate age range. This will provide your per-month cost. To determine pay period cost, multiply the per-month cost by 12 then divide by 26.

Example:

A 45-year-old employee making \$24,230 and wants to purchase supplemental life insurance at 2 times their salary:

Multiply salary by 2:

$$24,230 \times 2 = 48,460$$

Round to nearest 1,000: 49,000

Divide by 1,000: 49

Multiply result by number in

age band for 45-year-olds:

$$49 \times 0.13 = 6.37 \text{ a month}$$

Multiply by 12 months,
then divide by 26 deductions:

$$6.37 \times 12 = 76.44 / 26 = 2.94 \text{ per pay period}$$

Age Band	Cost per \$1,000
< 25	\$ 0.06
25-29	0.06
30-34	0.08
35-39	0.08
40-44	0.09
45-49	0.13
50-54	0.18
55-59	0.32
60-64	0.48
65-69	0.91
70+	1.46

Benefit Reduction Based on Age

Beginning at age 70, the original benefit coverage for basic and supplemental life insurance will be reduced by 35%. At age 75, coverage will be reduced by 55%.

The employee's coverage level and premium will be adjusted on the first of the month following the applicable birthdate.

DEPENDENT LIFE INSURANCE

WakeMed offers you three levels of dependent term life insurance. You may elect coverage for your legal spouse and dependent children to age 26. You, the employee, are automatically the beneficiary for any level of dependent life coverage you choose. Dependent life insurance is not available for spouses employed at WakeMed unless the spouse is casual status.

Coverage Amount	Per Pay-Period Rate
\$ 5,000	\$1.00
10,000	1.98
25,000	4.98

LIFE INSURANCE FAQ

Does my term life insurance amount change whenever my salary changes?

Yes: Whenever your salary changes, your life insurance amount and your premium deduction amount (if applicable) will change accordingly.

Do I have to answer health questions or provide evidence of insurability (EOI)?

Maybe: Employees who declined coverage when they were initially eligible, and those who are requesting increases in coverage may be required to submit EOI according to Lincoln Financial's underwriting guidelines.

Do I need to name a beneficiary?

Yes: You must designate a beneficiary (or beneficiaries). You may change your beneficiaries by submitting a written change form to the Benefits department at any time. Beneficiaries can be added in Employee Space in The HUB.

Remember to update your beneficiaries whenever you get married, divorced, have a new baby, or if your beneficiary dies.

Voluntary Benefit Programs

WakeMed offers employees several voluntary benefit programs to help manage the financial burden associated with unexpected health care costs, protect their identity, obtain legal support and keep their pets healthy. Newly hired employees may enroll during the first 30 days of employment and coverage is effective on the first of the month following enrollment. Eligibility for all programs is open to full- and part-time, benefits-eligible employees on an active employment status. Employees who enroll during Open Enrollment will have coverage effective January 1, 2025.

For more details about these programs, scan the QR code on page 1 to visit the Benefits website or email benefits@wakemed.org.

VOYA BENEFITS

WakeMed has partnered with Voya, a ReliaStar Life Insurance Company, to offer employees several voluntary benefits programs to help manage the financial burden associated with unexpected illness, injury and hospitalization.

Insurance programs available through Voya pay benefits that can be used to offset out-of-pocket expenses such as:

- Medical expenses including deductibles, copays and coinsurance
- Daily living expenses, including mortgage payments or other bills

Participants are also eligible for wellness benefits (\$50-\$75 per individual) for completing a covered health screening each year.

Mid-year changes (such as removing or adding coverage) cannot be made except in cases of death or divorce. If you change to a benefit ineligible status or terminate your employment, you can maintain your coverage by paying Voya directly.

CRITICAL ILLNESS INSURANCE

With Voya’s hospital indemnity Voya’s group critical illness insurance can provide up to \$10,000 to help cover some of the cost associated with these unexpected conditions. Semi-monthly rates vary based on factors such as age and tobacco use.

Critical Illness Insurance Rates		
Per person, per pay-period cost (26 times per year)		
Issue Age	Employee	Employee + Spouse
< 25	\$ 2.45	\$ 4.89
25 - 29	2.58	5.17
30 - 34	2.82	5.63
35 - 39	3.37	6.74
40 - 44	4.52	9.05
45 - 49	6.60	13.20
50 - 54	10.02	20.03
55 - 59	16.25	32.49
60 - 64	23.26	46.52
65 - 69	30.60	61.20
70 +	38.82	77.63

Children (up to age 26) can be enrolled at no additional cost. You must choose a plan that includes children when enrolling.

ACCIDENT INSURANCE

Whether it’s a broken bone, concussion, burn, torn ligament or other covered injury, Voya’s lump-sum benefit program provides financial payouts to cover a portion of the expenses associated with certain health services.

Accident Insurance Rates	
Per pay-period cost (26 times per year)	
Employee Only	\$ 7.01
Employee + Child(ren) (up to age 26)	11.95
Employee + Spouse	11.59
Employee, Spouse + Child(ren)	16.54

HOSPITAL INDEMNITY INSURANCE

With Voya’s hospital indemnity insurance, you’ll receive a fixed daily benefit if you have a covered stay in a hospital, intensive care unit or rehabilitation facility that occurs on or after your coverage effective date. Benefit amounts depend on the type of facility and number of days of confinement; benefits increase if the facility is owned by WakeMed.

Hospital Indemnity Insurance Rates	
Per pay-period cost (26 times per year)	
Employee Only	\$ 7.68
Employee + Child(ren) (up to age 26)	12.72
Employee + Spouse	14.13
Employee, Spouse + Child(ren)	19.17

Additional Benefits

LEGALSHIELD & IDSHIELD INSURANCE

LegalShield provides legal and identity theft protection for individuals and families. LegalShield coverage includes legal consultation and advice, court representation, legal document preparation and review, speeding ticket assistance, will preparation services, and more. Identity protection services include identity, credit and financial account monitoring; online privacy reputation management; identity consultation and advice; and full-service identity restoration.

LegalShield Insurance Rates

Per pay-period cost (26 times per year)

Employee Only	\$ 9.67
Employee + Family	12.25

METLIFE PET INSURANCE



Pet insurance from MetLife helps protect against unplanned vet expenses for covered accidents or illnesses, surgeries, hospitalizations, prescriptions and much more. Flexible coverage lets you choose your reimbursement rate, deductible range and veterinarian. Each pet's premium will be unique based on the age, breed, location and selected coverage amount; multiple pet discounts are available. For more information, call 1-800-GET-MET8.

WAKESHARE PROGRAM

WakeShare is a financial incentive program that shares the financial success of the organization with employees. If the organization's quality and financial targets are met, WakeMed employees may receive up to six percent of their annual earnings in a lump sum in December. For more information, please reference the WakeShare Employee Incentive Compensation Plan Policy.

529 COLLEGE SAVINGS PLAN

Employees may take advantage of tax breaks while saving for future education with a 529 College Savings Plan. Payroll deduction is available for benefits-eligible employees. Supplemental employees may elect to have their contributions set up as a bank draft from their personal checking or savings account. Features include:

- Convenient payroll deduction for benefits-eligible employees
- Flexible contribution amounts – \$25 minimum payroll deduction
- Funds can be used for children, grandchildren or other eligible dependents
- No income or age restrictions on account owners or beneficiaries
- Beneficiaries may be anyone you choose and changed at any time

Employees must enroll in the College Foundation of North Carolina (CFNC) by going to <http://nc529.org> before enrolling in the College Savings Benefit Election.

Once the account is created, go to **Employee Space in The HUB**, click "Life Events" > "Add Life Event" > "College Savings Elections." Follow instructions on the College Savings welcome page to complete enrollment.

COASTAL CREDIT UNION

WakeMed employees, volunteers and their families are eligible for membership in Coastal Credit Union.

ATMs are located at some WakeMed facilities. Members have free and unlimited 24/7 access to digital banking through www.coastal24.com. For more information, call 1-800-868-4262 or visit www.coastal24.com.

SAVI

This service helps eligible non-profit and public service employees apply for public service student loan forgiveness. Participants receive assistance in determining eligibility and navigating the enrollment and application process. For more details, or to enroll in the program, visit wakemed.bysavi.com.

LIFEKEYS

If you are enrolled in life and/or AD&D insurance from Lincoln Financial Group, you have access to the LifeKeys program, which provides a wide array of services to help you and your loved ones prepare for the future. LifeKeys services include:

- Online will preparation
- Information on important life matters
- Protection against identity theft
- Guidance and support for your beneficiaries

To learn more or get started with LifeKeys resources, visit

GuidanceResources.com (Web ID: LifeKeys), or call 1-855-891-3684.



WE BELIEVE...
Employees who bring
their best selves to work
are those who have
rich and fulfilling lives
outside of work.

WORK / LIFE *balance*

To support the important balance of career and family life, we offer:

- Generous time off
- Numerous leave of absence options
- A comprehensive employee assistance program; and
- Opportunities to give back to the community

Paid Days Off (PDO)*

Benefits-eligible employees accrue PDO hours each pay period for holiday, vacation, personal and sick time. The accrual is based on length of service since your most recent hire date, and your assigned work hours. You may begin using PDO upon successful completion of the 90-day orientation period.

PDO Accrual

The table below reflects PDO accruals for employees who are assigned to work 80 hours per pay period:

Years of Service	Estimated Annual Accrual	Pay Period Accrual
< 2	208 hours	8.00 hours
2-5	232 hours	8.92 hours
5-10	248 hours	9.54 hours
> 10	288 hours	11.08 hours

PDO hours are prorated for eligible employees who are assigned to work fewer hours. To calculate approximate PDO accrual, use this formula: Assigned hours divided by 80 hours times Pay Period Accrual rate as indicated in the table.

Example: An employee assigned to work 72 hours per pay period who has three years of service would be calculated as follows: 72 hours divided by 80 hours times 8.92 (the accrual rate for an employee with three years of service) = 8.03 hours – PDO accrual rate per pay period.

Selling PDO Hours

During this Benefits Open Enrollment period, employees with at least five years of service and 160 accrued hours as of the last pay period in the fiscal year may elect to sell up to 160 hours of the PDO that they will earn in the coming year at 100 percent of their pay rate at the time of payment. Hours are then sold each pay period over the next calendar year and paid out to them in equal installments in their payroll check.

Donating PDO Hours

Employees with at least three years of service may participate in WakeMed's PDO donation program. Hours may be donated to a co-worker based on specific criteria. Employees must maintain a balance of 80 hours after the donation. See the PDO policy for details.



* PDO is not available for employed physicians, residents and executive staff. Please reference the Executive, Physician or Resident Benefits Summary documents for more information.



PDO Payout

Terminated employees and employees who move out of a benefits-eligible status receive payment of their PDO balances based on their length of service as indicated:

Length of Service	PDO Payout
Zero to 3 Years	0%
3 to 5 Years	75%
> 5 Years	100%
Anytime death occurs during employment	100%

Payment is provided if:

- The expected notice is worked. (See Termination of Employment policy for position requirements.)
- The employee voluntarily terminates employment. Discharged employees forfeit their PDO balances.

Leaves of Absence

WakeMed offers employees several leave of absence options including:

- Family Medical Leave of Absence (FMLA)
- Personal medical leave
- Non-medical personal leave
- Military leave

- Jury duty leave
- Educational leave
- Sabbaticals (offered periodically)

For more information, please contact the Benefits Department at 919-350-8143 or benefits@wakemed.org.

Mental Wellness

LifeBalance is WakeMed's mental wellness benefit for employees and eligible family members. It is managed by Lyra Health, which provides confidential mental health coaching, therapy and self-care resources.

Lyra offers flexible solutions like online scheduling through the Lyra app, virtual care and in-person sessions, the ability to select preferences for your provider and have your first non-emergent session within two days.

Up to six free sessions

Your mental wellness is just as important as your physical health. That's why WakeMed provides all employees and eligible family members with six free coaching and therapy sessions with a Lyra counselor – per person, per issue.

Employees and their dependents who are covered by the WakeMed medical insurance provider can continue treatment

with a Lyra provider or connect with a provider from the Network for Advancing Behavioral Health (see www.wakemed.org for information) after your free sessions run out.

Compassionate support

Once you register with Lyra, you and your eligible family members can receive personalized therapy, coaching, or guidance in financial, legal and work-life matters.

Lyra professionals can help you achieve a big goal or help you work through well-being challenges like improving sleep, managing stress or anxiety, and dealing with loss, grief, sadness, depression, relationship issues, parenting concerns, substance use, and more.

To learn more, visit wakemed.lyrahealth.com or download the Lyra Health app.



WakeMed Foundation

The WakeMed Foundation is the philanthropic partner for WakeMed, supporting the health and well-being of our community.

WAKEMED GIVES

The WakeMed Foundation administers the annual employee giving program, WakeMed Gives, which provides employees the opportunity to make a personal contribution to the WakeMed Foundation through payroll deduction, PDO donation, credit card or check. Last year, WakeMed employees raised a total of \$416,727 for the programs of their choice.

The WakeMed Gives fund provides support in the areas of greatest need and directly benefits our employees as well as our patients and their families. Examples of areas where donor dollars are making an impact on our WakeMed team include:

- **Employee Assistance** supporting employees who experience personal tragedy or hardship, such as unexpected emergencies impacting housing, utilities, transportation or medical expenses.
- **Employee Well-Being Initiatives** to ensure our WakeMed family is supported and equipped to provide the best care to those we serve.
- **Employee Education** offering financial assistance to WakeMed employees who want to advance their education, as well as employee dependents who plan to pursue post-secondary education in health sciences, education and technology.
- **Special Projects and Other Areas as Designated**

For more information about the WakeMed Foundation or WakeMed Gives, call ext. 07656 or email foundation@wakemed.org.



Above: Employees and Twinkle, the WakeMed Children's mascot, have some fun as part of the annual WakeMed Gives employee giving campaign.

Spiritual Care Services

The mission of the Spiritual Care Department at WakeMed is to provide effective spiritual care to patients, families and staff in ways that are supportive and meaningful to them, respecting their values and belief systems.

- Chapels are located at Raleigh Campus and Cary Hospital, and a meditation room is located at North Hospital. These spaces are available for patients, families and staff for private meditation.
- Chaplain services are available 24/7; contact the department via PH Connect, pager, or call the on-call chaplain.

Additional services include:

- Weekly interfaith services (Raleigh Campus)
- Catholic mass Monday through Saturday (Raleigh Campus)
- Muslim prayers daily at set prayer times (Raleigh Campus, Cary Hospital and North Hospital)
- Jewish Shabbat services upon request in patient rooms
- Jehovah's Witness hospital liaison groups
- Roman Catholic Eucharistic minister visits to patient rooms

Discounts

EMPLOYEE DISCOUNT PROGRAM



Area merchants work with WakeMed to offer employees discounts on a wide variety of products and services. WakeMed does not endorse any businesses, but wishes to provide employees

with valuable discount opportunities. Discounts include, but are not limited to:

- Adult & Child Care
- Apartments/Real Estate
- Area attractions and theme parks
- Auto
- Banks
- Dental Care
- Eye Care
- Fitness/Therapy
- Hotels
- Pet Care
- Phone services
- Restaurants

For a complete list of products and services, visit www.wakemedemployeediscounts.com.

KINDERCARE

WakeMed is proud to partner with KinderCare to offer employees preferred child care rates at locations throughout the Triangle. Contact 888-525-2780 or www.kindercare.com to learn more!

BRIGHT HORIZONS BACKUP CARE

When the unexpected happens, Bright Horizons has childcare whenever you need it. Bright Horizons offers backup childcare and camps, elder care and self-care. Employees can use Bright Horizons backup care a total of 15 times per calendar year. To learn more, scan the QR code on page 1 to visit the Benefits website.

ADDITIONAL WAKEMED BENEFITS

- On-site automated teller machines
- On-site Cafeterias & Gift Shops
- Education Fair
- Free parking
- Marbles Kids Museum discounts
- Medical Library
- On-site sales including uniforms, shoes, accessories, jewelry, state fair tickets, books, etc.
- Pharmacy – On-site at Raleigh Campus and Medical Park of Cary, courier service to North Hospital



WakeMed Spiritual Care chaplains are available for consultation and support.

RESOURCES FOR TEAMS

To support the WakeMed team, Spiritual Care facilitates the Blessing of Hands, a ritual offering acknowledgement, affirmation, and appreciation for staff, and Tea for the Soul, a time set aside for staff to recharge their minds, bodies and spirits.

Spiritual Care Chaplains are also available to facilitate debriefings after particularly difficult or challenging situations on clinical areas and provide a time to express experiences, concerns and receive emotional support.

QUIET SPACES FOR REFLECTION

These spaces provide a quiet space for prayer and reflection and are available for patients, families and staff regardless of faith or tradition.

- Raleigh Campus Chapel is located on the third floor.
- Cary Hospital Meditation Chapel is located on the first floor.
- North Hospital Meditation Room is located on the first floor.
- Quiet Rooms are available on the fifth floor of Cary Hospital for staff, patient and visitor respite.

ADVANCED CARE PLANNING

Advanced care planning involves making determinations and having conversations about future health decisions and medical care. Spiritual Care provides advanced directives that give direction to health care professionals when you can no longer communicate your wishes, possibly due to an accident or illness. This service is for patients, families and staff.

GRIEF SUPPORT GROUP

The Grief Support Group is open to any WakeMed employee who has experienced the death of a loved one. The group is a safe space for exploring grief and discovering ways to move forward to hope and healing.



WE BELIEVE ...
Continuing education is the road to a fulfilling career. WakeMed is committed to providing opportunities for our employees to achieve their clinical and professional goals.



GROWTH AND *development*

WakeMed employees represent the “best minds and biggest hearts” in the business, providing an exceptional experience for all the lives they touch. WakeMed is committed to supporting our employees as they expand their educational horizons and grow as leaders and caregivers.

Professional Development

ORGANIZATIONAL DEVELOPMENT

Organizational Development provides professional and leadership development programming to support and advance WakeMed’s mission, vision and aspirational goals.

Employees are encouraged to take advantage of the available professional learning and leadership development opportunities. CME/CEU credit is provided.

As part of our commitment to retaining and developing an extraordinary team, Organizational Development offers a robust Leadership Academy program.

Designed to support and develop employees – from non-managers to executive team members – who are interested in pursuing leadership careers at WakeMed, the academy includes five levels of leadership development:

- **Aspiring Leader:** For the non-management employee
- **Leader Onboarding:** For newly-hired and promoted leaders
- **Executive Leadership Development:** For senior leaders
- **Physician Leadership Development:** For physicians and Advanced Practice Providers

Additional programs and services include:

- Diversity & Inclusion Training Health Equity Scholars
- Cognitive Coaching®
- Professional Learning & Development
- Leadership Coaching & Development
- Talent Development

For more information, please contact Organizational Development at 919-350-8306.

NURSING EDUCATION

The Nursing Education Department provides professional development activities for the nursing staff at WakeMed. These activities assist in maintaining competency, enhancing professional practice and supporting achievement of career objectives with the ultimate goal of ensuring quality health care for those we serve.

Our year-long Nurse Resident program provides support for nurses just starting their careers. Leadership programming is available for all levels of nursing.

The Nursing Education Department at WakeMed is approved as a provider of nursing continuing professional development by the North Carolina Nurses Association, an accredited approver by the American Nurses Credentialing Center’s Commission on Accreditation.

To learn more about upcoming programs and classes, visit the Nursing Education page on MyWakeMed.

MEDICAL SIMULATION CENTER

The WakeMed Medical Simulation Center offers realistic multi-disciplinary clinical training and education using skills trainers, human patient simulators and other technologies for all levels of health care providers.

Students have the opportunity to:

- Gain experience with uncommon clinical conditions and infrequently performed procedures
- Practice skills and conduct research in a controlled, yet realistic environment
- Review specific cases and scenarios to identify areas of opportunity



- Gain clinical knowledge and confidence through targeted educational programs and training exercises
- Improve and enhance communication with and among all levels of care providers

The Medical Simulation Center also offers training and consultative services for health care providers of all disciplines throughout the region and state. For more information, visit www.wakemed.org/simulation.

Tuition & Specialty Certification Reimbursement

Benefits-eligible employees (full-time or part-time) can apply for tuition and specialty certification reimbursement after they have completed 6 months of employment at WakeMed.

Tuition reimbursement is based upon successful completion of academic course work, certification or recertification.

Funds are available on a first-come, first-served basis up to annual budgetary limits according to the following rates (at right):

	Undergraduate	Graduate
FT	\$3,500	\$5,000
PT	\$1,750	\$2,500

Eligibility is based on employment status (FT/PT) at the time of the reimbursement check date.

In addition to the above-stated annual maximum limits, allied health/nursing specialty certifica-

tion and recertification exam or renewal fees that are voluntary and not a minimum job requirement, are reimbursed 100 percent up to \$350 for one certification or recertification per fiscal year.

To prepare staff for future jobs at WakeMed, NAI or NAII certificates are also eligible for reimbursement.

Spanish courses and English as a second language coursework, not associated with a degree, are also reimbursed.

Eligible employees may submit an online request for reimbursement at <https://wakemed.tap.edcor.com>. For assistance, contact Edcor at 1-800-236-5158.

For more information, please reference the Tuition and Specialty Certification Reimbursement Policy, or contact WakeMed Benefits at benefits@wakemed.org.

WakeMed Foundation Awards & Scholarships

The WakeMed Foundation offers several scholarships and awards that provide financial assistance to WakeMed employees and departments that are interested in advancing their knowledge and clinical skills.

- **Helton Awardee:** Provides funding for a group (three or more) seeking education or training to prepare for a certification exam. Funding does not pay for the exam cost.
- **Helton Scholar:** Provides funding for individuals seeking to attend school to complete a higher education degree.
- **Megan Champ Morgan Scholarship:** Provides scholarships for employee dependents seeking to complete a post-secondary education at an accredited not-for-profit institution of higher learning who intend on enrolling in one of the following areas:
 - Health Sciences
 - Elementary or Secondary Education
 - Computer Sciences, or
 - Information Technology

All scholarship recipients must meet eligibility requirements. For more information, visit the Foundation page on MyWakeMed, or contact the WakeMed Foundation at ext. 07656 or foundation@wakemed.org.

Benefits Quick Reference

Benefits start date: _____ Benefits deductions begin: _____

Deadline to complete the new hire/rehire life event: _____

How and when do I sign up for my retirement?

You will receive an email to your WakeMed email inviting you to create your WakeMed Retirement Account with Fidelity. Please follow instructions in the email to set up your employee contribution amount and add your beneficiaries.

How do I earn my *WakeWell Rewards* HRA contribution during my first year at WakeMed?

WakeWell Reward amounts are \$500 for full-time employee and \$250 for part-time employees. Here is how to participate as a new hire:

- First, you must elect to participate in WakeMed's Medical Plan.
- If your WakeMed start date is between January 2 and September 1, and you enroll in the WakeMed Medical Plan, you only need to complete the Online Health Assessment by September 30 to earn your *WakeWell Reward* HRA contribution in your first year. You will receive an email about 15 days after your Benefits become effective with instructions on how to access the Asset Health wellness portal and complete the assessment. Once that is completed, as long as you remain on the Medical Plan, you will receive the HRA around January 15 of the following year.
- If your start date is after September 1, and you are enrolled in the medical plan, you will need to complete the biometric screening and the online health assessment when they become available in the next calendar year. Once completed, and if you remain on the Medical Plan, you will receive the HRA the following January.

Checklist

I understand:

- ☐ The WakeMed Medical Plan
- ☐ How to access the Enrollment Event in the HUB
- ☐ Pharmacy benefits
- ☐ Dental benefits
- ☐ Vision benefits
- ☐ PDO/PDO vesting
- ☐ 403B vesting
- ☐ Employee Assistance Program (EAP)

