

2027 BENEFITS AT A GLANCE

HEALTH & WELLNESS

FINANCIAL WELL-BEING

WORK/LIFE BALANCE

OPEN ENROLLMENT ASSISTANCE

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.

WHAT'S NEW FOR 2027

To better meet the needs of our employees and their family members, some adjustments have been made to the medical plan design (which includes rates, deductibles, copays, and coinsurance). A summary of these changes are below:

- Deductible and out of pocket maximums have been reduced for the Other In-Network and Duke Health/UNC Health Network tiers.
- Hospital-based physician services will be covered at 100% for physicians in Other-In Network and Duke Health/UNC Health Network. Medical plan members will not be billed for these services in 2027.
- Coinsurance decreased to 50% for Duke Health/UNC Health Network.
- Specialist visit copay set at \$125 for Duke Health/UNC Health Network.
- Hospital-Based Inpatient/Outpatient Billing: If a member is being treated by an Other In-Network provider, but the services are provided at a Duke or UNC Health facility, the facility claims will be processed at the Other In-Network tier.
- Eligible "Gap Services" list has been expanded.
- Nominal increase of 5% in employee premiums.
- Coming Soon: A dedicated Brighton Health Plan Solutions customer service representative will be available to support our medical plan members.

In addition, we will continue several benefit offerings in 2027:

- No copay for primary care services within the WakeMed Preferred Tier.
- Resilient with WakeMed benefit for medical plan members (age 7+). Resilient with WakeMed offers convenient no-cost access to primary care, urgent care and specialty care consults, from home or via a hybrid in-office visit.



MORE DETAILED INFORMATION

PLEASE NOTE: this is a summary of benefits to provide an overview of programs. Plan documents will prevail if there are any discrepancies. To obtain detailed information about WakeMed benefits, please scan the QR code to access our Benefits website.

HEALTH & WELLNESS

Medical, Dental and Vision Coverage

Medical, dental, vision and pharmacy benefits are available to all full-time (non-temporary) employees scheduled to work 60 or more hours per pay period and part-time employees who are scheduled to work 40 to 59 hours per pay period. Benefits are effective on the first of the month following 30 days of eligibility.

MEDICAL PLAN

WakeMed offers a medical plan that provides greater benefit when using WakeMed providers and services. The WakeMed Preferred Tier offers lower copays, coinsurance and deductibles for:

- WakeMed services provided at any of our inpatient and outpatient locations
- All WakeMed Physician Practices locations
- WakeMed's joint-venture facilities

Medical plan members will receive new ID cards for 2027; new out-of-pocket amounts will be printed on the card.

Rezilient with WakeMed

Medical plan members and dependents aged 7+ have access to a Rezilient with WakeMed benefit at no cost. Rezilient with WakeMed offers exceptional concierge primary care and specialty care via tele-health and in-person at conveniently located Rezilient with WakeMed CloudClinics.

PHARMACY

Save money on prescriptions by using the WakeMed employee pharmacy, with convenient in-person pickup, inter-office delivery or mail-order service.

DENTAL COVERAGE

WakeMed offers a dental plan through United Concordia that provides preventive, basic and major procedures with flexibility to use in-network and out-of-network providers.

VISION COVERAGE

WakeMed offers a vision plan through EyeMed that provides routine preventative care such as eye exams, eyewear and other vision services along with discounts on a second pair of glasses.



Medical per pay period cost

Full-Time (FT) Employees

Employee Only	\$ 60.00
Employee + Child(ren)	188.00
Employee + Spouse	260.00
Employee + Family	336.00

Part-Time (PT) Employees

Employee Only	\$ 122.00
Employee + Child(ren)	378.00
Employee + Spouse	524.00
Employee +Family	685.00

Dental per pay period cost

Full-Time (FT) Employees

Employee Only	\$ 11.50
Employee + Child(ren)	28.00
Employee + Spouse	25.00
Employee + Family	50.00

Part-Time (PT) Employees

Employee Only	\$ 14.00
Employee + Child(ren)	30.00
Employee + Spouse	27.00
Employee +Family	51.00

Vision per pay period cost

Full-Time (FT) Employees

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

Part-Time (PT) Employees

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



FINANCIAL WELL-BEING

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.

Financial Security Benefits Available

- Flexible Spending Accounts – Health Care and Dependent Care
- Accident Insurance
- Critical Illness
- Hospital Indemnity
- Supplemental Life Insurance
- Accidental Death & Dismemberment
- Short- and Long-Term Disability
- Identity Theft Protection
- Group Legal
- Pet Insurance

RETIREMENT SAVINGS PLAN (RSP)

To help you prepare for your future financial security, you can defer to the 403(b) savings plan and a 457(b) deferred compensation plan (depending on your role and salary). WakeMed also offers a ROTH option for after-tax contributions. The 403(b) retirement savings plan is administered by Fidelity and features:

- Eligible immediately; vested after three years
- Automatic, per pay period employer contribution of 3%
- Employee contribution with employer match (50% match of the first 6%)
- For 2026, \$24,500 with \$8,000 age 50/over catch-up, age 60-63 additional 'catch-up' of \$3,250. The 2027 amounts have not been published yet.

WAKESHARE

WakeShare is a financial incentive program that shares the financial success of the organization with employees. If the organization meets quality and financial targets, WakeMed employees can receive a percentage of their annual earnings in a lump sum.

OTHER BENEFITS

- Payroll deduction (via ID badge swipe) at on-site retail locations
- Discounted childcare services and back up care
- Merchant discounts
- SAVI loan forgiveness assistance
- Free parking
- 529 College Savings Plan
- Healthworks discounts

WORK/LIFE BALANCE

To support the important balance of career and life, WakeMed offers generous time off, leave of absence options, LifeBalance through Lyra Health to support mental well-being and opportunities to give back to the community. Note: Time off plans are different for executives, providers and residents.

PAID DAYS OFF

Benefits eligible employees accrue PDO hours each pay period for holiday, vacation and personal time. The accrual is based on the length of service, based on your most recent hire date, and your assigned work hours or FTE. The table reflects PDO accruals

for a full-time employee working 80 hours per pay period. PDO hours are prorated for eligible employees who are assigned to work fewer hours.

Years of Service	Estimated Annual Accrual (FT)	Pay Period Accrual (FT)
< 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

LEAVES OF ABSENCE

When needed, WakeMed offers several leave of absence options to support your needs or needs to support your family such as Family Medical Leave of Absence (FMLA) and others not covered by FMLA.

MENTAL WELLNESS

LifeBalance is WakeMed's mental wellbeing benefit for all employees and family members. Managed by Lyra Health, LifeBalance provides confidential mental health coaching, therapy and self-care resources.



OPEN ENROLLMENT ASSISTANCE

The Benefits team is here to help you with the Open Enrollment process in the HUB. Visit us on the following days:

RALEIGH CAMPUS

Ground Floor Training Room

- October 13, 9 am to 1 pm
- October 16, 7 to 11 am
- October 26, 11 am to 3 pm
- October 29, 7 am to 4 pm

CARY HOSPITAL

Points West Café - IS Training Room

- October 19, noon to 4 pm
- October 27, 7 am to noon

NORTH HOSPITAL

First Floor Conference Room

- October 14, 7 to 11 am
- October 27, Noon to 4 pm

APEX HEALTHPLEX

Second Floor Conference Room

- October 20, 10 am to 2 pm

BRIER CREEK HEALTHPLEX

Second Floor Conference Room

- October 21, 10 am to 2 pm

GARNER HEALTHPLEX

Conference Room

- October 23, 10 am to 2 pm

WENDELL HEALTHPLEX

Conference Room

- October 22, 10 am to 2 pm

