


# Rewards Beyond Your Paycheck

## Summary of 2023 NC Health Teammate Benefits

The financial rewards of working for UNC Health go far beyond a paycheck. There is another significant source of financial value – teammate benefits.

UNC Health for Me is UNC Health's commitment to teammates from **recruitment to retirement** that includes ways we welcome, engage, develop, care for, include and value our teammates. It is designed to support our teammates, both personally and professionally, throughout their journey with UNC Health. Here's what that means for you when you join our  **One Great Team.**



### Welcome *Me*

*We are dedicated to creating a positive, inclusive and memorable experience for candidates and new teammates throughout the hiring process and beyond, setting the tone for how teammates begin their journey at UNC Health.*

On your first day, you'll learn many of the things you need to know to perform your job well. The first step is **New Teammate Orientation**, a series of modules on topics like our history, mission, vision, values, Carolina Care and more. You'll complete this training virtually and get started on required compliance coursework to help set you up for success.



### Engage *Me*

*We nurture a sense of belonging and a strong cultural identity that makes teammates feel connected and cared for as part of our One Great Team.*

Our array of teammate activities and programs empower us to celebrate achievements (**#ValuesSuperStars**), recognize contributions (**High Five** and **People are Everything**), provide mentoring opportunities and conduct and respond to teammate experience surveys. We also offer **engagement opportunities** for teammates looking for ways to have greater impact in the communities where we live and work. Our **Working Forward** initiative reimagines how, where and when we work, with hybrid and remote options for eligible teammates.



### Develop *Me*

*To deliver excellent Carolina Care, we take care of our teammates first by creating a culture where they can thrive. To Lead the Way, we focus on our teammates' growth, development and overall experience, professionally and personally.*

That means we offer **professional development courses** for every stage and level of your career, and our **tuition reimbursement program** offers educational assistance in order to provide financial support to teammates that wish to further their education.



### Care for *Me*

We're a healthcare organization, so health and well-being, personal safety, respect and support are priorities. That's why we offer a **comprehensive benefits package** that includes **two health plan options** with pharmacy benefits, as well as dental and vision options.

What's more, we provide an array of **health-related resources**, including:

- Well-being programs and toolkits
- Paid parental leave
- Low-cost gym memberships
- PTO donations
- Employee Assistance Program

*For more on our health plan options and rates, see Pages 2–3.*



## Medical, Dental and Vision Coverage

Medical, dental, vision and pharmacy benefits are available to all full-time (non-temporary) and part-time teammates that are scheduled and regularly work 20 or more hours in a week.

### Medical Coverage

NC Health offers two medical coverage options:

- **High Deductible Health Plan (HDHP) with Health Savings Account (HSA) Plan:** No copays once you meet the deductible; however allows HSA to pay for expenses. The HDHP plan has lower premiums and higher deductibles than the PPO Plan.
- **PPO Copay Plan:** Copays for office visits and prescriptions. The PPO plan has higher premiums than the HDHP plan.

Both plans provide the maximum benefit when utilizing in-network providers.

### Health Savings Account

A Health Savings Account is available to teammates enrolled in the HDHP Plan. An HSA is a personal savings account in your name with funds available to pay qualifying medical, dental and/or vision expenses. You own the account and always have control of the funds. In addition to the amount below that NC Health will contribute to your HSA, you can also make pre-tax contributions.

#### NC Health Annual Contribution

- Teammate only: \$500
- Teammate plus dependent: \$1,000

### 2023 Medical Coverage Per Pay Period Cost

Plan (Full-Time Rates)*	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
<b>Non Well-Being</b>				
PPO Copay Plan	\$108.00	\$226.84	\$194.34	\$295.83
High Deductible (HSA) Plan	\$53.60	\$112.56	\$96.47	\$171.88
<b>Well-Being</b>				
PPO Copay Plan	\$90.00	\$190.84	\$158.34	\$259.83
High Deductible (HSA) Plan	\$35.60	\$76.56	\$60.47	\$135.88

*\*Part-Time Rates are available online. There is a spousal surcharge of \$115.38 if a working spouse has coverage available from their employer and is covered under our medical plan. The surcharge is every pay period.*

### Pharmacy Coverage

- Save money on prescriptions by using a UNC Health in-house pharmacy; mail order service is available for up to 90-day supply.
- Pharmacy benefits available under both the HDHP Plan and the PPO Plan

### Dental Coverage

Administered by Ameritas, with two options:

- **Freedom of Choice Plan** provides high level of coverage when out-of-network providers are used
- **PPO Network Plan** is intended for those who plan to use in-network coverage

Plan (Full-Time Rates)*	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
Network Plan	\$4.19	\$15.46	\$23.21	\$31.15
Freedom of Choice Plan	\$6.22	\$23.03	\$34.57	\$46.46

*\*Part-Time Rates are available online.*

## 🔍 Vision Coverage

- Administered by Eye Med
- Standard Plan and Premium Plan
- Both options are designed to provide routine preventative care such as eye exams, eyewear and other vision services along with discounts on a second pair of glasses and balances over your allowances
- Premium Plan is similar to the Standard Plan, but provides higher allowances for glasses and contacts and no copay for routine eye exam

Plan (Full-Time and Part-Time Rates)	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
Standard Plan	\$2.97	\$5.65	\$5.95	\$8.74
Premium Plan	\$4.54	\$8.62	\$9.07	\$13.33

## Health Reimbursement Arrangement (HRA) - 75% Reduction in Medical Costs

When you select either the High Deductible Health Plan or the Copay PPO Plan, you are automatically enrolled in the HRA Benefit Program. Through the HRA benefit, if you receive eligible services from UNC Health providers (including UNC Health Alliance providers), your out-of-pocket costs are reduced by 75%. Those costs include copayments, deductibles and coinsurance for every covered person in your family. Prescriptions, emergency room services and elective procedures are excluded.

### Additional Benefits Available

- Flexible Spending Account
- Accident Insurance
- Cancer Insurance
- Critical Illness
- Supplemental Life Insurance
- Accidental Death & Dismemberment
- Group Legal
- Supplemental Disability
- Auto & Home Insurance
- Academic Assistance
- Pet Insurance
- Identity Theft Protection
- Whole Life Insurance

*If you have questions or need additional information, please contact the myHR Service Center or 984-215-2800.*



At UNC Health, the average value of benefits represents **35%** of a teammate's overall total compensation.

Many benefits are available to all teammates; others are available to those scheduled and regularly work 20 hours or more in a week. In addition to medical, dental, life and disability, UNC Health offers many other benefits to help teammates balance their personal and professional lives.



**Include Me**

*UNC Health continues to build an equitable and inclusive community reflecting the teammates, patients and communities we serve.*

An important step in building this culture is ensuring that we encourage and support our diverse voices. Teammates share their feedback with **equity and inclusion surveys** and connect through **unconscious bias and inclusive leader training**. Our **Employee Resource Groups (ERGs)** are voluntary, teammate-led groups that unite teammates with shared characteristics, life experiences or interests.



We foster a culture where teammates feel valued, recognized and equitably compensated for their contributions, as well as rewarded when they demonstrate outstanding performance in their work.

## Annual Initiatives

Eligible teammates may benefit from the following:

- **Annual pay increases** based on performance results
- **Organizational Incentive Plan** to reward teammates who assist UNC Health in achieving key business and strategic priorities
- **Benchmarking** program to review and analyze all jobs within the health system to keep pay practices competitive within our market
- **Other ongoing opportunities** such as shift differentials, holiday premium, critical staffing (depending on department and role); your manager can provide specific details
- **PTO Sell Back Program** offers flexibility to take a cash option if you wish to sell back unused days
- **Total Rewards Statements** to demonstrate the full investment the organization provides for your compensation and benefits
- **Teammate Discount Program** for exclusive discounts and special offers to theme parks, shopping, movie tickets, hotels and much more
- **Teammate Referral Program** offers the opportunity to earn a referral bonus for eligible applicants

## Retirement Options

To help you prepare for your future financial security, you can choose from a 403(b) savings plan, 457(b) deferred compensation plan, or both, depending on your role and salary.

The benefit you receive at retirement is based on the investment performance and payment option chosen. You may choose more than one option, but NC Health only contributes to the 403(b) plan.

### 403(b) Retirement Option

- Eligible immediately
- Less than three years: 50% match on the first 6%
- At three years but less than eight years: 50% match on the first 8%
- Eight years or more: 50% of the first 10%; vested after three years
- 3% auto deferral with 1% annual escalation up to 10%
- Teammate contribution with employer match
- \$22,500 with \$7,500 catch-up, if over the age of 50

### 457(b) Deferred Compensation Option

- You may participate immediately if you belong to a specific management group or are highly compensated as defined by NC Health (Human Resources can provide more information)
- Contributions begin in the month after the month in which you complete enrollment
- \$22,500 limit with \$7,500 catch-up, if over the age of 50
- Employee contributions only

## Paid Time Off Accrual (Full Time)

UNC Health provides generous amounts of paid time off.

Years of Service	Below Manager	Dept. Heads, Managers, APPs
Up to 3 years	200 hours	240 hours
After 3 years	240 hours	280 hours
After 8 years	280 hours	320 hours
After 14 years	320 hours	