



2022 Open Enrollment: Oct. 25 – Nov.8, 2021

Piedmont is minimizing changes to our benefits program for 2022.

2022 Open Enrollment for Former HCA Entities

See the section of this site for employees of former HCA entities.

Already enrolled?

2022 Open Enrollment is NOT mandatory.

One exception: You must actively enroll in Flexible Spending Accounts.

On-Demand Virtual Benefits Fair

Interactive tools and resources hosted by our 2022 benefits providers.

Even as times remain uncertain, you're **#StillOurHeroes**. Your resilient efforts to take control of your health, make informed benefit decisions and improve your total wellbeing allow us to offer a valuable, stable and affordable benefits program for 2022.

During Open Enrollment, review the available benefits, choose the coverage that makes sense for you and your family and ensure you're ready for the year ahead.

What's new for 2022?

- **Piedmont Exclusive Plan** updates:
 - Calendar-year out-of-pocket maximum in Tier One will increase for Employee Only coverage
 - Copay will increase in Tier One for outpatient surgery
 - Copay will increase for an emergency room visit
- **Castlight** will be available to all Piedmont employees (not just those enrolled in a **MyHealth360** medical plan)
- **PTO Cash-In** will be introduced to allow employees to make elections during Open Enrollment to sell some of their PTO for the year ahead
- **Wellbeing programs** will expand with a new virtual physical therapy program through Physera and Type 1 diabetes management support through Omada
- **Piedmont On-Demand** is our newest virtual health service with easy access to Piedmont providers for minor health issues

It's your choice

Two Medical Plans

A brief video about our two medical plan options at Piedmont

Virtual Benefits Fair

Watch a recorded webinar about your 2022 **MyHealth360** benefits

Welcome to Your 2022 Benefits

- Piedmont Choice + HRA Plan
- Piedmont Exclusive Plan
- Dental
- Vision

- FSA
- Telehealth
- Income protection
- Retirement

Who is eligible?

There are specific criteria and rules for employees and dependents to receive benefits coverage from Piedmont. Benefits eligibility begins the first of the month following 30 days of service.

Enrolling a dependent for the first time?

Full-time Employees

Scheduled to work at least 64 hours per pay period

Part-time Employees

Scheduled to work at least 32 hours per pay period

Dependents

Includes spouse/domestic partner and your children under age 26

PRNs are eligible to participate in the PRN **MyHealth360** medical and prescription drug plan.

Key Dates

2022 Open Enrollment: Oct. 25 – Nov. 8, 2021

Qualified Life Events

Contact the Piedmont HR Service Center at **678-503-1900**

You must report the event within 31 days of the event date to qualify for coverage changes

You may be required to provide supporting documentation

For more information, visit [The Village](#)

How to Enroll

Step 1

Onsite (Piedmont's network): Log in to **PeopleSoft HCM ESS** using your (1) Employee/Network ID and (2) Password.

To Enroll from Home: Visit **The Village** to print step-by-step instructions to access PeopleSoft HCM ESS.

Once you are logged in, choose Employee Self-Service at the top of the page.

Step 2

Be Prepared: You'll need the Social Security numbers and dates of birth for any new dependents you wish to enroll. In addition to enrolling in benefits, please ensure that your personal email address, phone number, home/ mailing address, Social Security number and emergency contacts are up to date.

Step 3

Confirmation: A final confirmation statement will be emailed to you after Open Enrollment ends if you successfully submitted benefit elections in PeopleSoft ESS. Benefit ID cards will be mailed to you a few weeks after enrollment.

PHC & Me

Your benefit offerings make up PHC & Me—Piedmont's one-of-a-kind total rewards program designed to ensure you and your family are making the most of what Piedmont offers. Click the icons below to see a streamlined list of the programs available in each category.

what I need

Benefits that help build security for my family and me

what I earn

Compensation for my contributions to Piedmont's success

what I achieve

Growth and success in my career, living the Piedmont Promise

what I want

Programs that make my life better because I work at Piedmont

Print Guide

My 2021 Benefits

Cigna

877-601-3835

MyHealth360 Customer Service

678-503-1900

Resources

Castlight

support@castlighthealth.com



Your 2022 Piedmont Benefits

Former HCA Entities

During Open Enrollment, review the available benefits, choose the coverage that makes sense for you and your family and ensure you're ready for the year ahead.

What's new for 2022?

- If you're enrolled in any **MyHealth360** plan, participation in Open Enrollment for 2022 is **NOT** mandatory (except for Flexible Spending Account elections)
- **Piedmont Choice Plan** updates:
 - Calendar-year deductibles and out-of-pocket maximums in Tier One will increase for all coverage levels
- **Piedmont Exclusive Plan** updates:
 - Calendar-year deductibles and out-of-pocket maximums in both tiers will increase for all coverage levels
 - Copay for inpatient hospital care in Tier One will increase
 - Copay for high-tech diagnostic services in Tier One will decrease
- We are continuing to **expand the network of providers** under the **MyHealth360** medical plans
- **Castlight** will be available to all Piedmont employees (not just those enrolled in a **MyHealth360** medical plan)
- **PTO Cash-In** will be introduced to allow employees to make elections during Open Enrollment to sell some of their PTO for the year ahead
- **Wellbeing programs** will expand with a new virtual physical therapy program through Physera and Type 1 diabetes management support through Omada
- **Piedmont On-Demand** is our newest virtual health service with easy access to Piedmont providers for minor health issues

It's your choice

MyHealth360 for Former HCA Entities

MyHealth360 provides a comprehensive suite of health and wellbeing benefits including: two medical plans, prescription drug, dental and vision coverage and Flexible Spending Accounts (FSAs). **If eligible**, you can select one of four coverage levels: Employee Only, Employee + Child(ren), Employee + **Spouse/Domestic Partner** or Family.

If you are enrolling your spouse/domestic partner and/or dependent children up to age 26 in coverage for Piedmont benefits for the first time during Open Enrollment, you will need to submit documentation of your relationship.

Piedmont Choice Medical Plan

In the **Piedmont Choice Plan**, your bi-weekly premiums are higher than the **Piedmont Exclusive Plan** because we're offering you and your family more choice when it comes to providers and where you receive care.

Bi-Weekly Premiums for Coverage for Former HCA Entities

MyHealth360 Medical Plan Coverage Summary for Former HCA Entities

Summary of Benefits and Coverage (SBC)

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Choice Plan**, you can choose to receive care in any of these three networks or tiers.

Piedmont Preferred Network (Tier One)

You will receive high-quality care at the most affordable price possible when you use Piedmont Preferred Network (Tier One) providers and services. This includes: All Piedmont Clinic physicians, Piedmont Healthcare facilities, Piedmont-branded urgent care centers, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, Kids First Health pediatricians, Middle Georgia Pediatrics, Primary Pediatrics and others, as well as emergency care.

Use the online tool to search for in-network providers and facilities.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.

Cigna Open Access Plus (OAP) Network (Tier Two)

You will have higher out-of-pocket costs when seeing providers or receiving services at the Tier Two level, except for select services. Providers or facilities within the Cigna OAP Network include Emory, WellStar Health Systems, Navicent and others.

Use the online tool to search for in-network providers and facilities.

Out-of-Network (Tier Three)

When you select an Out-of-Network (Tier Three) provider, you will incur the highest out-of-pocket expenses. Providers and facilities are those not included in Tier One or Tier Two.

Where can I get high-quality, low-cost care?

—

How the Piedmont Choice Plan Works

This example shows coverage using **Piedmont Preferred Network (Tier One)** providers:

What else should I know about the Piedmont Choice Plan?

Piedmont Exclusive Medical Plan

In the **Piedmont Exclusive Plan**, you pay lower bi-weekly premiums than you would with the **Piedmont Choice Plan** because when you visit a Piedmont-network provider or facility, we have the ability to better manage your care and your cost.

Bi-Weekly Premiums for Coverage for Former HCA Entities

MyHealth360 Medical Plan Coverage Summary for Former HCA Entities

Summary of Benefits and Coverage (SBC)

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Exclusive Plan**, you can receive care in two main networks or tiers.

Piedmont Preferred Network (Tier One)

This is the same Tier One network as the Piedmont Choice Plan.

You will receive high-quality care at the most affordable price possible when you use Piedmont Network (Tier One) providers and services. This includes: All Piedmont Clinic physicians, Piedmont Healthcare facilities, Piedmont-branded urgent care centers, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, Kids First Health pediatricians, Middle Georgia Pediatrics, Primary Pediatrics and others, as well as emergency care.

Use the online tool to search for in-network providers and facilities.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.

Cigna LocalPlus Network (Tier Two)

This is NOT the same (or as large) as the Tier Two network as the Piedmont Choice Plan.

You will have higher out-of-pocket costs when seeing providers or receiving services at the Tier Two level. The Cigna LocalPlus Network (Tier Two) consists of any providers within this network who are **not** listed as Tier One.

Use the online tool to search for in-network providers and facilities.

Out-of-Network for Emergencies and Limited Cases

You will **not** have coverage outside of the Piedmont Network (Tier One) or Cigna LocalPlus Network (Tier Two) except for:

- Urgent care centers
- True emergency care (emergency room and emergency admissions)
- Medically necessary (and approved) healthcare services not performed at any locations within the network

What if I have an emergency?

How the Piedmont Exclusive Plan Works

This example shows coverage using **Piedmont Preferred Network** (Tier One) providers:

What else should I know about the **Piedmont Exclusive Plan**?

Not sure which plan to choose? Scroll through these examples:

Castlight

Beginning Jan. 1, 2022, Castlight, our one-stop shop for benefits navigation and wellbeing activity tracking, will be available to all Piedmont employees (not just those enrolled in a MyHealth360 medical plan).

- Search for care from local doctors, dentists and specialists
- Find local providers for testing, imaging and other healthcare services
- Estimate the price of medical treatments, procedures and prescription drugs
- See quality ratings and patient reviews for physicians and hospitals
- View your claims history
- Access your customized insurance card from your mobile device

Get Started

- **Step 1:** From a laptop or desktop computer, go to mycastlight.com/piedmont
- **Step 2:** From your smart phone or other mobile device, download Castlight via the Apple App Store or Google Play Store (make sure your Bluetooth is enabled)
 - **Activate your account** using your work or personal email address.
 - **Create a password** (at least eight characters; must include at least one uppercase, one lowercase and one number)
 - **Enter your information** (date of birth, name and Piedmont Employee ID number)
 - Need to register your covered spouse or domestic partner with Castlight? Follow this guide to learn more.

Questions?

All of your benefits information and vendor contacts are conveniently accessible to you 24/7 through Castlight. Within your mobile app, just click on “Explore.”

- **HR Service Center:** Call **678-503-1900** (Monday – Friday, 8:30 a.m. – 5 p.m.)
- **Castlight:** Call **855-545-5948** (Monday – Friday, 8 a.m. to 9 p.m.) or email support@castlighthealth.com

Prescription Drugs

Prescription drug coverage through Cigna/Express Scripts is provided automatically when you enroll in one of Piedmont's medical plan options. The coverage for your medications is the same regardless of the medical plan you choose.

When it comes to prescriptions, there are five easy guidelines to follow:

1. **Use generic drugs when you can.** Be sure to ask your physician or pharmacist if a generic substitute is available—it could save you money!
2. Take advantage of **preventive medication at no cost to you.** To help you maintain a steady treatment regimen, certain preventive medicines are paid at 100% with no deductible when you visit an in-network pharmacy. This includes many diabetes, cholesterol, blood pressure and other select medication categories.
3. When you **use the broad Cigna/Express Scripts** network of retail pharmacies, including Piedmont pharmacies, Oconee Drugs, Walgreens, Kroger, and Walmart retail pharmacies, you can get a 90-day supply of your medication for just two times your 30-day copay amount.
4. Consider using Cigna's Home Delivery Pharmacy **mail-order option** for your maintenance medications—often at lower prices than at retail pharmacies. Review the Home Delivery FAQs for more details.
5. Remember to **explore drug options with your physician** to avoid costly name-brand and specialty drug copays that may not be necessary. If you must use brand or specialty drugs, to help offset the cost, take advantage of manufacturer coupons.

Prescription Drug Coverage Summary

Prescription Drug Formulary

List of No-Cost Generic Medications

How the prescription drug deductible works:

- A \$150 annual deductible for brand-name prescriptions (preferred and non-preferred applies to each member, so you may incur this more than once).
- You will not need to meet this deductible for generic prescriptions.
- This is a separate deductible from the medical plan deductible.
- Some specialty medications may be covered under your medical plan benefits; please refer to the benefits summary regarding costs.

Piedmont Direct Pharmacy

We now offer life-changing specialty pharmacy services designed to simplify every aspect of your care. From obtaining financial assistance, to navigating through your insurance benefits, coordinating with providers, and managing refills, Piedmont Specialty Pharmacy patient liaisons are ready to help you and your family.

Our team can answer and address insurance-related questions and conduct prior authorizations for complex, rare and chronic medical conditions that require specialized medication therapy.

For more information, visit Piedmont Direct Pharmacy, call **833-551-2024** (Monday through Friday, 8am – 4:30pm) or email piedmontdirect@piedmont.org.

Other Benefits to Consider

Dental Coverage

Vision Coverage

Flexible Spending Accounts (FSAs)

Life Insurance

Retirement

Voluntary Benefits

Ready to enroll in benefits?

Onsite

Log in to PeopleSoft HCM ESS using your (1) Employee/ Network ID and (2) Password. **Check your work email for your Piedmont credentials.** Ensure that your personal email address, phone number, home/ mailing address, Social Security number and emergency contacts are correct.

PRNs

Call Piedmont's HR Service Center at **678-503-1900** (Monday-Friday, 8:30 a.m. to 5:00 p.m.).

Questions?

- For benefits questions, please call Piedmont's HR Service Center at **678-503-1900** and follow the prompts for Open Enrollment. Representatives are available Monday – Friday, 8:30 a.m. to 5 p.m. For retirement-related questions, please see the Piedmont 401(k) TomorrowPlan Guide.
- For additional benefits support, you can schedule a one-on-one appointment with a Piedmont Benefits Counselor. Before your meeting, please reset your network password and gather the Social Security numbers and dates of birth for any dependents you wish to enroll.
- For detailed questions about benefits coverage, you may also contact the vendor directly.
- For more information, please refer to the Piedmont/HCA Integration FAQs.

Resources

Benefit Summary: Piedmont Exclusive Plan

Summary of Benefits and Coverage (SBC): Piedmont Exclusive Plan

Benefit Summary: Piedmont Choice Plan

Summary of Benefits and Coverage (SBC): Piedmont Choice Plan

Print Guide

My 2021 Benefits

Cigna

877-601-3835

MyHealth360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com



MyHealth360

For employees of former HCA entities, there is a dedicated page explaining your MyHealth360 benefits.

MyHealth360 provides a comprehensive suite of health and wellbeing benefits including: two medical plans, prescription drug, dental and vision coverage, Flexible Spending Accounts (FSAs) and a Health Reimbursement Account (HRA). If eligible, you can select one of four coverage levels: Employee Only, Employee + Child(ren), Employee + Spouse/Domestic Partner or Family.

What to know

- Choice of two medical plans—the **Piedmont Choice + HRA Plan** and the **Piedmont Exclusive Plan**
- Provider networks based on the medical plan you choose
- Funding from Piedmont in a Health Reimbursement Account (HRA) is available to **Piedmont Choice + HRA Plan** enrollees only
- Beginning Jan. 1, 2022, the Castlight mobile app for navigating benefits and tracking wellbeing activities is available to all Piedmont employees (not just those enrolled in a **MyHealth360** medical plan)
- Participate in wellbeing activities to earn points

Piedmont Choice + HRA Medical Plan

In the **Piedmont Choice + HRA Plan**, your bi-weekly premiums are higher than the **Piedmont Exclusive Plan** because we're offering you and your family more choice when it comes to providers and where you receive care.

Bi-Weekly Premiums for Coverage

MyHealth360 Medical Plan Coverage Summary

Questions about our MyHealth360 medical plans?

If you have questions about our two medical plan options, contact Castlight at **855-545-5948** or email support@castlighthealth.com.

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Choice + HRA Plan**, you can choose to receive care in any of these three networks or tiers.

Piedmont Preferred Network (Tier One)

You will receive high-quality care at the most affordable price possible when you use Piedmont Preferred Network (Tier One) providers and services. This includes: All Piedmont Clinic physicians, Piedmont Healthcare facilities, Piedmont-branded urgent care centers, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, Kids First Health pediatricians, Middle Georgia Pediatrics, Primary Pediatrics and others, as well as emergency care.

To locate a provider, use one of the following options:

- **MyHealth360 members:** Open the **Castlight** mobile app and select "Find Care." If you do not have the mobile app, you can register online at mycastlight.com/piedmont.
- **Non-members:** If you are not a **MyHealth360** member and are interested in enrolling, you may search for in-network providers and facilities.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.

Cigna Open Access Plus (OAP) Network (Tier Two)

You will have higher out-of-pocket costs when seeing providers or receiving services at the Tier Two level, except for select services. Providers or facilities within the Cigna OAP Network include Emory, WellStar Health Systems and others.

To locate a provider, use one of the following options:

- **MyHealth360 members:** Open the Castlight mobile app and select "Find Care." If you do not have the mobile app, you can register online at mycastlight.com/piedmont.
- **Non-members:** If you are not a **MyHealth360** member and are interested in enrolling, you may search for in-network providers and facilities.

Out-of-Network (Tier Three)

When you select an Out-of-Network (Tier Three) provider, you will incur the highest out-of-pocket expenses. Providers and facilities are those not included in Tier One or Tier Two.

Where can I get high-quality, low-cost care?—

Is support available for diabetes and nutrition issues?—

How the Piedmont Choice + HRA Plan Works

This example shows coverage using **Piedmont Preferred Network (Tier One)** providers:

What else should I know about the **Piedmont Choice + HRA Plan**?

Not sure which plan to choose? Scroll through these examples:

Prescription Drugs

Prescription drug coverage through Cigna is provided automatically when you enroll in one of Piedmont's medical plan options. The coverage for your medications is the same regardless of the medical plan you choose.

When it comes to prescriptions, there are five easy guidelines to follow:

1. **Use generic drugs** when you can. Be sure to ask your physician or pharmacist if a generic substitute is available—it could save you money!
2. Take advantage of **preventive medication at no cost to you**. To help you maintain a steady treatment regimen, certain preventive medicines are paid at 100% with no deductible when you visit an in-network pharmacy. This includes many diabetes, cholesterol, blood pressure and other select medication categories.
3. When you **use the broad Cigna/Express Scripts network** of retail pharmacies, including Piedmont pharmacies, Oconee Drugs, Walgreens, Kroger, and Walmart retail pharmacies, you can get a 90-day supply of your medication for just two times your 30-day copay amount.
4. Consider using Cigna's Home Delivery Pharmacy **mail-order option** for your maintenance medications—often at lower prices than at retail pharmacies. Review the Home Delivery FAQs for more details.
5. Remember to **explore drug options with your physician** to avoid costly name-brand and specialty drug copays that may not be necessary. If you must use brand or specialty drugs, to help offset the cost, take advantage of manufacturer coupons and any available Health Reimbursement Account (HRA) funds.

Prescription Drug Coverage Summary

Prescription Drug Formulary

List of No-Cost Generic Medications

How the prescription drug deductible works:

- You must meet a \$150 (per member) annual deductible for brand-name prescriptions (preferred and non-preferred) before benefits begin.
- This is a separate deductible from the medical plan deductible.
- You will not need to meet this deductible for generic prescriptions.
- You can use available HRA funds to offset your prescription costs.

Piedmont Direct Pharmacy

We now offer life-changing specialty pharmacy services designed to simplify every aspect of your care. From obtaining financial assistance, to navigating through your insurance benefits, coordinating with providers, and managing refills, Piedmont Specialty Pharmacy patient liaisons are ready to help you and your family.

Our team can answer and address insurance-related questions and conduct prior authorizations for complex, rare and chronic medical conditions that require specialized medication therapy.

For more information, visit Piedmont Direct Pharmacy, call **833-551-2024** (Monday through Friday, 8am – 4:30pm) or email piedmontdirect@piedmont.org.

Health Reimbursement Account (HRA)

Those enrolled in the Piedmont Choice + HRA Plan can earn points that convert to HRA dollars by completing specific wellbeing activities during the year. Then, use your HRA to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses for yourself and your eligible family members.

How the HRA works:

- If you are enrolled in the **Piedmont Choice + HRA Plan**, as you complete wellbeing activities, you earn points that convert to dollars in your HRA (1,000 points = \$100), up to the limits below:
 - If you elect **Employee Only** medical coverage in the **Piedmont Choice + HRA Plan**, you can **earn up to \$300** in your HRA in 2021.
 - If you elect **Employee + Child(ren)** medical coverage in the **Piedmont Choice + HRA Plan**, you can **earn up to \$600** in 2021 (**Piedmont will match any points you earn up to \$300**).
 - For **Employee + Spouse/Domestic Partner** or **Family** medical coverage in the **Piedmont Choice + HRA Plan**, you and your covered spouse/partner can **earn up to \$600 combined** in 2021 (\$300 each).

HRA Support:

- **HRA Balance:** Log in to your HealthEquity (WageWorks) account to view your HRA account balance.
- **Online:** Use Piedmont's online Knowledge Center to search by keyword for answers to all of your related questions. Or, visit healthequity.com/wageworks to chat with a live agent.
- **Call:** HR Service Center, **678-503-1900** (Monday – Friday, 8:30 a.m. – 5 p.m.). Or, call WageWorks at **877-924-3967** (24 hours a day, 7 days a week).

**Before You Enroll: HRA
Using Your HRA Guide**

Other Benefits to Consider

Dental Coverage

Vision Coverage

Flexible Spending Accounts (FSAs)

Print Guide

My 2021 Benefits

Cigna

877-601-3835

MyHealth360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com



MyHealth360

For employees of former HCA entities, there is a dedicated page explaining your MyHealth360 benefits.

MyHealth360 provides a comprehensive suite of health and wellbeing benefits including: two medical plans, prescription drug, dental and vision coverage, Flexible Spending Accounts (FSAs) and a Health Reimbursement Account (HRA). If eligible, you can select one of four coverage levels: Employee Only, Employee + Child(ren), Employee + Spouse/Domestic Partner or Family.

What to know

- Choice of two medical plans—the **Piedmont Choice + HRA Plan** and the **Piedmont Exclusive Plan**
- Provider networks based on the medical plan you choose
- Funding from Piedmont in a Health Reimbursement Account (HRA) is available to **Piedmont Choice + HRA Plan** enrollees only
- Beginning Jan. 1, 2022, the Castlight mobile app for navigating benefits and tracking wellbeing activities is available to all Piedmont employees (not just those enrolled in a **MyHealth360** medical plan)
- Participate in wellbeing activities to earn points

Piedmont Exclusive Medical Plan

In the **Piedmont Exclusive Plan**, you pay lower bi-weekly premiums than you would with the **Piedmont Choice + HRA Plan** because when you visit a Piedmont-network provider or facility, we have the ability to better manage your care and your cost.

Bi-Weekly Premiums for Coverage

MyHealth360 Medical Plan Coverage Summary

Questions about our MyHealth360 medical plans?

If you have questions about our two medical plan options, contact Castlight at **855-545-5948** or email support@castlighthealth.com.

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Exclusive Plan**, you can receive care in two main networks or tiers.

Piedmont Preferred Network (Tier One)

This is the same Tier One network as the Piedmont Choice + HRA Plan.

You will receive high-quality care at the most affordable price possible when you use Piedmont Network (Tier One) providers and services. This includes: All Piedmont Clinic physicians, Piedmont Healthcare facilities, Piedmont-branded urgent care centers, Children's Healthcare of Atlanta (CHOA) facilities, The Children's Health Network (TCHN) pediatricians, Kids First Health pediatricians, Middle Georgia Pediatrics, Primary Pediatrics and others, as well as emergency care.

To locate a provider, use one of the following options:

- **MyHealth360 members:** Open the Castlight mobile app and select "Find Care." If you do not have the mobile app, you can register online at mycastlight.com/piedmont.
- **Non-members:** If you are not a **MyHealth360** member and are interested in enrolling, you may search for in-network providers and facilities.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.

Cigna LocalPlus Network (Tier Two)

This is NOT the same (or as large) as the Tier Two network as the Piedmont Choice + HRA Plan.

You will have higher out-of-pocket costs when seeing providers or receiving services at the Tier Two level. The Cigna LocalPlus Network (Tier Two) consists of any providers within this network who are **not** listed as Tier One.

To locate a provider, use one of the following options:

- **MyHealth360 plan members:** Open the Castlight mobile app and select “Find Care.” If you do not have the mobile app, you can register online at mycastlight.com/piedmont.
- **Non-members:** If you are not a **MyHealth360** member and are interested in enrolling, you may search for in-network providers and facilities.

Note: Not all physician offices located on Piedmont campuses are in the Piedmont Clinic.

Out-of-Network for Emergencies and Limited Cases

You will **not** have coverage outside of the Piedmont Preferred Network (Tier One) or Cigna LocalPlus Network (Tier Two) except for:

- Urgent care centers
- Emergency care (emergency room and emergency admissions)
- Medically necessary (and approved) healthcare services not performed at any locations within the network

What if I have an emergency?—

How the Exclusive Plan Works

This example shows coverage using **Piedmont Preferred Network** (Tier One) providers:

What else should I know about the **Piedmont Exclusive Plan**?

What about HRA points?

- Although HRA points cannot be earned with the **Piedmont Exclusive Plan**, employees who have rollover funds from a prior year can continue to use those funds to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses.
- Access to Castlight provides opportunities to track your wellbeing activities and earn points to apply towards sweepstakes.

Not sure which plan to choose? Scroll through these examples:

Prescription Drugs

Prescription drug coverage through Cigna is provided automatically when you enroll in one of Piedmont's medical plan options. The coverage for your medications is the same regardless of the medical plan you choose.

When it comes to prescriptions, there are five easy guidelines to follow:

1. **Use generic drugs** when you can. Be sure to ask your physician or pharmacist if a generic substitute is available—it could save you money!
2. Take advantage of **preventive medication at no cost to you**. To help you maintain a steady treatment regimen, certain preventive medicines are paid at 100% with no deductible when you visit an in-network pharmacy. This includes many diabetes, cholesterol, blood pressure and other select medication categories.

3. When you **use the broad Cigna/Express Scripts network** of retail pharmacies, including Piedmont pharmacies, Oconee Drugs, Walgreens, Kroger, and Walmart retail pharmacies, you can get a 90-day supply of your medication for just two times your 30-day copay amount.
4. Consider using Cigna's Home Delivery Pharmacy **mail-order option** for your maintenance medications—often at lower prices than at retail pharmacies. Review the Home Delivery FAQs for more details.
5. Remember to **explore drug options with your physician** to avoid costly name-brand and specialty drug copays that may not be necessary. If you must use brand or specialty drugs, to help offset the cost, take advantage of manufacturer coupons and any available Health Reimbursement Account (HRA) funds.

Prescription Drug Coverage Summary

Prescription Drug Formulary

List of No-Cost Generic Medications

How the prescription drug deductible works:

- You must meet a \$150 (per member) annual deductible for brand-name prescriptions (preferred and non-preferred) before benefits begin.
- This is a separate deductible from the medical plan deductible.
- You will not need to meet this deductible for generic prescriptions.
- You can use available HRA funds to offset your prescription costs.

Piedmont Direct Pharmacy

We now offer life-changing specialty pharmacy services designed to simplify every aspect of your care. From obtaining financial assistance, to navigating through your insurance benefits, coordinating with providers, and managing refills, Piedmont Specialty Pharmacy patient liaisons are ready to help you and your family.

Our team can answer and address insurance-related questions and conduct prior authorizations for complex, rare and chronic medical conditions that require specialized medication therapy.

For more information, visit Piedmont Direct Pharmacy, call **833-551-2024** (Monday through Friday, 8am – 4:30pm) or email piedmontdirect@piedmont.org.

Other Benefits to Consider

Dental Coverage

Vision Coverage

Flexible Spending Accounts (FSAs)

Print Guide

My 2021 Benefits

Cigna

877-601-3835

MyHealth360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com



2022 Medical Premium Surcharges

Employees enrolled in a **MyHealth360** medical plan and covered spouses/domestic partners for 2021 were asked to register in Castlight and then complete two healthy living actions (see a primary care physician [PCP] and complete a health assessment in Castlight) to avoid 2022 surcharges. The goal of the surcharges was to encourage employees to engage in their healthcare. The more engaged you are, the better for your health and our overall plan costs. **However, after careful consideration, we have decided not to implement these surcharges for the upcoming year.**

While your engagement still remains a goal, we feel that with the COVID-19 pandemic still looming, eliminating the surcharge for 2022 was the best option for our workforce. We appreciate all of you who went the extra mile to schedule your PCP visit and to complete your health assessment already. Your efforts significantly impact our Care Model, allowing us to use aggregate data to design wellbeing programs that are tailored to our population's greatest needs. Hopefully, through this process you have developed a relationship with your PCP that benefits your overall health. Thank you for all that you have done and continue to do for our patients and Piedmont Healthcare.

Questions?

If you have any questions, please call the HR Service Center at **678-503-1900** (prompt 8), Monday-Friday.

Print Guide

My 2021 Benefits

Cigna

877-601-3835

**MyHealth360 Customer
Service**

678-503-1900

**Password/Technical
Assistance**

Resources

Castlight

support@castlighthealth.com



Telehealth

Telehealth allows you to see your provider remotely, which makes getting top-quality care easy, safe and convenient.

Telehealth Options

Piedmont virtual visits put the top-quality care you trust right in the safety of your home. Whether you are sick or need a follow-up, virtual visits are available for primary care, urgent care and specialty practices.

Virtual visits also provide an access point for seeing Tier One primary and specialty providers who are outside of your geographic area while keeping your copay the same as an in-person visit.

Be on the lookout for Piedmont's newest virtual health service: **Piedmont On-Demand**. These visits provide an easy way for minor illness or concerns to be evaluated quickly. Use your MyChart account to sign up, and you will be connected to a video visit with the next available Piedmont provider. If you don't have a MyChart account, you can create one during the registration process.

Virtual wellness programs

If you are enrolled in Piedmont Medical Plan coverage, you have access to virtual wellness resources, including:

- **Hello Heart** for blood pressure management
- **2Morrow** health coaching for weight, stress, chronic pain and smoking cessation
- **Omada** for diabetes prevention and support for Type 1 and Type 2 diabetes management
- **Physera** is a physical therapy program that can help you prevent and treat aches and pains—via the Castlight app on your smartphone and on your schedule. Piedmont Atlanta and Athens Rehabilitation offer virtual visits for employees who are **MyHealth360** plan members. Call **770-801-2345** to schedule.

Video-based behavioral/mental health counseling

Cigna Behavioral Health provides access to video-based counseling through their network of providers. Cigna can connect you with quality licensed counselors and psychiatrists who can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions.

Piedmont also partners with Cigna to provide personal and confidential video-based visits through the Employee Assistance Program (EAP), at no additional cost to you.

Print Guide

My 2021 Benefits

Cigna

877-601-3835

**MyHealth360 Customer
Service**

678-503-1900

**Password/Technical
Assistance**

404-605-3000

Resources

Castlight

support@castlighthealth.com



Dental

Piedmont's dental plans are administered by MetLife, which offers a broad network of service providers and comprehensive coverage options.

If eligible, you have the option of two dental plans — the PPO and the MAC Plan. Regardless of the plan you choose, you'll enjoy:

- Significant savings when you visit a participating dentist.
- Educational tools and resources are available to help you and your dentist make informed choices.

Bi-Weekly Premiums for Coverage

Compare Your Plan Options

Transition of Dental Care

Vision

Both EyeMed Vision Care Plans help pay for eye exams, eyeglasses (lenses and frames) and contact lenses. Both offer special discounts for other vision products and services. The plans even cover LASIK eye surgery. The benefit coverage allowance is much higher for in-network providers.

If eligible, you have the option of two vision plans — EyeMed Vision and the EyePrefer Vision.

- The **EyePrefer** option offers lower copays and a higher benefit for you and your family.
- EyeMed's network, Insight, consists of many large retail chains, including LensCrafters, Pearle Vision, and many independent optometrists and ophthalmologists.
- Both plans also provide tools to help you shop for services and access to hearing care discounts through Amplifon.

Bi-Weekly Premiums for Coverage

Compare Your Plan Options

Find an In-Network Vision Care Provider



Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) save you money by allowing you to set aside pre-tax dollars from your bi-weekly paycheck to help pay for eligible expenses.

There are two types of FSAs administered by HealthEquity (WageWorks): Health Care and Dependent Day Care. You can participate in both types of FSAs, but you cannot use funds in your Health Care FSA to pay for dependent day care expenses, and vice versa.

Health Care FSA

- A Health Care FSA is used to pay for qualified medical, prescription drug, dental and vision expenses.
- If you are also enrolled in a **MyHealth360** medical plan with Health Reimbursement Account (HRA) funds available, you and your eligible dependents' medical, prescription drug, dental and vision expenses will be deducted from your Health Care FSA **before** your HRA.
- Even if you do not enroll in the **MyHealth360** medical plan, or if your dependents are not enrolled, you can still open a Health Care FSA to pay for your family's eligible expenses.
- For 2022, the Health Care FSA minimum contribution is \$100 and the maximum contribution is \$2,750. You can roll over up to \$550 in unused funds for use beginning in mid-March 2022.
- Use the HealthEquity Visa[®] Health Care Debit Card to pay for qualified expenses for you and your eligible dependents.
- This debit card is linked to your Health Care FSA and your HRA, if you are enrolled in the **Piedmont Choice + HRA Plan** (or if you're enrolled in the **Piedmont Exclusive Plan** and have rollover HRA funds available from a prior year).
- Under IRS guidelines, even though your contributions are deducted evenly from 26, bi-weekly paychecks, the entire amount of your annual election is available on the first day that your benefits are effective.
- At any time during the year, you can use your entire Health Care FSA election.

Dependent Day Care FSA

- A Dependent Day Care FSA is used to pay for qualified child, adult or disabled dependent day care services so you can work.
- Complete and submit online or paper claims to receive reimbursement for eligible day care expenses.
- You cannot use the HealthEquity Visa[®] Health Care Debit Card to pay for eligible dependent day care expenses.
- Your Dependent Day Care FSA cannot be used to pay for dependent medical expenses.
- Under IRS guidelines, you can only be reimbursed for the amount you already contributed to your account.
- When filing your taxes, you may use the Dependent Day Care FSA, the federal tax credit or a combination of both. You may want to consult a tax advisor.
- For 2022, the Dependent Day Care FSA minimum contribution is \$100 and the maximum contribution is \$5,000. Unused Dependent Day Care FSA funds do not roll over.
- **Please note:** If you are a highly compensated (as defined in IRS guidance), your contributions may be further limited by the Plan's annual nondiscrimination testing. If you make a Dependent Care FSA election that surpasses the IRS limit, you will be notified by the Benefits Department regarding any required adjustment.

What to Know About FSAs

- **If you want to participate in either FSA in 2022, you must enroll.**
- You can participate in both types of FSAs, but you cannot use funds in one to pay for expenses in the other.
- Pre-tax contributions are deducted from your pay in equal amounts throughout the year.
- The IRS regulates how much you can contribute to an FSA and which expenses are eligible for reimbursement.
- **How much should I contribute?**
- Visit HealthEquity or download the EZ Receipts mobile app to submit FSA claims and check account balances.
- Save your receipts and Explanation of Benefits (EOBs)

HRA and Health Care FSA

- If you enroll in the **Piedmont Choice + HRA Plan** and a Health Care FSA (or enrolled in the **Piedmont Exclusive Plan** with available HRA rollover funds from a prior year and a Health Care FSA), your eligible expenses will be deducted from your **Health Care FSA first—before your HRA**. Both accounts are managed through HealthEquity and accessible by using your HealthEquity Visa debit card.
- HRA dollars can be used to cover costs incurred by you and your eligible dependents, while Health Care FSA funds can be used to cover costs incurred by you and/or all family members.
- At the end of each calendar year, there is a runout period until March 1 to submit prior year FSA claims.
- After the runout period, your unused Health Care FSA funds (up to \$550) will roll over and be available by mid-March for use.
- For the HRA, you can roll over an unlimited amount of HRA dollars.



Wellbeing

Piedmont's employee wellbeing programs are designed to meet the holistic wellness needs of our multi-generational and diverse workforce. Explore the exciting offerings that support your behavioral health, physical wellness, family wellness and financial wellness at every stage of your life.

Be sure to connect with your designated system wellness team for more information.

Castlight

The Castlight app—available to all Piedmont employees beginning Jan. 1, 2022—is a one-stop-shop for benefits navigation and wellbeing activity tracking where you can:

- Search for care from local doctors, dentists and specialists
- Find local providers for testing, imaging and other healthcare services
- Estimate the price of medical treatments, procedures and prescription drugs
- See quality ratings and patient reviews for physicians and hospitals
- View your claims history
- Access your customized insurance card from your mobile device

Details

Beginning Jan. 1, 2022, Castlight, our one-stop shop for benefits navigation and wellbeing activity tracking, will be available to all Piedmont employees (not just those enrolled in a MyHealth360 medical plan).

Use the Castlight app to participate in wellbeing activities and either earn points that convert to Health Reimbursement Account (HRA) dollars (**Piedmont Choice + HRA Plan** enrollees) or earn points to apply towards rewards and sweepstakes (**Piedmont Exclusive Plan** enrollees).

Employees enrolled in the **Piedmont Choice + HRA Plan** will have points automatically converted to HRA dollars.

- Use your HRA to pay for eligible out-of-pocket medical, prescription drug, dental and vision expenses for you and your covered dependents
- Unused HRA funds will roll over for use in the next year—allowing you to build the value of your HRA over time
- **1,000 points = \$100**
- You can earn up to the annual maximums outlined below:

Coverage Level	Annual Maximum Wellness Points Eligible for Conversion to HRA Dollars	Annual Maximum Earnings in Your HRA
Employee Only	3,000	\$300
Employee + Child(ren)	3,000	\$600 Piedmont will match your earnings to double your HRA balance
Employee + Spouse/Domestic Partner, or Family	3,000 each / 6,000 combined What you and your spouse/ domestic partner can each earn	\$600

Note: Employees enrolled in the **Piedmont Exclusive Plan** cannot earn new HRA dollars. However, eligible HRA dollars earned from a prior year can be used on eligible out-of-pocket medical, prescription drug, dental and vision expenses for you and your covered dependents, until HRA dollars are depleted, or termination occurs.

Registration

Do not attempt to access Castlight until you receive a welcome email (following your medical plan enrollment and effective date).

- **From a laptop or desktop computer:** Go to mycastlight.com/piedmont
- **From your smart phone or other mobile device:** Download Castlight via the Apple App Store or Google Play Store (make sure your Bluetooth is enabled)
 - **Activate your account** using your work or personal email address.
 - **Create a password** (at least eight characters; must include at least one uppercase, one lowercase and one number)
 - **Enter your information** (date of birth, name and Piedmont Employee ID number)
 - **Submit**

Need to register your spouse or domestic partner with Castlight? Follow this guide to learn more.

Activity Tracking

To ensure you are credited for all points earned through activity tracking, automatically sync your devices at least once every 14 days by opening your activity tracker's app.

If you don't track your steps, food and sleep through a tracker or mobile device, or if you want to track specific, non-step activity, use Castlight's manual tracking feature. Here's how:

1. Open the Castlight app with your mobile device or visit mycastlight.com/piedmont
2. Once you've signed in, select the "Log manually" link located near your steps, food and sleep programs.
3. Choose the day you'd like to add activity for, up to 30 days prior to the current date. Use the slider to add steps, food and sleep.
4. You can also convert other activities to steps by selecting "More activities." Choose from a list of popular activities or log a custom entry.

Still not getting credit for daily activities? If you synced Castlight with various trackers to receive HRA dollars for daily activity (steps, sleep, food tracking), make sure your credit is recording. In your Castlight app, if you notice gaps in the dates of data recorded, check to be sure your trackers are still synced. If you see gaps where data has not transferred from your device, contact Castlight Support.

Support

All of your benefits information and vendor contacts are conveniently accessible to you 24/7 through Castlight. Within your mobile app, just click on "Explore."

HR Service Center: Call **678-503-1900** (Monday – Friday, 8:30 a.m. – 5 p.m.)

Castlight: Call **855-545-5948** (Monday – Friday, 8 a.m. to 9 p.m.) or email support@castlighthealth.com



Wellbeing

Piedmont's employee wellbeing programs are designed to meet the holistic wellness needs of our multi-generational and diverse workforce. Explore the exciting offerings that support your behavioral health, physical wellness, family wellness and financial wellness at every stage of your life.

Be sure to connect with your designated system wellness team for more information.

Crisis Care

1-855-245-7970

CARE Line

1-800-422-4453

National Child Abuse Hotline

1-800-273-8255

National Suicide Prevention Lifeline

1-800-799-7233

National Domestic Violence Hotline

1-877-622-4327

Critical Incident Response for Managers

1-877-731-3949

VITAL WorkLife for Physicians, APPs and Executives

Crisis Hotlines

CARE Line: 855-245-7970

The CARE Line provides Piedmont employees and their family members direct access to confidential counseling and referral services. The Piedmont CARE Line is available 24/7. Professionally trained counselors and Spanish translators are available to assist. Call **855-245-7970**.

National Child Abuse Hotline: 1-800-4-A-CHILD

The hotline provides employees, family members and the community with crisis intervention, information and referrals to thousands of emergency, social service and support resources. Call or text 24/7 for confidential access to professional crisis counselors. **1-800-4-A-CHILD** (TDD **1-800-422-4453**)

National Suicide Prevention Lifeline: 1-800-273-TALK

The hotline provides employees, family members and the community with 24/7, free and confidential support for people in distress. This includes prevention and crisis resources for you or your loved ones, as well as best practices for professionals. **1-800-273-TALK (8255)**

National Domestic Violence Hotline: 1-800-799-SAFE

The hotline provides employees, family members and the community with crisis intervention, information about sources of help and referrals for shelters, programs, social service agencies, legal programs and other helpful organizations. **1-800-799-SAFE (7233)** (for deaf and hard of hearing: **1-800-787-3224**)

Crisis Text Line: Text “MHFA” to 741741

Available 24/7, 365 days a year, this organization helps people with mental health challenges by connecting callers with trained crisis volunteers who will provide confidential advice, support and referrals, if needed.

Georgia Crisis Access Line: 1-800-715-4225

The Georgia Crisis & Access Line (GCAL) is a free and confidential crisis and access line funded by the Georgia Department of Behavioral Health and Developmental Disabilities. The My GCAL app is a tool for youths to have access to support.

Lifeline Crisis Chat

Visit crisischat.org to chat online with crisis centers around the United States.

The Trevor Project: 1-866-488-7386 or text “START” to 678678

The Trevor Project makes trained counselors available 24/7 to support youth who are in crisis, feeling suicidal, or in need of a safe and judgment free place to talk. Specializing in supporting the LGBTQI+ community.

Substance Abuse and Mental Health Services Administration’s (SAMHSA) Disaster Distress Helpline: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.

SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.

Critical Incident Response for Managers

Critical Incident Stress Management (CISM) is a service under our Cigna Employee Assistance Program (EAP) that helps managers handle the impact of any workplace event that may disrupt the present or future state of the workforce due to psychological stress or trauma.

Managers can call **877-622-4327** (toll-free; 24/7), emphasize the need for crisis support and ask for the Employee Assistance Consultant Team. A consultant will help determine the most appropriate level of response for the specific incident. Examples include: death of an employee (onsite or offsite), industrial accidents, workforce reduction/reorganization, natural disasters, threats of violence, robberies, homicide, suicide or acts of violence or terrorism.

Manager Support for Employee Mental Health

People leaders are encouraged to be aware of employees showing signs of mental health challenges and know where and how to refer employees who may need help.

Work-Related Factors Symptoms Support for Employees

Managers should be sensitive to the following factors that can impact mental health and exacerbate existing issues:

- Conflicting work and home demands
- Excessive workload
- Lack of recognition
- High-stress environments
- Poor leadership

Employees with suicidal thoughts or intent need immediate attention. Encourage the employee to call the National Suicide Prevention Lifeline at **1-800-273-8255**. Then, reach out to your local HR Business Partner Office or Employee Relations representative for help.

According to the American Psychiatry Association, if a person is experiencing several of the following symptoms, it may be useful to follow up with a mental health professional:

- **Sleep or appetite changes** — Dramatic sleep and appetite changes or decline in personal care
- **Mood changes** — Rapid or dramatic shifts in emotions or depressed feelings
- **Withdrawal** — Recent social withdrawal and loss of interest in activities previously enjoyed
- **Drop in functioning** — An unusual drop in functioning, at school, work or social activities, such as quitting sports, failing in school or difficulty performing familiar tasks
- **Problems thinking** — Problems with concentration, memory or logical thought and speech that are hard to explain
- **Increased sensitivity** — Heightened sensitivity to sights, sounds, smells or touch; avoidance of over-stimulating situations
- **Apathy** — Loss of initiative or desire to participate in any activity
- **Feeling disconnected** — A vague feeling of being disconnected from oneself or one's surroundings; a sense of unreality
- **Illogical thinking** — Unusual or exaggerated beliefs about personal powers to understand meanings or influence events; illogical or "magical" thinking typical of childhood in an adult
- **Nervousness** — Fear or suspiciousness of others or a strong nervous feeling
- **Unusual behavior** — Odd, uncharacteristic, peculiar behavior

If you think your employee is experiencing a mental health issue, confidentially direct him/her to important resources highlighted on this page, or reach out to your local HR Business Partner Office or Employee Relations representative for help.

Counseling Services

The list of resources below is intended to serve as options for you and your family members in times of need. While many of these resources qualify for financial assistance and/or are considered in-network under your medical plan, there is the possibility that some care may be directed to out-of-network

Cigna EAP

The Cigna Employee Assistance Program (EAP) is a free, confidential counseling and referral service that provides all Piedmont employees and household members with an in-person or telephone assessment and assistance with: behavioral health, family and marital counseling, domestic violence support, childcare, eldercare and parenting support, and financial and legal matters.

- **For all Piedmont employees (full-time, part-time and PRN) and their household members:**
 - Administered by Cigna Behavioral Health.
 - This includes in-person and telephonic assessment, counseling, referral and follow-up for all types of behavioral health issues.
 - You and your eligible dependents can receive up to eight visits per issue, per member, per year.
 - The EAP Fast Access network can schedule a typical appointment within two weeks (or five days, if urgent).
 - All providers in the Cigna EAP network are also in the Cigna behavioral health network; this simplifies the transition from the EAP to the **MyHealth360** behavioral plan benefits available through the medical plan.
 - For more information, or for assistance and appointment searches, call **877-622-4327** (toll free, 24/7).
 - You can also visit myCigna.com (first-time registrants use Employer ID: **piedmont**). Once you log in, go to Coverage > Employee Assistance Program (EAP) > Emotional Health and Family Support.
- **For managers:**
 - 24/7 help with critical incident response needs and support during crisis situations.
 - Call **877-622-4327** (toll free, 24/7), state that you are a manager, emphasize the need for crisis support and explain the nature of your call.
 - You'll be transferred to an EAP consultant who will provide urgent crisis support or guidance.

Cigna Behavioral Health Services

Cigna's broad behavioral health network is available for services covered under the **MyHealth360** medical plan. Clinical programs include:

- Inpatient services (acute and residential treatment)
- Physician outpatient services (individual, family and group therapy, psychotherapy, medication management, etc.)
- Other outpatient services (partial hospitalization, intensive outpatient services, Applied Behavior Analysis [ABA Therapy], etc.)
- Intensive care management
- Narcotics therapy management
- Coaching and support for autism
- Eating disorders
- Bipolar disorder
- Child and adolescent mood and anxiety disorders
- Intensive behavioral case management
- Opioid and pain management
- Parents and families
- Substance use disorder
- And more

Call **877-601-3835** (toll-free, 24/7) or go to myCigna.com and click the “Find Care & Cost” tab.

Talkspace

The EAP includes access to Talkspace. Talkspace is an online therapy platform that makes it easy and convenient for you to connect with a licensed behavioral therapist from anywhere, at any time. With Talkspace, you can send text, video and voice messages to your dedicated therapist via web browser or the Talkspace mobile app. Employees and their household members can request Talkspace as their Employee Assistance Program (EAP) provider by calling the EAP 24/7 at **877-622-4327**. Like other EAP providers, Talkspace is also part of Cigna’s behavioral health network.

Ginger

Ginger is Cigna’s newest virtual behavioral health provider. Services are covered through the **MyHealth360** medical plan’s behavioral health benefits. Through the Ginger mobile app, you can chat via text with a trained behavioral health coach within seconds. Coaches are available on-demand, 24/7, and will help create a program tailored to your needs—all from the privacy of your smartphone. You also have access to Ginger’s interactive, self-care content library that will help you build the valuable skills needed to manage stress, anxiety and other day-to-day challenges. Call **877-601-3835** (toll-free, 24/7) or go to myCigna.com and click the “Find Care & Cost” tab.

VITAL WorkLife for Piedmont Physicians, APPs and Executives

VITAL WorkLife has a suite of resources that are available exclusively for Piedmont's physicians, APPs and executives. Resources include: confidential, in-person and phone counseling with master's- and doctorate-level professionals, peer coaching, a worklife concierge to help with everyday and special occasion tasks, as well as legal and financial consultations and support.

Trained professionals can help you and your family sort through and cope with personal and professional challenges. Specifically, VITAL WorkLife counselors, peer coaches and concierge services can discreetly and confidentially help you and your family members manage your fears, normalize concerns and identify coping mechanisms.

Contact VITAL WorkLife at **877-731-3949** or download the VITAL WorkLife app to access support. If you need additional information, please visit VitalWorkLife.com or email ClinicianExperience@piedmont.org.

Sixty Plus Services

Our Sixty Plus program provides employees, Piedmont patients and their family caregivers with free access to specialized health education, counseling and support to caregivers of older adults. Sixty Plus encourages healthy lifestyles, maximizes independence, emphasizes safety and provides a satisfying quality of life. The program also promotes healthy aging, provides care and support for older adults and their family caregivers, offers a continuum of geriatric-specific services and programs and educates the family caregivers of older adults.

Sixty Plus services are available onsite at Piedmont Atlanta, Piedmont Mountainside, Piedmont Fayette, Piedmont Newnan and Piedmont Henry. Employees stationed at other locations across the system can obtain services via phone and email consultations. More information is available online, via brochure, or by phone at **404-605-3867**.

The National Council for Behavioral Health

Search for organizations that are committed to providing mental health services to anyone in the community who needs it regardless of their ability to pay.

Self-Care

Castlight Support

Castlight Behavioral Health

Castlight's Behavioral Health platform for **MyHealth360** plan members provides education on available behavioral health resources, simplifies the search for care, helps you find affordable high-quality providers and encourages dialogue to address stigma around mental health. Programs are available to **MyHealth360** plan members via the Castlight app.

2Morrow Health Programs

Is the stress too much to handle? 2Morrow Health is here for you. 2Morrow Health is an app-based program that helps **MyHealth360** plan members become aware of unhelpful thoughts and patterns so you can move forward with committed action toward your goals. The 2Morrow Health programs are available to **MyHealth360** plan members via the Castlight app.

Healthy Habits

Climb to healthier heights with the Healthy Habits tracker. This feature allows **MyHealth360** plan members to choose a habit to add to your routine, take small steps practicing it and grow it until you do it automatically. Self-care habits include: breathing exercises, meditation, reading, practicing gratitude and connecting with others. The tracker is available to **MyHealth360** plan members via the Castlight app.

Happify

MyHealth360 plan members have access to Happify, a free app with science-based games and activities that are designed to help you:

- Defeat negative thoughts
- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional wellbeing
- Boost health and performance

Sign up up and download the free mobile app today at happify.com/Cigna or learn more.

iPrevail

MyHealth360 plan members have access to iPrevail, a digital therapeutics platform designed by experienced clinicians to help you take control of the stresses of everyday life and challenges associated with life's difficult transitions. Learn how to boost your mood and improve mental health with on-demand coaching 24/7. After completing a brief assessment, you receive a program tailored to your needs that includes interactive lessons and tools. Get started by going to myCigna.com, the "Stress and Emotional Wellness" page, and click on the iPrevail link.

Learn more.

Piedmont employees and their family members have direct access to confidential counseling and referral services through the Piedmont CARE Line at **855-245-7970**. The CARE Line is available 24/7. Professionally trained counselors and Spanish translators are available to assist.

Print Guide

My 2021 Benefits

Cigna

877-601-3835

**MyHealth360 Customer
Service**

678-503-1900

**Password/Technical
Assistance**

404-605-3000

Resources

Castlight

support@castlighthealth.com



Wellbeing

Piedmont's employee wellbeing programs are designed to meet the holistic wellness needs of our multi-generational and diverse workforce. Explore the exciting offerings that support your behavioral health, physical wellness, family wellness and financial wellness at every stage of your life.

Be sure to connect with your designated system wellness team for more information.

Disease Prevention & Management

Healthy Legs Program

Each calendar year, with a physician's order, **MyHealth360** plan members and covered dependents are eligible to receive up to four pairs of gradient compression stockings (15-20 or 20-30mmHg, knee-high or thigh-high) through a Tier 1 provider for a low copay of \$20 per pair.

Learn more.

Hello Heart

Hello Heart is an easy-to-use program that helps you track, manage and improve your heart health from the privacy of your own phone. The Hello Heart program is offered at no cost to eligible **MyHealth360** plan members and includes a free blood pressure monitor and an engaging mobile app. Employees and spouses enrolled in a **MyHealth360** medical plan with blood pressure readings of 140/90 mmHg or above are eligible for Hello Heart. Log into the Castlight mobile app or visit mycastlight.com/piedmont to register your account.

Omada

Omada[®] is a breakthrough online program available to qualifying **MyHealth360** plan members, which inspires healthy habits you can live with long term. It combines the science of behavior change with unwavering personal support, so you can make changes that actually stick. It's an approach shown to reduce risk factors for type 2 diabetes and heart disease. Plus, the average participant loses more than 10 pounds along the way. Omada includes:

- **A full-time health coach** to keep you on track
- **A wireless scale** to monitor your progress
- **An interactive program** that adapts to you
- **Weekly online lessons** to educate and inspire
- **A small group of participants** for real-time support

you or your spouse or domestic partner are at risk for Type 2 diabetes or heart disease, or are living with Type 1 or Type 2 diabetes, you can find out if you're eligible by taking a one-minute risk screener at omadahealth.com/piedmont.

Physera

Physera is a virtual program available to qualifying **MyHealth360** plan members that can help you build muscle to prevent aches and pains, or connect you with a licensed physical therapist to help you treat current muscle or joint pain—all on your smartphone and on your schedule.

Visit physera.com/piedmonthealth to learn more.

Pre-Diabetes/Diabetes Classes

MyHealth360 plan members can attend unlimited pre-diabetes and diabetes education classes, the cost of which is covered under the plan. A referral from your primary care physician is required.

- Diabetes Care: Hospital Entities
- Diabetes Care: Physician Practices/Offices

Preventive Cancer Screenings

MyHealth360 plan members can complete the following screenings **without a copay**:

Mammography for Breast Cancer

Breast cancer is the leading cause of premature death in American women. Mammography screenings can detect early breast cancer when it can be cured and may be scheduled without a doctor's order. Women age 40 and older with an average risk of breast cancer should undergo an annual screening.

- Book online through your Primary Care Physician
- Overview: Piedmont Breast Cancer Screenings

Colonoscopy for Colon Cancer

Colon cancer is the second leading cause of cancer-related deaths in the U.S. Early detection lowers the risk of dying from this common disease, and colonoscopy is the best way to detect an early—and curable—abnormality before it becomes a cancer. A colonoscopy is recommended every 10 years beginning at age 50 (or earlier for those with a family history).

- Book online through your Primary Care Physician

Low-dose CT for Lung Cancer

Lung cancer is the leading cause of cancer-related deaths, exceeding breast, colon and prostate cancer deaths combined. Smoking is a known risk factor. A CT scan of the lungs can identify lung cancer at an early, curable stage. CT scans are recommended for those ages 55 to 74 who quit smoking, have a 30-pack/year history of smoking or who quit smoking within the last 15 years (and meet the age and smoking history criteria).

- Book online through your Primary Care Physician

PSA for Prostate Cancer

Prostate cancer is the most common type of cancer in men, and it's the number two cause of cancer deaths in men. The Prostate Specific Antigen (PSA) blood test can detect the presence of prostate cancer. Screenings are recommended every two years beginning at age 50-55, or at age 45 for African-American men and those with a family history of prostate cancer. Family history includes a father, brother or son with prostate cancer diagnosed before age 65.

- Book online through your Primary Care Physician

Smoking Cessation Resources

Free Counseling

Smoking cessation counseling through Piedmont's Employee Assistance Program (EAP) is available free of charge for **all employees and their household members**.

Learn more about accessing the EAP.

Georgia Tobacco Quit Line

Call **877-270-7867** (English) or **877-777-6534** (Spanish) for helpful quitting tips/techniques and support for all tobacco products including electronic nicotine delivery systems (e-cigarettes and vapes). Receive a personalized quit plan, self-help materials, a "Quit Kit" and the latest information on local support groups and resources for adults and youth.

Learn more.

2Morrow Health App

Available free of charge to **MyHealth360** plan members, this clinically proven smoking cessation program is offered via the privacy of your smartphone. With 2Morrow Health, you focus on learning new ways to deal with your urges (not on tracking your smokes).

Learn more or access 2Morrow Health via the Castlight mobile app.

Nicotine Replacement Therapy (NRT)

The following NRTs are available **without a copay** to **MyHealth360** plan members:

- Bupropion nicotine replacement therapy patches, gum and lozenges
- Nicoderm
- Nicorelief
- Nicorette

- Nicotine Polacrilex Gum
- Nicotine Polacrilex Lozenge
- Nicotine TD Patch 24HR
- Nicotine Transdermal System

Generic “store brands” are also available without a copay, even though they may not be listed above. For over-the-counter NRTs, the employee/dependent must bring a prescription from a physician to the pharmacy counter along with their insurance card to check out.

The following NRTs are available **with a copay** to **MyHealth360** plan members:

- Bupropion SR 150mg+
- Chantix (QL)
- Nicotrol (QL)
- Nicotrol NS (QL)
- Zyban

Other Smoking Cessation Resources

Visit <https://smokefree.gov>

2Morrow Health Chronic Pain

The 2Morrow Health Chronic Pain program is designed to provide you with tools that can help reduce the impact of pain on your life. Along the way, you will be asked to think about areas in your life where

pain has interrupted good living. You will define what your good life might look like and begin to plan for and engage in activities that are consistent with that life. The 2Morrow Health programs are available to **MyHealth360** plan members via the Castlight mobile app, providing access to multiple programs covering a range of topics.

Fitness & Nutrition

Fitness Centers & Hubs

Piedmont's fitness centers focus on disease prevention, rehabilitation of injuries and maintenance of optimal health by educating our members and participants on fitness and nutrition. Our centers offer a full range of state-of-the-art equipment and fitness classes available to members and non-members to meet your needs. We also offer smaller fitness hubs at other locations throughout our system to provide employees with exercise facilities and equipment that supports their wellness journey. Employees receive discounted memberships and services.

Learn more.

Nutrition Counseling

MyHealth360 plan members can receive three nutritional consultations per year, the cost of which is covered under the plan. A referral from your primary care physician is required. Learn more.

Piedmont's hospital entities offer employees dining and nutrition services to help support your wellness journey. Learn more.

2Morrow Health Weight Management

2Morrow Health offers a unique approach that looks at why we don't do the things we intend to do. In this program, you will practice proven techniques to deal with unhelpful thoughts, urges and cravings that keep you stuck in unhealthy patterns. The 2Morrow Health programs are available to **MyHealth360** plan members via the Castlight mobile app, providing access to multiple programs covering a range of topics.

Farmers Market

Through our partnership with Eat Right Atlanta, Piedmont offers fresh produce at co-op farmers markets on multiple campuses across the health system. All upcoming farmers markets are listed on the **Wellness & Work-Life Calendar**. Learn more about Eat Right Atlanta.

Healthy Work/Life Balance

End-of-Work Checklist

Your mental health is important to your overall wellbeing. Just as you mentally prepare before you go to work each day, we encourage you to mentally prepare to leave work each day, too, by using the End-of-Work Checklist. The checklist is posted on The Village, in desired unit breakrooms and near clock-in/out stations to help employees transition from work to home.

3 Good Things

Gratitude is good for us, both psychologically and physiologically. The 3 Good Things Exercise is specifically designed to highlight the positive in your life. It's simple, easy and scientifically backed! Within a few days, you are likely to see that reflecting on the positive things in your life leads to noticing more positive things. Research shows completing the Three Good Things exercise produces results as powerful as taking antidepressants.

Caring for Our Caregivers

To target stress and the effects of burnout, the Sufi Psychology Association has donated Caring for Our Caregivers tablets to each Piedmont hospital. These tablets feature guided stress-relieving videos ranging from three to 30 minutes that consist of visualizations, meditations, breathing exercises and meditative movements that are proven to decrease stress. Learn more.

Team Lavender

Team Lavender provides mindfulness meditation and other support for all Piedmont employees and teams. To arrange Team Lavender's services, contact Jennifer.Lavoie@piedmont.org. One-month advance notice is needed to schedule.

- **Acceptance & Commitment Therapy (ACT)**

A self-guided program that allows participants to handle difficult thoughts and feelings more skillfully, so these feelings have less impact and influence. ACT uses two primary practice groups: mindfulness and values. The cultivation of mindfulness includes a variety of meditations. The use of values empowers participants to make decisions that reflect their highest self. ACT can be used as a team-building series. ACT is taught in four, one-hour sessions.

- **Developing Personal Resilience**

During this session, participants will explore factors that influence their ability to be resilient, learn strategies to build up personal resilience and participate in a guided mindfulness exercise.

- **Mindfulness for Meetings**

A gentle team-building experience where participants are taken through a mindfulness exercise, guided meditation and activity to learn the science behind mindfulness. This session can last from 30-60 minutes.

- **Mindful Communication**

An exciting event for departments to learn the practices of mindful listening, non-violent communication and emotional diffusion. Participants are taken through empathy-building, listening exercises and meditations in a fun and interactive platform. This is an excellent team-building program.

- **Time Out**

In a little more than three minutes, anyone, anywhere can practice this meditative exercise guided by Robin Raflo-Hurtado. Download the Time Out Guide.

2Morrow Health Stress Management

2Morrow Health's approach to managing stress offers a path that will move you closer to the life you desire while teaching you new ways to manage unhelpful thoughts, feelings and urges. The 2Morrow Health programs are available to **MyHealth360** plan members via the Castlight mobile app, providing access to multiple programs covering a range of topics.

Commuter Rewards

Piedmont partners with Georgia Commute Options to offer employees a free and convenient commuter assistance program. With your new commute, you have opportunities to earn money and improve your work-life balance.

How it works:

1. Register at www.GACommuteOptions.com.
2. Plan your green commute with help from Georgia Commute Options.
3. Create a logging template and set up weekly log reminders.
4. Log your commutes to earn cash and win prizes.



Wellbeing

Piedmont's employee wellbeing programs are designed to meet the holistic wellness needs of our multi-generational and diverse workforce. Explore the exciting offerings that support your behavioral health, physical wellness, family wellness and financial wellness at every stage of your life.

Be sure to connect with your designated system wellness team for more information.

Child/Elder Care

In-Home Childcare Resources

SitterTree has hundreds of available caregivers throughout greater Atlanta who can come into your home for daily childcare. Standard rates apply and are the responsibility of the employee. Review this flyer for full program details.

Visit SitterTree for registration details and to secure childcare (note that a credit card and personal photo will be required when booking, for safety and reservation purposes). Families can purchase a Sitter Pass for \$30 per month to book unlimited sitters.

Sixty Plus Services

- Free to employees, Piedmont patients and their family caregivers
- Specialized health education, counseling and support for caregivers of older adults
- Encourages healthy lifestyles, maximizes independence, emphasizes safety and provides a satisfying quality of life
- Offers a continuum of geriatric-specific services and programs and educates the family caregivers of older adults
- Promotes healthy aging
- Provides care and support for older adults and their family caregivers
- Available onsite at Piedmont Atlanta, Piedmont Mountainside, Piedmont Fayette, Piedmont Newnan and Piedmont Henry
- Employees stationed at other locations across the system can obtain services via phone and email consultations
- More information is available online, via brochure, or by phone at **404-605-3867**

Expanding Family Resources

Healthy Pregnancy Healthy Baby Program

If you're a **MyHealth360** plan member and you're pregnant, you are encouraged to participate in the Healthy Pregnancy Healthy Baby Program. When you do, you will earn you up to 2,000 points in the Castlight mobile app and up to \$200 in your Health Reimbursement Account (HRA) if you're enrolled in the **Piedmont Choice + HRA Plan**. Enroll today by calling the number listed on your Cigna insurance card.

New Parent Resource Guide

Summarizes the most important rewards and resources available to new parents. Learn more.

Adoption Assistance Program

- Up to \$5,000 per adopted child (\$10,000 lifetime maximum) for reimbursement of certain legal fees, travel and other adoption-related expenses
- Available to full- and part-time employees after one year of service and 1,000 hours worked
- Time away from work related to an adoption runs concurrently with approved Family Medical Leave; you may use Paid Time Off (PTO) if you wish to be paid during this time
- Questions? Call the HR Service Center at **678-503-1900**



Wellbeing

Piedmont's employee wellbeing programs are designed to meet the holistic wellness needs of our multi-generational and diverse workforce. Explore the exciting offerings that support your behavioral health, physical wellness, family wellness and financial wellness at every stage of your life.

Be sure to connect with your designated system wellness team for more information.

Financial Assistance

Perks at Work Employee Discount Program

Piedmont is excited to partner with Perks at Work, the selected provider for our free employee discounts program. Perks at Work uses the buying power of all employees to help you find the perks that matter to you.

Save on large purchases like electronics and travel, as well as everyday items like groceries and apparel. Whether you're booking a weekend getaway or buying a laptop, Perks at Work negotiates with thousands of merchants to offer value and a pricing advantage as part of a private network. Plus, Perks at Work provides access to free fitness and education courses for children and adults.

View the Perks at Work video to learn more.

Create your Perks at Work account (first-time users must register using your Piedmont email address and follow the instructions on screen).

Purchasing Power

- Get the products you need, when you need them, and pay for them over time through automated payments directly from your paycheck
- Saves you money and stress compared to high-interest credit cards or rent-to-own stores
- Includes access to tools and resources to help you take control of your total financial picture
- All new (and past) users must register for a Purchasing Power account with Piedmont
- **Eligibility:** You must be at least 18 years of age; you must be an active full-time or part-time employee of Piedmont for at least 12 months; you must earn at least \$16,000 annually; you must have a bank account or credit card (to be used in case of non-payment via payroll deduction).
- **Sign up** for free and receive a 20% discount on your first purchase using promo code: **HELLOPDM**
- Learn more, or if you have questions, call Piedmont's HR Service Center at **678-503-1900** (Monday – Friday, 8:30 a.m. to 5 p.m.).

Count Me In/Employee Sharing Club

- Piedmont's employee giving program designed to help our people fulfill our promise
- Through Count Me In, employees can donate via payroll deductions to the Employee Sharing Club (a hardship fund for any current employee suffering from a personal or financial catastrophe)
- Find more information about the Employee Sharing Club on The Village

Financial Planning Tools

LifeCents Personal Financial Education

LifeCents is a personal financial education program available to employees free of charge through Purchasing Power. Designed to help you understand and improve your financial health and wellbeing (including budgeting, saving, paying down debt, setting goals and practicing healthy financial habits), LifeCents offers a secure, private environment for self-improvement to become better with your money. Tools and resources include core financial education, personalized financial assessments, free traditional credit reports, free coaching and budgeting technology.

- Register at purchasingpower.com
- After logging in, at the top of your screen click "Financial Tools"
- Scroll midway down the page and click on the LifeCents logo

Piedmont Plus Credit Union

- Membership and offers available to employees at all Piedmont entities
- Partnership with MembersFirst Credit Union provides a variety of financial service offerings
- Network of 14 full-service locations, ATMs and online and in-person products and services
- Access to more than 5,600 shared branching locations for transactions
- Visit membersfirstga.com or The Village for more information about membership and credit union services

My Secure Advantage, Money Coaching, Identity Protection & Will Services

- The New York Life Group My Secure Advantage (MSA) program is a full-service financial wellness program designed to support the financial health of your household, at no additional cost to you.
- MSA Money Coaching provides access to a free consultation with a certified financial expert and an online portal of financial tools, educational webinars and discounted tax planning and preparation.
- Provides access to fraud specialists and an identity theft toolkit to aid you in protecting your household's finances.
- Will preparation services are provided through online resources and a free 30-minute legal consultation with a licensed practicing attorney.
- Learn more

Secure Travel

- The New York Life Secure Travel program offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for travel 100 miles or more from home.
- Services are available 24/7/365
- Learn more

Group Benefit Solutions, A Survivor Assistance Program

- Available to beneficiaries of Life and AD&D plans with New York Life
- This survivor assistance program is designed to help beneficiaries manage their loved one's insurance benefits during and after a time of loss
- Provides access to a secure, free account for insurance proceeds of more than \$5,000
- Learn more



Income Protection

Piedmont offers a variety of benefits to help keep you and your family financially secure in the event of an injury or death.

Disability

Short-Term Disability

- Core STD coverage is provided to eligible part- and full-time employees at no cost to you.
- **For all employees:** The plan replaces up to 60% of your base pay when you are disabled for fewer than 180 days. There is a 14-day elimination period before STD payments begin. To be paid during the elimination period, you must elect to use available PTO.
- **For new mothers:** The plan replaces 100% of your base pay based on your medically certified disability time (following the 14-day elimination period, generally four weeks for a normal delivery and six weeks for a caesarian delivery). You will receive the 60% STD benefit while on leave and a 40% maternity benefit paid as a lump-sum within 30 days following your return to work.
- **For physicians and executives:** The Disability Salary Continuance (DSC) Plan replaces 100% of your base pay for up to six months of a disability, including maternity leave.
- Visit The Village for more information.

Short-Term Disability – Example	
Annual Salary	\$40,000
Piedmont-Paid Core STD Benefit	60% or \$24,000

Long-Term Disability (LTD)

- Core LTD coverage is provided to eligible full-time employees at no cost to you.
- The plan replaces up to 50% of your base pay when you've been disabled for more than 180 days.
- This benefit is offset by benefits you may receive from other sources, such as Social Security.
- You also have the opportunity to purchase supplemental LTD coverage that pays an additional 10% of your base pay — for a 60% level of income protection.
- The annual rate for supplemental LTD is \$.0382 per \$1.00 of coverage.
- Visit The Village for more information.

Long-Term Disability — Example		
Annual Salary		\$40,000
Piedmont-Paid Core LTD Benefit		50% or \$20,000 per year
Employee Optional Election	Buy-up LTD Benefit	10% of \$40,000 = \$4,000 per year
	How the calculation works:	$\$4,000 \times .0382 = \152.80 per year or \$5.88 per pay period

Other Types of Leave

Living Donor Leave

Piedmont provides up to 30 days of paid leave for full- and part-time employees to use in conjunction with any Paid Time Off (PTO) or accrued extended illness bank (EIB) to serve as an organ donor, and up to seven days of paid leave to serve as a bone marrow donor. If you exhaust the 30-day Living Donor Leave allowance and you are still unable to return to work, you must contact the Cigna STD Claim Center at **800-362-4462** to confirm the duration of the disability and STD payments.

Bereavement Leave

Full- and part-time employees may take up to three days of paid, excused leave immediately following the death of an immediate family member. The same leave benefit applies for employees who experience the loss of a pregnancy.

Life Insurance

Basic Life and Accidental Death and Dismemberment (AD&D)

- Basic Life and AD&D Insurance is provided at no cost to eligible full-time and part-time employees.
- The amount of coverage is 1.5 times your annual base salary for Basic Life Insurance and an additional 1.5 times your base salary for AD&D Insurance.
- The plan pays up to \$500,000 each.

Basic Life and AD&D Insurance — Example	
Annual Salary	\$40,000
Piedmont-Paid Basic Life and AD&D Benefit	1.5 times your salary
How the calculation works:	$\$40,000 \times 1.5 = \$60,000$ (Basic Life Insurance) And, $\$40,000 \times 1.5 = \$60,000$ (AD&D)

- **Physicians** receive a death benefit equal to 2.5 times annual base salary, up to \$2 million.
- **Executives** receive a death benefit equal to 2.5 times annual base salary, up to \$2 million.

Supplemental Life Insurance

- If you purchase Supplemental Life Insurance, you have the option to buy up to four times your annual base pay for additional coverage.
- The maximum amount of optional coverage is \$600,000.
- The premium for Employee Supplemental Life Insurance is \$0.11 per \$1,000 of coverage, per pay period.
- Premiums are taken on an after-tax basis and are calculated based on the multiple of your base salary you elect as coverage.

Supplemental Life Insurance — Example	
Annual Salary	\$40,000
How much you elect:	2 times your salary (\$40,000 x 2 = \$80,000)
How the calculation works:	Your cost is \$0.11 for every \$1,000 of coverage (\$0.11 x 80 = \$8.80 per pay period)

Dependent Life Insurance

- You can buy life insurance for eligible family members, including your spouse/domestic partner and child(ren) up to age 26.
- If you and your spouse/domestic partner are both Piedmont employees, you cannot be an insured person and a dependent.
- Dependent Child Life Insurance can be elected as a stand-alone policy (you do not need to be enrolled in Employee Supplemental Life Insurance to enroll).
- Evidence of Insurability (EOI) is not required for Dependent Child Life Insurance.

Coverage for Spouse/Domestic Partner — Example	
Your coverage amount	\$80,000
Spouse/Domestic Partner's coverage amount	One half your coverage amount, up to \$100,000 (\$80,000 x .5 = \$40,000)
Cost of coverage	\$.0888 per \$1,000 of coverage (\$.0888 x 40 = \$3.55 per pay period)
OR	
Purchase a \$25,000 flat amount: \$3.82 per pay period	

- You may purchase \$10,000 of coverage for **each dependent child**.
- Only one eligible employee may cover dependent children up to age 26.
- The premium is \$1.18 per pay period for all of your eligible dependent children.
- The \$10,000 per child applies to all children, and you cannot elect different amounts for different children.
- For example: If you have four eligible children, it will cost you a total of \$1.18 per pay period for \$10,000 of coverage on each child.
- Premiums are taken on an after-tax basis and are calculated based on the multiple of your base salary you elect as coverage.

Income Protection Considerations

Evidence of Insurability (EOI)

- If you are beyond your first 30 days of employment and have never elected Supplemental Life Insurance, you will be required to submit Evidence of Insurability (EOI) to the carrier.
- EOI is required and must be approved before your coverage takes effect.
- During Open Enrollment, if you already have Supplemental Life Insurance and would like to increase the amount, an increase of one multiple does not require EOI.
- However, an increase of more than one multiple during Open Enrollment will require EOI (please contact an HR Representative at **678-503-1900** for more details).
- EOI is not required for Dependent Child Life Insurance.

Life Insurance Beneficiary

- When you enroll in your benefits, you must record your life insurance beneficiaries in the PeopleSoft Employee Self-Service (ESS) electronic form.
- Your beneficiaries may be updated during Open Enrollment through PeopleSoft ESS.
- After your enrollment period ends, you must contact an HR representative at **678-503-1900** to make beneficiary changes. You are always the beneficiary for any dependent life coverage.

Taxable Income

The IRS Code states that employer-provided Basic and Supplemental Employee Life Insurance benefits in excess of \$50,000 may result in taxable income. This is known as “imputed income.” Imputed income must be reported on your W-2 and is included as earnings in your paycheck — subject to federal, state and FICA taxes each pay period.

The Effect of Changes in Pay on Insurance

The premium and coverage amount of Basic Life Insurance, Supplemental Life Insurance and Long-Term Disability will be updated each January using the annual salary in effect as of **October 1** of the prior year.

Additional Health and Life Benefits

Hospital Indemnity Insurance

- Owned by you, so you can keep your coverage should you retire or change jobs
- Pays a \$1,250 benefit when you're admitted to a Piedmont hospital for a covered hospital stay
 - Pays a \$1,000 benefit when you're admitted to any other hospital for a covered stay
- \$187.50 for each day of your covered Piedmont hospital stay, up to 31 days
 - \$100 for each day of your covered stay at any other hospital, up to 10 days
- \$187.50 for each day of covered Piedmont hospital intensive care confinement, up to 10 days
 - \$150 each day of covered intensive care confinement at any other hospital, up to 10 days
- Learn more

Accident Insurance

- Owned by you, so you can keep your coverage should you retire or change jobs
- Supplement to Piedmont's health coverage
- Cash benefits paid for a wide variety of accidental injuries including \$150 for emergency room visits, \$200 for major diagnostic testing, up to \$7,500 for fractures, up to \$1,500 for torn knee cartilage, tendons or ligaments and many more
- Learn more

Whole Life Insurance

- Owned by you, so you can keep your coverage should you retire or change jobs
- Cash value of policy is a guaranteed amount that is guaranteed to pay
- Your rate never changes, even as you age or as interest rates fluctuate
- Long-Term Care payout of 50% of policy amount or 4% of policy amount per month
- Up to \$100,000 policy available without answering any medical questions
- Learn more

Critical Illness Insurance

- Owned by you, so you can keep your coverage should you retire or change jobs
- Cash benefit upon first diagnosis of a covered critical illness
- Up to \$30,000 benefit available without answering any medical questions
- \$100 Health Screening Benefit on one test per year
- Learn more

Additional Physician Benefits

Long-Term Disability

Physician Long-Term Disability (LTD) coverage is provided to all eligible physicians and company paid. Physician LTD is comprised of two policies:

Group Basic Long-Term Disability (LTD)

The Group policy provides a basic monthly benefit of up to \$15,000 and covers 60% of your W-2 earnings.

Individual Disability Insurance (IDI)

The individual policy offers an additional layer of up to \$20,000 of monthly benefit (guarantee issue with no medical underwriting) and is a portable policy. Both policies deliver a non-taxable benefit to our physicians. For this reason, the premiums paid on your behalf are taxable income to you.



Retirement Benefits

Piedmont's 401(k) TomorrowPlan is a market-leading retirement plan that contributes to your financial security and wellbeing.

Your contribution, coupled with Piedmont's 6% matching contribution, can help you reach your retirement savings goals faster.

401(k) TomorrowPlan

1. Your Contributions

- Money you contribute through payroll deductions.
- Your contributions are always 100% vested.
- You can choose to make pre-tax, Roth and/or voluntary after-tax contributions up to annual IRS limits (we advise you to meet with a Fidelity Financial Planner to determine your personal retirement savings goals).

2. Piedmont's Contributions

- Matching contributions (dollar-for-dollar, up to 6%, on pre-tax and Roth contributions).
- Voluntary after-tax contributions are not eligible for the match.
- Eligible after one year of service **and** 1,000 hours worked.
- Matching contributions are immediately vested at 100%.

To enroll or update your 401(k) TomorrowPlan contributions, visit **Fidelity Investments** or call **800-343-0860**. For eligibility questions and details, visit **Resources**, and view the 401(k) TomorrowPlan Summary Plan Description (SPD). Use the 2021 Retirement Contributions Calendar to understand when your deferral changes impact your paychecks.

Not sure where to begin? Fidelity provides a variety of in-person and web-based support, including:

- **Onsite retirement consultations.** A Fidelity Financial Planner can review your personal retirement goals to help you determine an investment strategy to fit your needs—whether it's pre-tax, Roth, after-tax, or a blend of contributions. **View a schedule** of Fidelity's upcoming availability for one-on-one consultations at your entity.
- **Free web-based financial wellbeing workshops.** You can **attend live** by checking the schedule on The Village, or you can access a **recorded replay** any time.

Other Key Features

"Match True Up"

- Ensures you receive the Piedmont match that you're eligible for—regardless of your saving patterns. If you change your contribution rates during the year, this may affect the matching contributions you receive each pay period.
- After the end of the Plan year, you will receive a true-up matching contribution to make you whole.
- Keep in mind, true-up calculations are based on compensation and contributions made **after** match-eligibility has been reached. You must be employed on the last day of the year to be considered for a match true up. If you find that you are putting aside contributions at an accelerated rate, you may want to consult with a financial adviser to ensure you receive your desired employer match during the plan year.

Automatic Enrollment

- If you don't take action to establish your retirement contributions and investment elections within your first 30 days of eligibility, you'll be automatically enrolled at a 3% pre-tax contribution rate.
- This helps our newest employees start saving as soon as they begin working with Piedmont.
- Your contributions will be invested in target date funds, where risk and diversification is based on your age and estimated year of retirement.
- You can increase or decrease your contribution, change your contribution type, or opt out of the plan at any time through Fidelity Investments or by calling **800-343-0860**.

Additional Retirement Benefits

Piedmont Healthcare 457(b) TopHat Plan

All directors and above (and physicians at Piedmont's not-for-profit entities) are eligible to participate in this non-qualified plan (includes physicians at Piedmont Athens Regional, Piedmont Columbus Regional and Piedmont Macon; excludes PMCC/PHI).

The plan allows you to defer compensation on a pre-tax basis above IRS pre-tax limits for 401(k) plans. There is not specific enrollment window for this plan, and you may elect to contribute to this plan at any time via netbenefits.com.

Employee Elective Deferral Contributions

- The employee elective deferral is the pre-tax money, applied to your gross earnings, which you contribute to the TopHat Plan each pay period.
- For 2021, you can defer up to \$19,500 per year into the 457(b) Plan *in addition to* anything you contribute to your 401(k) TomorrowPlan. Together, the plans offer you the opportunity to contribute up to \$39,000 per year, or \$45,500 if you are age 50 or older, towards your retirement savings.
- Unlike the 401(k) TomorrowPlan, there are no matching or “catch up” contributions or limits on the amount you may contribute to the TopHat Plan.
- Although you don’t pay federal income tax or, if applicable, state or local income tax on your contributions or any earnings until you take a distribution of such funds, Social Security and Medicare taxes will be withheld before contributions are credited to your account.
- The money you contribute to the Plan is 100% vested.
- Your deferral can be stated as a percentage of your earnings or a flat-dollar amount per pay period.
- You can enroll in the Plan at any time.
- For assistance in determining how to maximize your retirement savings, you may contact Cannon Financial Strategists for a free financial consultation.

Investment Options

- The TopHat Plan offers the same range of crediting investment options as the 401(k) TomorrowPlan, including conservative, moderately conservative and aggressive funds. You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance.
- You may request a change to the direction of your future investments in the Plan at any time.
- You can also request investment exchanges between your existing crediting investment options.
- For more information, visit Fidelity Investments or call **800-343-0860**.

Additional Physician Benefits

Piedmont offers nonqualified plans to physicians only. Under IRS regulations, these plans allow eligible physicians to defer compensation on a pre-tax basis. While you do not pay federal income tax or, if applicable, state or local income tax on the contributions or any associated earnings until a distribution of such funds, Social Security and Medicare taxes are withheld before contributions are credited to your account.

PHI and PMCC Deferred Compensation TopHat Plans

All PMCC and PHI physicians may elect to participate in their respective non-qualified Deferred Compensation Plan, which allows you to defer a portion of your compensation on a pre-tax basis. For physicians at Piedmont Athens Regional, Piedmont Columbus Regional and Piedmont Macon, please refer to the section above for the 457(b) plan details.

Employee Elective Deferral Contributions

- The employee elective deferral is the pre-tax money, applied to your gross earnings, which you contribute to the Plan each pay period.
- All physicians are eligible to make pre-tax contributions to their respective TopHat Plan. Unlike the 401(k) TomorrowPlan, there are no matching or “catch up” contributions or limits on the amount you may contribute to the TopHat Plan.
- Although you don’t pay federal income tax or, if applicable, state or local income tax on your contributions or any earnings until you take a distribution of such funds, Social Security and Medicare taxes will be withheld before contributions are credited to your account.
- The money you contribute to the Plan is 100% vested.
- Your deferral can be stated as a percentage of your earnings or a flat-dollar amount per pay period. You must make this election every year; your deferral election does not roll over to the next year.
- You can enroll in a TopHat Plan within 30 days of hire, or during the Open Enrollment period, which is **November 15 to December 15 each year**.
- Your deferral election is irrevocable and will remain in effect for the next full calendar year, or for the remainder of the current calendar year if you enroll as a new hire.

Distribution Options

- When you enroll in the TopHat Plan and make your deferral elections, you will be asked to make elections to establish how and when you will receive your Plan distributions in the future.
- For each year that you make contributions to the Plan, you can elect to receive your benefit in a lump sum or in five-, 10-, or 15-year annual installments.
- You may also choose to receive your distribution in a specific year or at the time of separation.
- If you die before your account balance has been distributed, your designated beneficiary will receive a lump-sum distribution of your account balance.

Investment Options

- The TopHat Plan offers the same range of crediting investment options as the 401(k) TomorrowPlan, including conservative, moderately conservative and aggressive funds.
- You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance.
- You may request a change to the direction of your future investments in the Plan at any time.
- You can also request investment exchanges between your existing crediting investment options.
- For more information, visit Fidelity Investments or call **800-343-0860**.

Resource	Phone	Website / E-Mail
Medical & Prescriptions: MyHealth360 (Cigna)	877-601-3835	mycigna.com
Health Reimbursement Account (HRA) / Flexible Spending Accounts (FSAs): HealthEquity	877-924-3967	healthequity.com/wageworks
Wellness: Castlight	855-545-5948	support@castlighthealth.com
Dental: MetLife	800-942-0854	metlife.com/mybenefits
Vision: EyeMed	866-723-0513	eyemedvisioncare.com
Life & AD&D: Call HR Service Center	678-503-1900	hrsupport@piedmont.org
STD/LTD: Call HR Service Center	678-503-1900	hrsupport@piedmont.org
Other Benefits: Piedmont Benefits Counselors	678-503-1900	hrsupportcenter@piedmont.org
Voluntary Benefits: Aflac Plans (direct bill conversion after separation)	800-433-3036	N/A

Employee Assistance Program (EAP): Cigna	877-622-4327	mycigna.com (Employer ID: piedmont) Additional Program Contacts
Piedmont Compliance Hotline	800-466-0462	N/A
401(k) TomorrowPlan: Fidelity Investments	800-343-0860	netbenefits.com
Frozen Pension Plan: Piedmont Pension Center (eligibility subject to terms)	844-237-1478	Coming soon
Employment Verification: uConfirm	866-312-8266	uConfirm.com

Benefit Plan Documents

For former HCA entities: The important documents governing the medical plans for employees of former HCA entities are located on a specific page.

Our benefits are governed by important documents that describe who is eligible to participate in the plan, how each plan works and how to file a claim. This includes benefit summaries, Summary of Benefits and Coverages (SBCs) and Summary Plan Descriptions (SPDs).

MyHealth360

Medical

- Benefits Summary: Piedmont Choice + HRA Plan
- Benefits Summary Piedmont Exclusive Plan
- Plan Document – Health & Welfare Benefits
- Comprehensive SPD
- PRN Medical Plan SPD

Accounts

- Flexible Spending Account (FSA) SPD (2021)
- Health Reimbursement Account (HRA) SPD (2021)

Dental

- MetLife MAC Dental Plan SPD
- MetLife PPO Dental Plan SPD

Vision

- Benefits Summary

Income Protection

Life

- Basic Life / AD&D / Voluntary Life SPD

Disability

- Employee Long-Term Disability (LTD) (includes buy-up)

Retirement

- Pension – Piedmont Healthcare, Inc Consolidated Retirement Plan (Piedmont Component SPD)
- Pension – Piedmont Healthcare, Inc Consolidated Retirement Plan (Columbus Component SPD)
- 401(k) TomorrowPlan SPD
- 457(b) Deferred Compensation Plan Document
- Top Hat Deferred Compensation Plan Document (PMCC)
- Top Hat Deferred Compensation Plan Document (PHI)

Benefits at Separation of Employment

Core and Voluntary Benefits, Retirement Plans and Physician-Specific Benefits

If your employment with Piedmont is ending, please review the overview of your benefits at separation to understand the impact on your current benefits.

Legal Notices

- Legal Notices (2021)
- Affordable Care Act: New Marketplace Health Insurance Coverage Options and Your Coverage
- Summary Annual Report – Health Plan
- Summary Annual Reports – Retirement Plan
- Safe Harbor Notice (2020)

Print Guide

My 2021 Benefits

Cigna

877-601-3835

**MyHealth360 Customer
Service**

678-503-1900

**Password/Technical
Assistance**

404-605-3000

Resources

Castlight

support@castlighthealth.com



Attention: Important benefits information related to Coronavirus disease 2019 (COVID-19) is available on the COVID-19 Employee Resources Page

Attention: Important benefits information related to Coronavirus disease 2019 (COVID-19) is available on the COVID-19 Employee Resources Page

Employee Resources for COVID-19 (Coronavirus)

Piedmont is committed to an environment that is safe and accommodating for our patients, visitors and our workforce. We understand that our employees need the proper tools to address the ins-and-outs of this pandemic, both clinically and personally.

This page serves as an extension of our benefits and wellness programs, but has been tailored to provide specific resources that you (and your family) can use during this time. Please note that this page is evolving as the situation changes. Check back for updates.

For day-to-day COVID-19 questions, we encourage you to refer to **these FAQs**, which serve as the guidelines that Piedmont employees should be aware of and comply with to protect themselves and each other.

Refer to the Village to learn where and how to get vaccinated and to view Vaccine FAQs.

For workforce member questions related to COVID-19, please call the HR Service Center at **678-503-1900 (prompt 0)**.

Self-Care, Managing Stress & Anxiety

Piedmont provides all employees with access to important behavioral health benefits to help you and your family receive the necessary support during challenging times. Whether it's immediate help, professional services, or managing through self-care, there are resources to help you find the care you need.

Medical Care

Castlight Mobile App

Your **MyHealth360** mobile care solution, always there when you need it. Be sure to open your Castlight mobile app to see resources designed specifically for you. Use Castlight to find local care, access your physicians, understand your HRA/FSA balance(s) quickly and more. If you are a **MyHealth360** plan member and have yet to register for Castlight, go to mycastlight.com/piedmont to get started.

COVID-19 Testing & Treatment

Testing

Employees with symptoms of COVID-19 should not work and call **678-503-1900 (prompt 0)** to speak to a triage nurse and determine the need for testing through the local employee process. If you have a family member in need of testing, we encourage you to visit piedmont.org for a local testing facility, or visit the Georgia Department of Public Health for additional testing locations.

Exposure to COVID-19

As healthcare workers, if you were exposed to COVID-19, you should fill out an RL-6, and you may continue to work. You should mask and monitor, and if you develop any symptoms, you should leave work/not come in and follow the testing process outlined above.

Treatment

In partnership with Cigna, Piedmont Healthcare is taking another step forward to deliver access to simple, affordable and predictable health care. Piedmont is concerned about protecting our employees' health and financial wellness due to this crisis, so we are taking a huge step to ensure that **MyHealth360** plan members will not have to pay out-of-pocket costs for in-network COVID-19 testing or treatment.

Effective immediately, member costs for all COVID-19 treatment and inpatient admissions at in-network facilities will be waived until further notice. Coverage includes prescription medication as prescribed by a health care provider, as well as ambulance and hospital transfers. This expansion of coverage applies to all **MyHealth360** plan members and their covered dependents (in the **Piedmont Choice + HRA Plan**, the **Piedmont Choice Plan** and the **Piedmont Exclusive Plan**).

If you have questions about a bill related to COVID-19, or had to go out-of-network for COVID-19-related care and received a bill, call the Cigna Customer Service Advocates at **877-601-3835**. The Cigna Customer Service Advocates will help resolve any billing concerns and any provider issues.

Virtual Visits

Piedmont encourages you to utilize virtual visits whenever possible. Not only are they convenient, but they also enable you to practice responsible social distancing. There are several options available to you:

- **Piedmont-Affiliated Practices:** We encourage you to see your Piedmont primary care and specialty providers through virtual visits, if this option is available. All you will need is a video-enabled computer, tablet or smartphone to get started. Choosing a Piedmont-affiliated provider will provide the highest level of coverage in our Cigna medical plans. If you already have a provider, you can schedule your next appointment through the **MyChart patient portal**, or by calling your provider's office directly. If you don't have a provider, use your Castlight mobile app and select the "Find Care" search function to ensure an in-network physician is selected. The copay for a virtual visit with your primary or specialist provider is the same as a face-to-face visit.
- **Piedmont Quickcare:** Virtual visits are now available at select Piedmont Quickcare locations. Appointments can be scheduled seven days a week for COVID-19, cough, cold, fever or flu-like symptoms along with behavioral health needs, including depression and anxiety. These services can be scheduled through the Castlight app or the piedmont.org website.
- **Piedmont Wellstreet:** Through Piedmont Wellstreet, you can visit with Piedmont Clinic providers virtually for COVID-19 consult prior to PCR, return-to-work or antibody testing; flu or seasonal illness; minor cuts, scrapes and burns; yeast, sinus or urinary tract infections; and conjunctivitis (pink eye). These services can be scheduled through the Castlight app or piedmont.org.
- **Non-Piedmont Providers through MDLive:** Virtual visits are also available to you through MDLive. You can access these services through your Castlight mobile app or by visiting **myCigna.com**. Please note that these are virtual-only providers, and you will need to access a Piedmont provider if you require in-person follow-up care. COVID-19 testing is not available directly through MDLive. Please follow the "COVID-19 Testing & Treatment" process above.

Prescription Maintenance

For **MyHealth360** plan members worried about access to the medications they need, prescriptions can be mailed directly to homes with no delivery fee; you would simply pay the mail-order copay.

- **Consider a 90-day supply with Walgreens Retail or Home Delivery.** When your doctor writes your prescription, consider asking for a 90-day supply. This is actually more cost-effective and will keep your medications filled for a longer period of time.
- **Cigna Home Delivery through Express Scripts:** To setup Home Delivery for your medication(s), visit **myCigna.com** to get started. First-time registrants can see up to a seven-day waiting period. Members also have access to our pharmacists 24/7 through the **Express Scripts Pharmacy**.

Do you need to talk to someone about your medical care?

For questions around your care, please contact the Cigna member services number 24/7 at **877-601-3835**. For escalated medical or prescription drug issues, you may reach the Cigna Benefit Specialist designated for Piedmont employees by contacting Cheryl Brinkley at **860-787-7732** or cheryl.brinkley@cigna.com.

Child/Elder Care

General Overview

As a working parent, finding childcare and virtual learning services during work hours is not an easy task—especially when looking for solutions that fit your personal and financial needs! Piedmont has worked to build partnerships and resources with local providers who offer these services, both in-home and on-site, across the Piedmont service area. Within this section, view the host of resources available to find a solution that works best for your family's needs.

If you cannot locate a resource that fits your needs within this section, you can search for additional providers within your preferred ZIP code, online with **Quality Care for Children**.

Whether your child is returning to school in-person or virtually, this year looks different from a typical school setting. To help you and your child(ren) prepare and succeed, take some time to review what the Cigna EAP offers to you and your family.

In-Home Resources

Learning Pods ATL

Learning Pods ATL is an innovative approach to virtual learning. With Learning Pods ATL, parents can feel confident that their child is learning, having fun and interacting with others in a safe way. Children are custom matched into small groups (4-6 children) with a safety-trained, background-checked facilitator. Learning Pods ATL facilitators are not just overseeing learning, they are enriching it and creating additional opportunities for important child development milestones such as social/emotional learning and executive functioning. Plus, they manage all the details, so you can focus on work. Learn more at on the Learning Pods ATL website.

SitterTree

SitterTree has hundreds of available caregivers throughout greater Atlanta who can come into your home for daily childcare and/or to assist with virtual learning. Standard rates apply and are the responsibility of the employee. Review this flyer for full program details.

Visit SitterTree for registration details and to secure childcare (note that a credit card and personal photo will be required when booking, for safety and reservation purposes). Families can purchase a Sitter Pass for \$30 per month to book unlimited sitters.

On-Site Virtual Learning Resources

Below is a list of after-school resource(s) with pricing, registration information and contact details.

- YMCAs
- Boys and Girls Clubs
- Sunshine House
- StenAcademy
- Team 3 (Rockdale)
- Graystone Church
- A Kids World
- The Montessori School
- Livingston Academy
- Kids “R” Great
- Peachtree Academy

Internal Resources and State Programs for Financial Assistance

Georgia CAPS Program

Georgia’s Childcare and Parent Services (CAPS) Program recently expanded childcare assistance to include the Essential Services Workforce. CAPS provides scholarships to help with the cost of childcare so parents can work or attend school. To be eligible for CAPS, the applicant and child(ren) must meet certain requirements. Eligibility requirements for the Essential Services Workforce Priority Group are detailed on the application available at qualityrated.org or by calling **1-833-4GA-CAPS**.

DECAL Program

Georgia Department of Early Care & Learning (DECAL) will provide scholarships for families with students enrolled in a Georgia public school system offering only a virtual learning model. This program is called Supporting Onsite Learning for Virtual Education (SOLVE). Scholarships support working families with children ages 5-12 (kindergarten through grade 6) by paying for care, supervision and support during the school day while students are engaged in virtual learning. Review this flyer for details about the program, scholarship and how you can apply. You can also visit the SOLVE website for more information.

Managing Your Finances & Retirement

Employee Sharing Club Program

We understand that financial angst comes along with any unexpected and catastrophic situation. To aid in that financial stress, the Employee Sharing Club Program may be available to help alleviate any financial hardship you are facing as a result of COVID-19. Designed to provide confidential financial assistance to eligible employees, the Employee Sharing Club Program is funded entirely through employee contributions to the Piedmont Foundation's *Count Me In* campaign.

To learn more about the Employee Sharing Club Program, visit The Village, which also provides a link to an electronic application. Consider making a donation to the Piedmont Foundation *Count Me In* campaign.

How Your Retirement Account(s) are Affected by Market Volatility

Fidelity wants to keep you informed as the market fluctuates surrounding COVID-19. Take a few minutes to review the Fidelity website, designed to assist you through the pandemic with various financial resources.

Requesting a Loan from Your 401(k)

During times of crisis, we often turn to any personal resources available for financial help. However, be mindful that the money you withdraw during a crisis period does not remain invested, and would therefore miss the growth during a market recovery period. Taking a loan from your retirement account should only be considered after exhausting all other resources.

A loan is a way to borrow money from your 401(k) retirement savings account where you can pay the account back over time. Your options and the amount available depend on things like your age, the type of money in your account, your employment status, and what the money will be used for.

Before taking a loan from your 401(k), we encourage you to speak with a Financial Advisor to learn if this option is right for you. Visit [netbenefits.com](https://www.netbenefits.com) or call Fidelity Investments at **800-343-0860** for more information.

Generally, it takes two to 10 business days to receive funds after the request is processed and approved. In most cases, you don't pay taxes or penalties on a loan, however there are fees for initiating and/or maintaining a loan.

MembersFirst Credit Union

MembersFirst Credit Union wants to assure you that they are here to help through the COVID-19 crisis. If you have a loan or credit card with MembersFirst and are experiencing difficulties meeting obligations due to job loss, furlough, layoff, reduced hours, or illness as a result of Coronavirus, please call **678-420-7735** or **send us an email** to submit a hardship request. Additionally, we encourage you to review this flyer, which outlines how you can prioritize your finances during an emergent time.

Do you need to talk to someone about your retirement account?

You can reach out to Fidelity for a phone appointment with a Retirement Planner at a time that is convenient for you. Call Fidelity today at **800-642-7131**. Phone appointments are available Monday through Friday, from 8 am to 9 pm ET. You can also schedule an appointment online by visiting getguidance.fidelity.com.

Personal Assistance

Grocery Delivery Service through Eat Right Atlanta

Eat Right Atlanta will deliver to you (and even grab some milk and eggs if you need them!). Delivery is only \$5 (and we even have some free delivery options). Visit eatrightatlanta.com to learn what products are available and to place an order.

Purchasing Power

Are your financial resources stretched thin? Purchasing Power is a purchase program available to full- and part-time employees that makes it easy to get the products you need, when you need them, and pay for them over time, directly from your paycheck.

Purchasing Power can save you money and stress compared to high-interest credit cards or rent-to-own stores. While it's not a discount program, you get the convenience of paying over time through automated payments.

View this flyer for details on eligibility requirements and how to use the program.

EAP Personal Advocates

Personal Advocates with Cigna’s Employee Assistance Program (EAP) will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more. Take advantage of a wide range of services offered at no cost to you.

Contact

We understand that navigating the unknown can be difficult. If you need assistance or have any questions on the details found within this page, please call the **HR Service Center** at **678-503-1900**, Monday – Friday, 8:30 am – 5 pm.

Print Guide

My 2021 Benefits

Cigna

877-601-3835

**MyHealth360 Customer
Service**

678-503-1900

**Password/Technical
Assistance**

404-605-3000

Resources

Castlight

support@castlighthhealth.com