



2024 Open Enrollment (Oct.30-Nov.13, 2023)

For 2024, you must actively enroll to participate in Flexible Spending Accounts (FSAs) and Piedmont's PTO-Cash In program.

2024 Open Enrollment

for Piedmont Augusta, Piedmont Cartersville and Piedmont Macon team members

We're committed to empowering you and your family to be well. Our people-first approach to benefits is helping us maintain a valuable program that supports you and your loved ones in the ways that are right for your personal situation.

What's new for 2024?

What to know

- Both **MyHealth360** medical plans will have:
 - Coverage for fertility benefits, up to a lifetime maximum
 - Coverage for hearing aids
- The **Piedmont Transition Choice Plan** will have:
 - Increases to all deductibles (Tier One and Tier Two)
 - Increases to all out-of-pocket maximums (Tier One and Tier Two)
 - Increase to coinsurance (Tier Two)
 - Change to maternity care coverage (from copay to coinsurance in Tier Two)
 - Change to urgent care coverage (from copay to coinsurance in Tier Two)
 - Change to emergency room coverage (from copay to coinsurance in Tier One and Tier Two)
 - No longer feature a copay for specialty medications; these prescriptions will be covered with coinsurance, up to a maximum for a 30-day supply
- The **Piedmont Transition Exclusive Plan** will have:
 - Increases to all deductibles (Tier Two)
 - Increase to out-of-pocket maximum for employee only coverage (Tier One) and all out-of-pocket maximums (Tier Two)
 - Decrease to out-of-pocket maximum for all other coverage levels (Tier One)
 - Increase to outpatient surgery copay (Tier One)
 - Increase to inpatient hospital copay (Tier Two)
 - Change to maternity care coverage (Tier Two)
 - Decrease to urgent care copay (Tier One)
 - Increase to emergency room care copay (Tier One and Tier Two)
 - Change to emergency room coverage (from copay to coinsurance in Tier One and Tier Two)
 - No longer feature a copay for specialty medications; these prescriptions will be covered with coinsurance, up to a maximum for a 30-day supply
- Additional **maternity benefits** will be available to expectant parents, including quarterly virtual baby showers with giveaways. And, with changes to how maternity care is covered in the **Piedmont Transition Exclusive Plan**, if you're family planning or expecting for 2024, be sure to review each of the **MyHealth360** medical plans.
- We're launching **Truist Momentum**, a financial program to help you manage money in ways that matter most to you.
- Access to a streamlined process for applying for student loan relief under the U.S. Department of Education **Public Student Loan Forgiveness Program (PSLFP)** will be provided by **Summer**, via Fidelity.
- Piedmont's **PTO Cash-In** program will be re-introduced so eligible team members can receive payment in exchange for accrued PTO hours. PTO Cash-In elections will be paid in March 2024 as long as enough accrued PTO hours remain to cover the elected amount.

What to do

- If you're enrolled in benefits through Piedmont, participation in Open Enrollment is **NOT** mandatory to continue coverage through Piedmont in 2024. If no action is taken, most of your elections (medical, dental, vision, supplemental long-term disability, supplemental life insurance and voluntary benefits) will roll over for next year.
- You must enroll in a **Health Care or Dependent Day Care Flexible Spending Account (FSA)** if you want to have funds available for 2024.
- If you're already enrolled in **Supplemental Life Insurance**, during Open Enrollment, you can increase your existing coverage by one times your annual base salary without providing Evidence of Insurability (EOI). If you're enrolling for the first time or increasing more than one times your annual base salary, you must complete the electronic EOI form sent to your Piedmont email following Open Enrollment to be considered for coverage.
- You must decide if you'd like to participate in Piedmont's **PTO Cash-In** program, if eligible.
- **MyHealth360** medical plan **ID cards** will be mailed to your home address on file in early January. You can also access a digital ID card through myCigna.

It's your choice

Two Medical Plans

A brief video about your two medical plan options at Piedmont

Virtual Benefits Fair

Coming soon! Watch a recorded webinar about your 2024 **MyHealth360** benefits

Your 2024 Piedmont benefits

Piedmont Transition Choice Plan

Piedmont Transition Exclusive Plan

Dental

Vision

Flexible Spending Accounts (FSAs)

Telehealth

Income Protection

Retirement

Who is eligible?

There are specific criteria and rules for team members 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 Team Members

Scheduled to work at least 64 hours per pay period

Part-time Team members

Scheduled to work at least 32 hours per pay period

Dependents

Includes spouse/domestic partner and your children under age 26

**Medical residents are eligible for coverage beginning on the first day of employment.*

Key dates

2024 Open Enrollment

Oct. 30-Nov. 13, 2023

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 Intranet.

Ready to enroll?

Step 1

Onsite: Log in to PeopleSoft ESS using your (1) Employee/Network ID and (2) Password. In addition to enrolling in benefits, please update your personal email address, phone number, home/mailling address and emergency contacts.

Forgot your PeopleSoft ESS password or need technical assistance? Call **404-605-3000**.

From home: Visit the intranet for step-by-step instructions to access PeopleSoft ESS and enroll from home.

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/mailling 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

2024 Print Guide

2023 Print Guide

My 2023 Benefits

Cigna

877-601-3835

My Health360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources



2024 Open Enrollment (Oct.30-Nov.13, 2023)

For 2024, you must actively enroll to participate in Flexible Spending Accounts (FSAs) and Piedmont's PTO-Cash In program.

MyHealth360

MyHealth360 provides a comprehensive suite of health and well-being 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.

What to know

- **2024 Open Enrollment: Oct. 30-Nov. 13, 2023**
- All current elections will roll over to next year (if no action is taken) except **Flexible Spending Accounts (FSAs)**
- Choice of medical plans—the **Piedmont Transition Choice Plan** and the **Piedmont Transition Exclusive Plan**
- The **Piedmont Transition Choice Plan** will have:
 - Increases to deductibles in Tier One (\$1,750 for employee-only coverage and \$3,500 for all other coverage levels)
 - Increases to deductibles in Tier Two (\$5,000 for employee-only coverage and \$8,550 for all other coverage levels)
 - Increases to out-of-pocket maximums in Tier One (\$5,000 for employee-only coverage and \$10,000 for all other coverage levels)
 - Increases to out-of-pocket maximums in Tier Two (\$8,550 for employee-only coverage and \$17,100 for all other coverage levels)
 - Increase to coinsurance in Tier Two (you pay 40%; Piedmont pays 60%)
 - Changes to urgent care coverage from copay to coinsurance in Tier Two (must pay Tier Two deductible and coinsurance)
 - Changes to emergency room coverage from copay to coinsurance in Tier One and Tier Two (must pay Tier One deductible and coinsurance)
 - Specialty medications covered with 20% coinsurance, up to a \$200 maximum for a 30-day supply
 - Fertility benefits, up to a \$20,000 lifetime maximum
 - Coverage for hearing aids
- **Provider networks** based on the medical plan you choose
- Participate in well-being activities to earn points to apply towards sweepstakes

Piedmont Transition Choice Plan

In the **Piedmont Transition Choice Plan**, your bi-weekly premiums are higher than the **Piedmont Transition 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

Benefit Summary

Summary of Benefits and Coverage (SBC)

Questions about the MyHealth360 medical plans?

If you have questions about your two medical plan options, contact Cigna at **877-601-3835** or visit mycigna.com.

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Transition 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.

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?

Cigna-approved Durable Medical Equipment (DME) Provider Listing

How the Piedmont Transition Choice Plan Works

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

What else should I know about the Piedmont Transition Choice Plan?

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

Meet William



Plan: Piedmont Transition Exclusive Plan

Who's Covered: Employee Only

Premium: \$46.23 (full-time, bi-weekly)

Out-of-Network Coverage: Emergency Only

Deductible: \$500 (Tier One: Piedmont Preferred Network)

Out-of-Pocket Maximum: \$4,000 (Tier One: Piedmont Preferred Network)

Situation:

Since William's doctor is in the Piedmont Preferred Network, the **Piedmont Transition Exclusive Plan** offers lower costs across the board. William is on vacation and gets into an accident. His four-day, out-of-state hospital stay costs \$900 total in copays (emergencies are covered at the highest benefit level with no deductible or coinsurance required). William also needs a wheelchair for \$800. He must satisfy the \$500 deductible for the wheelchair (durable medical equipment). William's copays don't count toward the deductible, and he and the plan split the remaining \$300 (he pays 15% – \$45).

Meet Martha



Plan: Piedmont Transition Choice Plan

Who's Covered: Employee + Spouse

Premium: \$226.68 (full-time, bi-weekly)

Out-of-Network Coverage: Yes

Deductible: \$5,000 (Tier Two: Cigna OAP Network)

Out-of-Pocket Maximum: \$17,100 (Tier Two: Cigna OAP Network)

Situation:

Martha is undergoing cancer treatment at Emory. She has seen the same doctor for two years, and she doesn't want to switch. Martha chooses the **Piedmont Transition Choice Plan** because she wants to continue receiving care from her cancer doctor, who is in the Cigna Open Access Plus (OAP) Network (Tier Two).

Meet Jill

Plan: Piedmont Transition Exclusive Plan

Who's Covered: Family

Premium: \$251.27 (full-time, bi-weekly)

Out-of-Network Coverage: Emergency Only

Deductible: \$1,000 (Tier One: Piedmont Preferred Network)

Out-of-Pocket Maximum: \$6,850 (Tier One: Piedmont Preferred Network)

Situation:

Since the family's doctors and pediatricians are in the Piedmont Preferred Network, the **Piedmont Transition Exclusive Plan** offers lower costs across the board for Jill and her family, including most healthcare services being covered with copays.

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—for 2.5x the 30-day copay for a 90-day supply, rather than receiving refills at a retail pharmacy. 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:

- 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.
- Some specialty medications may be covered under your medical plan benefits; please refer to the benefits summary regarding costs.

Piedmont Direct Pharmacy

We 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)

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2023 Print Guide

My 2023 Benefits

Cigna

877-601-3835

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MyHealth360

MyHealth360 provides a comprehensive suite of health and well-being 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.

What to know

- **2024 Open Enrollment: Oct. 30-Nov. 13, 2023**
- All current elections will roll over to next year (if no action is taken) except **Flexible Spending Accounts (FSAs)**
- Choice of medical plans—the **Piedmont Transition Choice Plan** and the **Piedmont Transition Exclusive Plan**
- The **Piedmont Transition Exclusive Plan** will have:
 - Increases to deductibles in Tier Two (\$1,500 for employee-only coverage and \$3,000 for all other coverage levels)
 - An increase to out-of-pocket maximum in Tier One for employee-only coverage (\$4,000)
 - A decrease to out-of-pocket maximum in Tier One for all other coverage levels (\$6,850)
 - Increases to out-of-pocket maximums in Tier Two (\$7,000 for employee-only coverage and \$14,000 for all other coverage levels)
 - An increase to the outpatient surgery copay in Tier One (\$250)
 - An increase to the inpatient hospital copay in Tier Two (\$500 per day, five-day maximum)
 - A change to maternity care coverage in Tier Two (\$500 per day, five-day maximum)
 - An decrease to the urgent care copay in Tier One (\$40)
 - An increase to emergency room care copay in Tier One and Tier Two (\$450)
 - Specialty medications covered with 20% coinsurance, up to a \$200 maximum for a 30-day supply
 - Fertility benefits, up to a \$20,000 lifetime maximum
 - Coverage for hearing aids
- With changes to how maternity care is covered in the **Piedmont Transition Exclusive Plan**, if you're family planning or expecting for 2024, be sure to review each of the **MyHealth360** medical plans.
- **Provider networks** based on the medical plan you choose
- Participate in well-being activities to earn points to apply towards sweepstakes

Piedmont Transition Exclusive Medical Plan

In the **Piedmont Transition Exclusive Plan**, you pay lower bi-weekly premiums and lower costs for health care services than you would in the **Piedmont Transition 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

MyHealth360 Medical Plan Coverage Summary

Benefit Summary

Summary of Benefits and Coverage (SBC)

Questions about the MyHealth360 medical plans?

If you have questions about your two medical plan options, contact Cigna at **877-601-3835** or visit mycigna.com.

Provider Networks and Directories

The level of benefits you will receive depends on where you choose to receive care. In the **Piedmont Transition 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 Transition 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.

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 Transition 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.

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 Piedmont Transition Exclusive Plan Works

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

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

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

Meet William



Plan: Piedmont Transition Exclusive Plan

Who's Covered: Employee Only

Premium: \$46.23 (full-time, bi-weekly)

Out-of-Network Coverage: Emergency Only

Deductible: \$500 (Tier One: Piedmont Preferred Network)

Out-of-Pocket Maximum: \$4,000 (Tier One: Piedmont Preferred Network)

Situation:

Since William's doctor is in the Piedmont Preferred Network, the **Piedmont Transition Exclusive Plan** offers lower costs across the board. William is on vacation and gets into an accident. His four-day, out-of-state hospital stay costs \$900 total in copays (emergencies are covered at the highest benefit level with no deductible or coinsurance required). William also needs a wheelchair for \$800. He must satisfy the \$500 deductible for the wheelchair (durable medical equipment). William's copays don't count toward the deductible, and he and the plan split the remaining \$300 (he pays 15% – \$45).

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Premium: \$226.68 (full-time, bi-weekly)

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Who's Covered: Family

Premium: \$251.27 (full-time, bi-weekly)

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Prescription Drugs

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

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.

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.
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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.

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Vision Coverage

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My 2023 Benefits

Cigna
877-601-3835

My Health360 Customer Service
678-503-1900

Password/Technical Assistance
404-605-3000

Resources

Castlight
support@castlighthealth.com

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For 2024, you must actively enroll to participate in Flexible Spending Accounts (FSAs) and Piedmont's PTO-Cash In program.

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.

Visits through **Piedmont On-Demand** 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.

MyHealth360 plan members can also receive three virtual nutritional consultations per year with unlimited education for pre-diabetes and diabetes—with no out-of-pocket expense. To get started, simply request a referral from your primary care provider for nutrition consultations at Piedmont Atlanta. Once you are contacted to schedule your appointment(s), you can request your visit to be virtual.

Virtual wellness programs

If you are enrolled in a **MyHealth360** medical plan, you have access to virtual wellness resources, including:

- **Hello Heart** for blood pressure management
- **Omada** for diabetes prevention and support for Type 1 and Type 2 diabetes management, plus a virtual program to help you prevent and treat aches and pains in your joints and muscles—via the Castlight app on your smartphone and on your schedule. Piedmont Atlanta and Athens Rehabilitation offer virtual visits for team members who are **MyHealth360** plan members. Call **770-801-2345** to schedule.
- **And, coming soon!** Health coaching for weight, stress, chronic pain and smoking cessation.

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 Team Member Assistance Program (TMAP), at no additional cost to you.

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My 2023 Benefits

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My Health360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com

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Current Location: Cartersville / Macon



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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.
- To find a participating dentist:
 - Visit [metlife.com](https://www.metlife.com)
 - Select "Find a Dentist" (next to "How can we help you?")
 - Select the "PDP Plus" network to find a provider within the city, state and ZIP code of your choice.
- You can also download the MetLife mobile app to find a dentist, get estimates for procedures, view claims, access ID cards and more.
- 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 Essential and the EyeMed Enhanced.

- The **EyeMed Enhanced** 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](#)



2024 Open Enrollment (Oct.30-Nov.13, 2023)

For 2024, you must actively enroll to participate in Flexible Spending Accounts (FSAs) and Piedmont's PTO-Cash In program.

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: 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.
- 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 2023, the Health Care FSA minimum contribution is \$100 and the maximum contribution is \$3,050. You can roll over up to \$610 in unused funds for use beginning in mid-March 2024.
- Use the HealthEquity Visa® Health Care Debit Card (linked to your Health Care FSA) to pay for qualified expenses for you and your eligible dependents.
- 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 2023, 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.

Before You Enroll: Health Care FSA

Before You Enroll: Dependent Care FSA

Guide: Using Your FSA

What to Know About FSAs

- 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?**
 - Before you make your Health Care FSA elections, consider any existing HRA dollars you might have from a previous year (any remaining roll over HRA funds are forfeited after Dec. 31, 2023). This may impact how much you decide to contribute to a Health Care FSA for 2023.
- 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).
- 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 \$610) will roll over and be available by mid-March for use.

2024 Print Guide

2023 Print Guide

My 2023 Benefits

Cigna

877-601-3835

My Health360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com

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Current Location: Cartersville / Macon



2024 Open Enrollment (Oct.30-Nov.13, 2023)

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Well-being

Piedmont's well-being 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

Piedmont provides access to Castlight for all team members and spouses who are covered by a MyHealth360 medical plan.

The Castlight app is a one-stop-shop for benefits navigation and well-being activity tracking where **all team members** can:

- Access the Team Member Assistance Program (TMAP), mental well-being and other wellness programs
- Get rewarded for making healthy choices
- Participate in wellness challenges
- Track steps, food and sleep
- Connect with others in "Community" to share healthy tips and tricks and learn from other Piedmont Wellness Champions
- View articles, videos and information curated just for you

MyHealth360 plan members can also:

- 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

Castlight, our one-stop-shop for benefits navigation and well-being activity tracking, is available to all Piedmont team members and spouses who are covered by a MyHealth360 medical plan.

Use the Castlight app to participate in well-being activities and earn points to apply towards sweepstakes.

Registration

You can download the Castlight mobile app and register now. **MyHealth360** plan members will see a notification that your account is being set up,

and you will be notified by email when it is ready.

- **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 Team Member 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, 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

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

Behavioral Health

Crisis Care

1-844-338-4232

Piedmont Crisis Line

1-800-422-4453

National Child Abuse Hotline

988

National Suicide Prevention Lifeline

1-800-799-7233

National Domestic Violence Hotline

1-877-731-3949

VITAL WorkLife for Physicians, APPs and Executives

Crisis Hotlines

Piedmont Crisis Line: 844-338-4232

The Piedmont Crisis Line provides Piedmont team members and their family members direct access to confidential counseling and referral services. The Piedmont Crisis Line is available 24/7. Professionally trained counselors and Spanish translators are available to assist. Call **844-338-4232**.

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

The hotline provides team members, 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: 988

The hotline provides team members, 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. **988**

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

The hotline provides team members, 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.

Manager Support for Team Member Mental Health

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

Work-Related Factors

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

Symptoms

Team members with suicidal thoughts or intent need immediate attention. Encourage the team member to call the National Suicide Prevention Lifeline at **1-800-273-8255**. Then, reach out to your local HR Business Partner Office 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

SupPort for Team Members

If you think your team member 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 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 providers.

Brightline

Brightline is a national pediatric behavioral health provider that provides extraordinary support for kids, teens, and parents. Even better, it's all delivered virtually, so you can get support when and where you need it. When you sign up for Brightline, you will immediately have access to care

for kids 18 months-17 years old — and support for you, too.

- **Connect:** On-the-go access to personalized resources, interactive exercises, group classes, and on-demand chat with your Brightline Coach
- **Coaching:** Skills-based programs led by expert behavioral health coaches to help kids and teens through everyday challenges
- **Care:** Personalized care by video visit with child and adolescent psychologists, psychiatrists and therapists.

This service is covered through the MyHealth360 medical plan's behavioral health benefits and can be accessed by going to Brightline.

Brightside (Anxiety and Depression Support)

Brightside offers personalized anxiety and depression care from the comfort of home with evidence-based therapy, medication and the support of expert providers at every step. Brightside currently offers three monthly subscription-based plans. This service is covered through the **MyHealth360** medical plan's behavioral health benefits and can be accessed by going to Brightside.

- **Medication** – Includes a comprehensive remote psychiatric provider evaluation, medication delivered to your door monthly and ongoing provider support and monitoring of your care, including any necessary adjustments.
- **Therapy** – Includes unlimited messaging and four monthly video sessions with a licensed therapist who helps guide you through a personalized program using evidence-based approaches. You can purchase additional video appointments with your therapist if you choose.
- **Medication + Therapy** – Includes medication plan benefits plus unlimited messaging and a weekly video session with a licensed therapist who helps guide you through a personalized program using evidence-based approaches.

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

To find in-network providers, call **877-601-3835** (toll-free, 24/7) or go to myCigna.com and follow these step-by-step instructions.

Team Member Assistance Plan (EAP) + Headspace Care

The EAP is a free, confidential counseling and referral service that provides all Piedmont team members 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 team members (full-time, part-time and PRN) and their household members:**

- Toll-free access, 24/7: **844.338.4232**
- This includes an in-person and telephonic assessment, counseling, referral and follow-up for all types of behavioral health issues. Plus, get unlimited phone sessions (45-60 minutes) with a dedicated team of licensed clinicians, if needed.
- The personal care navigator can serve as a personal guide to help every step of the way. Your care navigator will thoughtfully listen to your needs and connect you to the right support, right away. You'll be able to confidentially speak with a therapist within two to five business days.
- Headspace Care offers confidential mental healthcare for you and your household through behavioral health coaching via text-based chats, self-guided learning activities and video-based therapy.
 - Support is available anytime, anywhere (we go where your phone goes), for a variety of mental health challenges you may be struggling with—all from the privacy of your smartphone.
 - Beginning Oct. 24, download the Headspace Care app from your smartphone to get started.

MAP Health (Substance Use Support)

MAP Health helps support mental health and addiction recovery through the use of certified peer recovery support specialists. Peer specialists help individuals achieve and sustain long-term recovery from mental health conditions and from substance use. Peer specialists have walked the walk before and can help guide you on your journey to wellness. Web-based and phone support available 24/7, including for family members. This service is covered through the **MyHealth360** medical plan's behavioral health benefits and can be accessed by going to MAP Health.

Meru Health (PTSD and Burnout Support)

Meru Health's 12-week treatment program is different from traditional therapy. The clinically proven program includes a licensed therapist, psychiatrist, anonymous peer support, biofeedback device and evidence-based digital content for sleep, nutrition and more. All of this can be accessed from a smartphone, anytime and anywhere.

The program is focused on addressing stress, anxiety, depression and burnout. Over the course of three months, participants will learn and practice the skills needed to create long-lasting healthy lifestyle habits. Participants start the program by completing an intake call with a licensed therapist. The remainder of the 12-week program is accessed through the Meru Health app where participants can communicate with their therapists daily via app chat and access a wide variety of practices and skill-building activities. This service is covered through the **MyHealth360** medical plan's behavioral health benefits and can be accessed by going to Meru Health.

Monument

Online alcohol treatment on your own terms. Join Monument to get evidence-based care and community support to change your drinking habits.

- Work with a specialized therapist to build healthier habits and coping mechanisms, and reduce the role of alcohol in your life
- Connect with a physician about medication to help you stop drinking or cut back. Pending a prescription, medication will be delivered to your door
- Get 24/7 peer support and encouragement in an anonymous community forum

This service is covered through the MyHealth360 medical plan's behavioral health benefits and can be accessed by going to Monument.

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.

NOCD (OCD Support)

NOCD therapy includes video-based obsessive compulsive disorder (OCD) therapy and in-between session support, right in the NOCD platform. It

offers exposure response prevention, or ERP, which is the most effective OCD treatment.

- Virtual live therapy and private texting with therapists in between sessions for the treatment of OCD
- Mindfulness and ERP therapy
- Most users experience a significant reduction in symptoms within eight weeks

This service is covered through the **MyHealth360** medical plan's behavioral health benefits and can be accessed by going to NOCD.

Sixty Plus Services

Our Sixty Plus program provides team members, 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. Team Members 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**.

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. Team members and their household members can request Talkspace as their Team Member Assistance Program (TMAP) 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.

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, nurse 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.

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.

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 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 team members 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.

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Physical Wellness

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 fitting.

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. Team members 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 (Weight, Diabetes and Musculoskeletal Support)

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.

Diabetes and Heart Disease Prevention and Type 1 and Type 2 Diabetes Management

This program is shown to reduce risk factors for Type 2 diabetes and heart disease. Plus, the average participant loses more than 10 pounds along the way. You have access to:

- A full-time health coach to keep you on track
- All of the tools you'll need including a scale, glucose meter and/or exercise kit
- An interactive program that adapts to you
- Weekly online lessons to educate and inspire
- A small group of participants for real-time support

If 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.

Joint and Muscle Health

Omada MSK, formerly named Physera, is a virtual program available to qualifying **MyHealth360** plan members to build muscle to prevent aches and pains and connect with a physical therapist—all on your smartphone and on your schedule. You have access to:

- **A dedicated, licensed physical therapist**
- **Unlimited** one-on-one chats, video visits and mobile messaging with your physical therapist
- A **personal treatment plan** from head to toe
- A **free exercise kit** will all the tools you'll need
- **App-guided exercises**, 3D animations and voice narration for guidance and support

To get started, visit omadahealth.com/piedmont.

Pre-Diabetes/Diabetes Classes

MyHealth360 plan members and their covered dependents 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

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 50 to 80 who have a 20-pack/year history of smoking and currently smoke or quit smoking within the last 15 years.

- 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

Courage to Quit

If you are ready to think about quitting any form of nicotine, get support from a four-week Courage to Quit program. We'll talk about strategies for handling triggers, getting through withdrawal, and dealing with stress. You'll create a plan for quitting nicotine in your own way, on your timeline. There is no charge, and you can reserve a space at piedmont.org/classes (search Courage to Quit-Virtual) or **877-527-3712**. A Zoom link will be emailed to you after registration. If you prefer to work individually over Zoom or by phone, contact Katie Calkin, Community Health Educator, at **706-475-5633** or katherine.calkin@piedmont.org.

Free Counseling

Smoking cessation counseling through Piedmont's Team Member Assistance Program (TMAP) is available free of charge for **all team members 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.

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 team member/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>

Fitness & Nutrition

WeightWatchers

Piedmont partners with WeightWatchers to bring team members a discounted monthly membership to the world's leading sustainable weight loss program. Team members enrolled in a Piedmont medical plan pay as low as \$9.75 per month (50% off), and team members not enrolled in a

Piedmont medical plan pay as low as \$19.50 per month (15% off). Spouses, domestic partners and dependents (age 18 and older) enrolled in a Piedmont medical plan are also eligible for discounted pricing.

A Core membership includes an individualized nutrition plan, easy-to-use trackers, 24/7 live coach chat and more. A Premium membership includes all the same perks as the Core option, plus you receive in-person and virtual weight loss support from your WeightWatchers Coach and other members—when and how you want it! Choose from thousands of sessions morning to night, seven days a week. Learn more details about this valuable program or visit ww.com/piedmont to register.

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 team members with exercise facilities and equipment that supports their wellness journey. Team members receive discounted memberships and services.

Learn more.

Nutrition Counseling

MyHealth360 plan members and their covered dependents can receive three nutritional consultations per year with unlimited education for pre-diabetes and diabetes—with no out-of-pocket expense. To get started, simply request a referral from your primary care provider for nutrition consultations with any of the providers on the Nutrition Counseling Resource List. Virtual options are available through Piedmont Atlanta. Enjoy the services from anywhere. Once you are contacted to schedule your appointment(s), you can request your visit to be virtual.

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

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 Intranet, in desired unit breakrooms and near clock-in/out stations to help team members 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.

Team Lavender

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

- **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.

- **Introduction to Mindfulness**

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

- **R&R Session**

A session of R&R will recognize your team's achievements, acknowledge their hurdles and give them a space to rest and recover. The goal is to begin to release the heaviness of what may be burdening them. This session is meant to begin a healing process with the ultimate goal of beginning to reclaim the joy of working in healthcare and can last 45-60 minutes.

- **The Happiness of Gratitude**

During this session, participants will explore the relationship between gratitude and happiness and will learn how practicing gratitude has far reaching effects, from improving our mental health to boosting our relationship with others.

- **Breathing Break**

In a little more than three minutes, anyone, anywhere can practice this meditative exercise. Download the Breathing Break Guide.

Commuter Rewards

Piedmont partners with Georgia Commute Options to offer team members 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.

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Well-being

Piedmont's well-being 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.

Family Wellness

Child/Elder Care

In-Home Childcare Resources

Find, book and pay quality child care providers to come to your home on the SitterTree app. Use code PHEMPLOYEE to get 15% off a monthly Sitter Pass subscription. Standard rates apply. Download the app or visit SitterTree to get started with your free trial.

Sixty Plus Services

- Free to team members, Piedmont patients and their family caregivers
- Specialized education, counseling and support for caregivers of older adults
- Promotes healthy aging, 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
- Provides care and support for older adults and their family caregivers
- 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're encouraged to participate in the Healthy Pregnancy Healthy Baby Program and download Cigna's Healthy Pregnancy app. When you do, you will have an easy way to track and learn about your pregnancy, and you will earn points to apply toward sweepstakes. Enroll today by calling **800-615-2906** (hours of operation are Monday through Friday, 8am – 6pm ET).

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 team members 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**

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

Financial Wellness

Financial Assistance

Public Student Loan Forgiveness Program

Piedmont provides access to a streamlined process for applying for student loan relief under the U.S. Department of Education Public Student Loan Forgiveness Program (PSLF). This additional support throughout the application process is provided by Summer, via Fidelity, and is available to you for \$50 per year.

The PSLF is a federal program that is designed to encourage and reward those in public service jobs with a unique opportunity to have federal loan balances forgiven, tax free. To learn more about the program, read the overview handout and view the checklist before completing your application.

As part of the application, your employment with Piedmont will need to be verified by the U.S. Government. When completing the employment verification step, input the following details:

- Employer name: Piedmont Healthcare, Inc
- Employer contact first name: Piedmont Healthcare
- Employer contact last name: Benefits
- Employer contact email: Benefits@Piedmont.org

Once approved, learn more about the required payment plan and how you can keep up with payments.

Perks at Work Team Member Discount Program

Piedmont is excited to partner with Perks at Work, the selected provider for our free team member discounts program. Perks at Work uses the buying power of all team members 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.

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 team member 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).
- 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/Team Member Sharing Club

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

Financial Planning Tools

Personal Finance

Fidelity offers programs, tools and resources through their Learn Library to help you manage your personal finances. This includes on-demand webinars for:

- **Creating a Budget:** This workshop outlines the three components of building a sound budget and tips for putting your plan into action and staying on track.
- **Managing a Budget:** This workshop will provide strategies, tools and tips that can help you take control of your spending, savings and debt.

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](#)

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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 (STD)

- Core STD coverage is provided to eligible part- and full-time team members at no cost to you.
- **For all team members:** 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:** In lieu of Core STD, the Disability Salary Continuance (DSC) Plan replaces 100% of your base pay for up to six months of a disability. For maternity leave, the initial six weeks (for a normal delivery) or eight weeks (for a caesarian delivery) is paid at 100% of your base pay; any time out beyond the approved leave can be supplemented with the use of PTO, or may go unpaid.
- Visit The Intranet 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 team members 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 Intranet for more information.

Long-Term Disability – Example		
Annual Salary		\$40,000
Piedmont-Paid Core LTD Benefit		50% or \$20,000 per year
Team Member Optional Election	Buy-up LTD Benefit	10% of \$40,000 = \$4,000 per year
	How the calculation works:	\$4,000 x .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 team members 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 team members 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 team members 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 team members.
- 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.
- There is also an accelerated death benefit where the plan will pay a portion of the benefit upon diagnosis of a terminal illness.
- Coverage values are reduced with age. When you are age 65 or older, your benefit will reduce to 65% of the coverage amount and at age 70 your benefit will reduce to 50% of the coverage amount.

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.
- Coverage values are reduced with age. When you are age 65 or older, your benefit will reduce to 65% of the coverage amount and at age 70 your benefit will reduce to 50% of the coverage amount.
- There is also an accelerated death benefit where the plan will pay a portion of the benefit upon diagnosis of a terminal illness.
- The premium for Team Member 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 $(\$40,000 \times 2 = \$80,000)$
How the calculation works:	Your cost is \$0.11 for every \$1,000 of coverage $(\$0.11 \times 80 = \$8.80 \text{ per pay period})$

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 team members, you cannot be an insured person and a dependent.
- If your Supplemental Life coverage amount is changed due to the age reduction, you will see the same adjustment applied to any Spouse Life insurance election.
- Dependent Child Life Insurance can be elected as a stand-alone policy (you do not need to be enrolled in Team Member 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)

- You may purchase \$10,000 of coverage for **each dependent child**.
- Only one eligible team member 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

Life Insurance Beneficiary

- When you enroll in your benefits, you must record your life insurance beneficiaries in the PeopleSoft Team Member 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 Team Member 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 is calculated from your base salary, and will adjust as you receive merit increases, bonuses and/or job changes throughout the 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 three 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.

Voluntary Individual Disability Insurance (VIDI)

This voluntary individual policy offers an additional layer of up to \$5,000 of monthly benefit (guarantee issue with no medical underwriting) and is a portable policy. An application is required within the initial 45 days of employment and coverage is effective upon election. Premiums are paid by the physician through an after-tax deduction.

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Retirement Benefits

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

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 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 well-being workshops.** You can **attend live** by checking the schedule on The Intranet, 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 team members 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 (excludes physicians under 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.

Team Member Elective Deferral Contributions

- The team member elective deferral is the pre-tax money, applied to your gross earnings, which you contribute to the TopHat Plan each pay period.
- For 2023, you can defer up to \$22,500 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 \$41,000 per year, or \$47,500 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's not-for-profit entities, please refer to the section above for the 457(b) plan details.

Team Member Elective Deferral Contributions

- The team member 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**

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My 2023 Benefits

Cigna

877-601-3835

My Health360 Customer Service

678-503-1900

Password/Technical Assistance

404-605-3000

Resources

Castlight

support@castlighthealth.com

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Current Location: Cartersville / Macon

Congratulations on Your Retirement!

Use this checklist to help ensure a smooth transition from active employment to retired. If you should need any help along the way please call the **Piedmont HR Service Center at 678-503-1900**.

Piedmont sends our best wishes for a rewarding retirement along with the sincerest thank you for working with and contributing to Piedmont!

☐ **Submit Letter of Intent to Retire**

You will want to notify your manager of your intent to retire and formally submit your Employee Resignation Notice through [@YourService](#) as early as 60 days prior to your last day of work.

☐ **Enroll in Medicare**

If you are 65 or older, contact the **Social Security Administration** at 800-772-1213 to request enrollment in Medicare Part A & B. It is suggested that you start this process 90 days prior to your retirement. If you are under the age of 65 at retirement, we suggest you contact Social Security at least three months prior to your 65th birthday.

☐ **Arrange your Income**

We recommend you start your income planning at least 90 days in advance of retirement.

If you are 65 or older, you may contact the **Social Security Administration** at 800-772-1213 to inquire about Social Security payments.

Reach out to **Fidelity** at 800-343-0860 (and any other retirement plans you had prior to Piedmont) to determine if/when you would like to draw from your 401k balance(s).

If you are a long-term employee of Piedmont, you may also have access to the frozen Pension plan. To find out if you are eligible, contact the **Piedmont Pension Center** at 844-237-1478.

☐ **Convert/Port Life Insurance Policies**

Your employer-paid group life insurance will cease on the last day of the month in which your employment ends. You will receive a conversion notice following your separation and you will have 30 days to make your contribution election and mail in your premium.

If you have any voluntary benefit elections (like whole life, accident, critical illness or hospital indemnity insurance) and wish to continue such benefits after retirement, you will need to contact **Aflac** at 800-433-3036 to set up your premium payments.

☐ **Collect Your Retirement Gift**

Piedmont honors eligible employees retiring with our organization with special gifts. After your retirement, you can expect a gift catalogue to your home mailing address on file. In order to qualify, you need to be at least 55 years of age, have 10 years of service to Piedmont, and be at full-time or part-time status at the time of retirement.

Helpful Links and Contact Information

Aflac

Piedmont's administrator of voluntary benefits, like Accident, Critical Illness, Hospital Indemnity and Whole Life Insurance. If you have any of these benefits and wish to continue them beyond your employment, contact Aflac to continue premium payments at 800-433-3036.

Fidelity

As Piedmont's retirement plan administrator, Fidelity can help you manage any 401k, 457b or other deferred compensation accounts that you made contributions to while employed. You must wait until after your separation date to withdraw vested funds from your retirement account unless you are age 59½ or older. Contact Fidelity to learn account balances and withdrawal options at 800-343-0860 or visit online at netbenefits.com.

Medicare

Learn what Medicare covers, locate providers, determine your coverage options and costs by calling 800-772-1213. If you are ready to enroll in Medicare, [follow this link to get started](#).

If you need assistance with your Medicare enrollment or if you have questions, the [Social Security Administration site](#) has incredibly useful tools designed to guide you in your decisions.

Piedmont Pension Center

If you are vested in the Piedmont Healthcare, Inc. Consolidated Retirement Plan, you may be eligible for payment from the plan. To learn more about the Defined Benefit Pension Plan and your eligibility, please call Piedmont's Pension Center (administered by AON) at 844-237-1478.

Sixty Plus Services

A Piedmont program, free to employees, offering health education, counseling and support for caregivers of older adults. This program provides a continuum of geriatric-specific services & programs to promote healthy aging. Available onsite at Piedmont Atlanta, Piedmont Mountainside, Piedmont Fayette, Piedmont Newnan and Piedmont Henry. Contact the Sixty Plus program at 404-605-3867.

Social Security Administration (SSA)

Receive and understand your Social Security payments by calling 800-772-1213 or visit a list of the SSA's most frequently asked questions by [following this link](#).



2024 Open Enrollment (Oct.30-Nov.13, 2023)

For 2024, you must actively enroll to participate in Flexible Spending Accounts (FSAs) and Piedmont's PTO-Cash In program.

Resources

Contacts

Resource	Phone	Website / E-Mail
Medical & Prescriptions: MyHealth360 (Cigna)	877-601-3835	mycigna.com
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	hrsupportcenter@piedmont.org
STD/LTD: Call HR Service Center	678-503-1900	hrsupportcenter@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
Team Member Assistance Program (TMAP) (Administered by Evernorth)	844-338-4232	https://well.evernorth.com/app/eap/piedmonteap (Employer ID: piedmonteap)
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	N/A
Employment Verification: ExperianVerify	404-382-5400, option 4	verify@experian.com

This link leads to the machine readable files that are made available in response to the federal Transparency in Coverage Rule and includes negotiated service rates and out-of-network allowed- amounts between health plans and healthcare providers. The machine-readable files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data.

Benefit Plan Documents

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

- Benefit Summary: Piedmont Transition Choice Plan
- Summary of Benefits and Coverage (SBC): Piedmont Transition Choice Plan
- Summary Plan Description (SPD): Piedmont Transition Choice Plan
- Benefit Summary: Piedmont Transition Exclusive Plan
- Summary of Benefits and Coverage (SBC): Piedmont Transition Exclusive Plan
- Summary Plan Description (SPD): Piedmont Transition Exclusive Plan
- State Disclosures

Accounts

- Flexible Spending Account (FSA) SPD (2021)

Dental

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

Vision

- Benefits Summary

Income Protection

Life Insurance

- Basic Life – Regular FT/PT Employees (Policy: FLX980152c01)
- Basic Life – Executives (Policy: FLX980152c03)
- Basic Life – Physicians (Policy: FLX980152c03)
- Basic AD&D – All Employees (Policy: OK980186c01)
- Voluntary Life – All Employees (Policy: FLX980153c01)

Long-Term Disability (LTD) Insurance

- Basic LTD – Regular FT Employees (Policy: LK980123c01)
- Basic LTD – Executives (Policy: LK980123c04)
- Basic LTD – Physicians (Policy: LK980123c05)

Retirement

- Pension – Piedmont Healthcare, Inc Consolidated Retirement Plan (Piedmont 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)
- Notice of Intent to Terminate Pension Plan

Legal Notices

- Legal Notices (2023)
- 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 (2022)

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.

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Piedmont's Empowering You

Now accessible systemwide, our new social care platform, **Empowering You**, empowers our teams to drive real change in the health outcomes of our communities by addressing barriers to health care.

These barriers, also known as social determinants of health (SDoH), include income, employment, food security, housing quality and stability, transportation, education, and social and community life. Empowering You increases the coordination of care and staff collaboration across Piedmont while connecting our patients and providers to reduced-cost and free community services and programs.

Below, learn more about the tool and how you can help support this important effort on behalf of our team members.

- Patients can anonymously access the Empowering You tool via piedmont.org/empoweringyou and Piedmont MyChart. There, patients can enter their zip code and be provided with community resources that are close to home.
- Use the SDoH assessment tool in Epic to screen patients for social needs and connect them to community resources using Empowering You if you identify any barriers.
- Note: Piedmont Augusta will have access via their Epic integration in November 2023.
- You now have a social network tool that provides coordinated, easy access built into your Epic workflows and addresses the community barriers to health care. Piedmont's broader group of providers, clinicians, and staff can access these tools, as we never know when an acute patient social need may arise.

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