

Your Care... Your Health, Your Well-being, Your Family

Palmetto Health Open Enrollment is
Thursday, Oct. 19–Wednesday, Nov. 8

Quick Reference



Welcome to Your 2018 Benefits At-A-Glance

At Palmetto Health, we recognize that our ability to live our Vision depends on the talent, skills and commitment of each of you. We work hard to provide you with a comprehensive and flexible Total Rewards that recognize your contributions.

During Open Enrollment, you have an opportunity to review and change your benefits. You also will get a look at some of the new benefits for 2018, which have been designed specifically to meet the needs of Palmetto Health team members.

Carefully examine your benefits options, which are summarized in this guide. Review all other information available to you and ask questions.



Palmetto Health **USC** MEDICAL GROUP

Palmetto Health-USC Medical Group team members will select 2018 benefits during this Open Enrollment period.

How to Enroll?

- Go to TotalRewardsBenefits.com to select your benefits. It's available from work or home.
- **Login with your Employee ID number.** Your password is the last four digits of your social security number. For the 2018 Open Enrollment period, complete your enrollment before Wednesday, Nov. 8.

Find more benefits information here:

- Attend a Benefit Education Session and Benefit Fair.
- Call the Total Rewards Benefits Service Center at **800-963-3456** or **803-296-8893**.

What's New for 2018?



The best news is no news for medical plan premiums.

Medical premiums will be unchanged for 2018 for all team members. This is exciting because premiums across the country are increasing between 3.5 and 6 percent for 2018.



Get more short-term disability coverage.

Palmetto Health provides short-term disability coverage at no cost to all benefits-eligible team members when you are unable to work due to a serious illness or injury. It covers 50 percent of your base pay after a 15-day elimination period. You now can purchase an additional 10 percent of coverage should you go out on a medical leave of absence.



Add protection for your family's finances in case of long-term disability.

Palmetto Health provides long-term disability coverage at no cost. Long-term disability covers 60 percent of your base pay after you have been on a medical leave of absence for six months. You now can purchase an additional 6.67 percent of coverage.



Insure against long-term care needs with new whole life coverage.

Team members can now elect up to \$100,000 of whole life insurance for themselves and their spouse with additional coverage for their children, in addition to their voluntary life insurance. The whole life benefit includes a long-term care feature that allows participants to accelerate a portion of the death benefit each month if the insured is confined to a nursing or assisted living facility or receives home health care or adult day care. Whole life is an additional voluntary benefit and does not replace existing life insurance coverage.

Important Dates



Important: If you do not enroll by Wednesday, Nov. 8, you will not have benefits in 2018 unless you experience a qualifying event.

Your Benefits Summary



Your Health

Medical plans – Members can choose from two plans, Palmetto Health Reimbursement Medical Plan (HRA) and Palmetto Health Savings Medical Plan (HSA). You have multiple options that leverage the Palmetto Health Quality Collaborative (PHQC).

Dental plans – Palmetto Health's dental plans promote oral health by covering preventive services at 100 percent of usual and customary charges with no deductible.

Vision plan – The plan provides for reimbursement for a vision exam, lenses for frames, frames and contact lenses purchased from a licensed provider of your choice.

Prescription drug coverage – Members can obtain prescription drugs at the Palmetto Health Pharmacy, retail pharmacies or through a mail order with a copayment. When you enroll in one of the medical plans, you are automatically enrolled in the Prescription Drug Program.

Health Savings Account and Flexible Spending Account – You can save pretax for your medical, dental and vision expenses with a Health Savings Account or a Flexible Spending Account. If a member enrolls in the Health Savings Account medical plan and opens a Health Savings Account, Palmetto Health will make quarterly contributions to their account.

myHealth Rewards – Palmetto Health benefits-eligible team members and covered spouses/domestic partners can use the myHealth Rewards' wellness program to improve their health and ensure they receive their health insurance premium discount and HRA/HSA contributions each year. Find out more on the wellness portal at MyHealthRewards.PalmettoHealth.org.

Same-day care – Palmetto Health's Team Member Walk-in Clinic at Baptist, Mobile Clinic and SmartExam are available to help you feel better faster.



Your Family

Life insurance – You receive one times your annual salary at no cost and can purchase additional coverage for you and your dependents.

Backup family care – Palmetto Health's partnership with Bright Horizons gives you access to back up caregivers for children and adults. To register, call 1-877-BH-CARES (242-2737) or visit Backup.brighthorizons.com to create your profile and reserve care. Your first-time username is *palmetto* and your first-time password is *health*.

Dependent care Flexible Spending Account (FSA) – You can save tax-free for day care, after school care or summer day camps.

Adoption assistance – Palmetto Health provides monetary assistance and Paid Time Off (PTO) benefits for qualifying team members.

Bereavement – Full-time team members will receive up to three days/shifts of paid bereavement leave to mourn the loss of a spouse, domestic partner, parent, child, sibling, grand-relationships, in-laws and step-relatives.



Your Well-being

Time away from work – Palmetto Health provides Paid Time Off (PTO), which includes vacation, holidays, sick time and unexpected absences.

Short-term disability – Palmetto Health provides short-term disability coverage at no cost to all benefits-eligible team members when you are unable to work due to a serious illness or injury. It covers 50 percent of your base pay after a 15-day elimination period. You also can purchase additional coverage.

Long-term disability – Palmetto Health provides long-term disability coverage at no cost to all benefits-eligible team members when you are unable to work due to a serious illness or injury. Long-term disability covers 60 percent of your base pay after you have been on a medical leave of absence for six months. You also can purchase additional coverage.

Retirement savings program – You can contribute pre-tax or post-tax (Roth plan) to save for retirement through the TSA Savings Plan. If eligible, your TSA contributions are matched by Palmetto Health and placed in a tax-advantaged 401(k) plan.

E-CARE – Palmetto Health Counseling provides help and counseling for issues ranging from job stress to life transitions. Family members qualify if they are covered under the team member's medical insurance through Palmetto Health.

Team Member Discount Advantage Program – You can enjoy discounts on goods, services and recreation simply by showing your Palmetto Health ID through the Team Member Discount Advantage Program. View a list of participating vendors at PalmettoHealthDiscounts.com.

Free public transportation – Palmetto Health's partnership with the Central Midlands Regional Transit Authority (The COMET) offers free public transportation access to all team members in Columbia.

Your Medical Plan Options

	HRA Plan			HSA Plan		
	Primary (Palmetto Health/ PHQC) Tier	Secondary (BCBS) Tier	Out-of-Network	Primary (Palmetto Health/ PHQC) Tier	Secondary (BCBS) Tier	Out-of-Network
Deductible (Individual/Family)	\$1,250/\$2,500	\$3,125/\$6,250	\$4,000/\$8,000	\$2,000/\$4,000	\$3,125/\$6,250	\$4,000/\$8,000
Out-of-Pocket Maximum (Individual/Family)	\$2,500/\$5,000	\$6,250/\$12,500	None	\$4,000/\$8,000	\$6,250/\$12,500	None
Office Visit	100%, no deductible	70%, after deductible	50%, after deductible	100%, after deductible	70%, after deductible	50%, after deductible
Coinsurance (the percentage you pay after your deductible)	10%	30%	50%	10%	30%	50%
Palmetto Health HRA Contribution	\$450/\$900 (\$300/\$600 part-time)			\$0		
Palmetto Health HSA Contribution	\$0			\$1,128/\$2,250 (\$640/\$1,280 – part-time)		
Preventive Services	100%, no deductible		50%, after deductible	100%, no deductible		50%, after deductible



2018 Medical Plan Bi-weekly Premiums

Health Reimbursement Account									
Class		Active, Full-Time				Active, Part-Time			
Tier		Under \$15.23	\$15.23 - \$30.45	\$30.46 - \$50.55	Over \$50.55	Under \$15.23	\$15.23 - \$30.45	\$30.46 - \$50.55	Over \$50.55
With Discount	TM* Only	\$57.00	\$63.00	\$69.00	\$91.00	\$108.00	\$116.00	\$126.00	\$144.00
	TM + Spouse	\$126.00	\$137.00	\$151.00	\$191.00	\$207.00	\$218.00	\$237.00	\$264.00
	TM + Child(ren)	\$116.00	\$129.00	\$141.00	\$176.00	\$195.00	\$209.00	\$222.00	\$248.00
	TM + Family	\$192.00	\$208.00	\$231.00	\$283.00	\$282.00	\$301.00	\$325.00	\$396.00
Without Discount	TM Only	\$124.00	\$131.00	\$143.00	\$167.00	\$195.00	\$205.00	\$213.00	\$238.00
	TM + Spouse	\$208.00	\$219.00	\$234.00	\$283.00	\$309.00	\$323.00	\$343.00	\$375.00
	TM + Child(ren)	\$196.00	\$210.00	\$223.00	\$268.00	\$296.00	\$312.00	\$327.00	\$357.00
	TM + Family	\$284.00	\$303.00	\$326.00	\$389.00	\$392.00	\$416.00	\$445.00	\$525.00
Partial Discount	TM Only	\$108.00	\$114.00	\$124.00	\$148.00	\$172.00	\$184.00	\$192.00	\$214.00
	TM + Spouse	\$188.00	\$199.00	\$213.00	\$260.00	\$284.00	\$298.00	\$316.00	\$348.00
	TM + Child(ren)	\$176.00	\$190.00	\$203.00	\$246.00	\$270.00	\$287.00	\$302.00	\$329.00
	TM + Family	\$261.00	\$279.00	\$303.00	\$362.00	\$364.00	\$387.00	\$415.00	\$493.00

*TM = team member

Health Savings Account									
Class		Active, Full-Time				Active, Part-Time			
Tier		Under \$15.23	\$15.23 - \$30.45	\$30.46 - \$50.55	Over \$50.55	Under \$15.23	\$15.23 - \$30.45	\$30.46 - \$50.55	Over \$50.55
With Discount	TM Only	\$30.00	\$31.00	\$32.00	\$33.00	\$43.00	\$46.00	\$47.00	\$47.00
	TM + Spouse	\$69.00	\$72.00	\$74.00	\$75.00	\$106.00	\$111.00	\$113.00	\$117.00
	TM + Child(ren)	\$69.00	\$72.00	\$74.00	\$75.00	\$106.00	\$111.00	\$113.00	\$117.00
	TM + Family	\$69.00	\$72.00	\$74.00	\$75.00	\$106.00	\$111.00	\$113.00	\$117.00
Without Discount	TM Only	\$59.00	\$62.00	\$63.00	\$64.00	\$80.00	\$82.00	\$85.00	\$86.00
	TM + Spouse	\$104.00	\$110.00	\$112.00	\$114.00	\$150.00	\$158.00	\$162.00	\$165.00
	TM + Child(ren)	\$104.00	\$110.00	\$112.00	\$114.00	\$150.00	\$158.00	\$162.00	\$165.00
	TM + Family	\$104.00	\$110.00	\$112.00	\$114.00	\$150.00	\$158.00	\$162.00	\$165.00
Partial Discount	TM Only	\$52.00	\$54.00	\$55.00	\$56.00	\$69.00	\$72.00	\$74.00	\$75.00
	TM + Spouse	\$96.00	\$101.00	\$103.00	\$105.00	\$140.00	\$147.00	\$150.00	\$154.00
	TM + Child(ren)	\$96.00	\$101.00	\$103.00	\$105.00	\$140.00	\$147.00	\$150.00	\$154.00
	TM + Family	\$96.00	\$101.00	\$103.00	\$105.00	\$140.00	\$147.00	\$150.00	\$154.00

*TM = team member

2018 Prescription Drug Costs

If you enroll in a Palmetto Health medical plan, you receive prescription drug coverage. You will pay a copay based on where you have your prescription drug filled and whether it is Generic, Preferred or Non-Preferred. **There are no deductibles for preventive drugs.** You must first satisfy your plan deductible for non-preventive drugs before you pay a copay. See TotalRewardsBenefits.com for a list of preventive drugs.

Pharmacy						
	Preventive			Non-Preventive		
	30-Day		90-Day	30-Day		90-Day
	Palmetto Health and CVS Pharmacies	Caremark Network	Palmetto Health Pharmacy	Palmetto Health and CVS Pharmacies	Caremark Network	Palmetto Health Pharmacy
Generic	\$10 copay	\$15 copay	\$20 copay	\$10 copay, after deductible	\$15 copay, after deductible	\$20 copay, after deductible
Preferred	\$20 copay	\$35 copay	\$40 copay	\$20 copay, after deductible	\$35 copay, after deductible	\$40 copay, after deductible
Non-preferred	\$40 copay	\$65 copay	\$80 copay	\$40 copay, after deductible	\$65 copay, after deductible	\$80 copay, after deductible
Specialty	n/a			80% (\$100 max), after deductible – Specialty Network Only		n/a
Infertility	n/a			80% (\$100 max), after deductible (\$5,000 life max)		n/a

Important notes on your prescription drug coverage.

- 1 Plan participants are eligible for a 30-day or an extended-day (90-day) supply.
- 2 All maintenance medications must be filled at the Palmetto Health Pharmacy in order to be covered under the plan.
- 3 Specialty drugs are only available through the Palmetto Health Pharmacy and require prior authorization.
- 4 Step Therapy is required for medications prescribed to treat ongoing medical conditions.
- 5 The Palmetto Health Pharmacy doesn't compound medications or mail controlled substances.

Caremark Pharmacy Network Directory: [click here](#) or call **800-760-9290**.

2018 Bi-weekly Dental Premiums

Tier	High DPPO (Palmetto Health)	Low DPPO (Palmetto Health)
Team member Only	\$12.24	\$7.14
Team member + Spouse	\$21.42	\$12.24
Team member + Child(ren)	\$24.48	\$13.26
Team member + Family	\$39.78	\$20.40

2018 Bi-weekly Vision Premiums

Tier	Bi-weekly contributions
Team member	\$4
Team member + Spouse	\$7
Team member + Child(ren)	\$7
Family	\$11

HRA Plan Participants

You can save money on your health care costs with a Health Savings Account

Did You Know?

The IRS allows you to save in a tax-advantaged Health Savings Account (HSA). You make pre-tax contributions into the account. Palmetto Health even contributes into this account for you.

Here's even better news. You own the HSA account and you can roll over any unused funds in the account year after year. There is no "use it or lose it" provision like with a health care flexible spending account.

Take a look at the chart at right for some other HSA advantages and give the plan a thorough review during Open Enrollment to see if it makes sense for you and your family.

What are the advantages of an HSA?



Tax savings

Reduce your taxable income by the amount you deposit into your HSA. You can contribute to your HSA up to the maximum IRS contribution limits less the Palmetto Health contribution.



Interest grows tax-free!

Interest on your account grows on a tax-deferred basis and is not considered taxable income as long as it is spent on qualified health care expenses.



Health care savings

By using tax-free dollars to pay for eligible IRS-qualified medical, dental, prescription and vision expenses, you're actually paying less than you would pay out of pocket.



Rollover benefits

Unlike other accounts, your HSA dollars roll over from year to year. There's no "use it or lose it" policy—even if you change jobs or health care plans.



Supplemental retirement savings

You can use your HSA as supplemental retirement income once you reach age 65.

HRA Plan Participants

Save money with a Health Care Flexible Spending Account

If you enroll in the Palmetto Health HRA Medical Plan, you may voluntarily elect to set aside from each paycheck pre-tax dollars in a Health Care Flexible Spending Account (FSA) you can use to pay for out-of-pocket medical, prescription, eligible over-the-counter drug, dental, vision and hearing expenses not covered by your insurance plan. This is separate from and in addition to the Health Reimbursement Account, into which Palmetto Health contributes.

Keep in mind that you must plan carefully. Unlike a Health Savings Account, you can't roll over unused balance in your FSA. You forfeit at year end whatever you don't use.

Following are some of the rules for FSAs:

- Cannot be used by HSA participants.
- You will be reimbursed for claims incurred between January 1, 2017 and March 15, 2018.
- "Use It or Lose It" Rule: Unused balances do not rollover from year to year.
- Money in the Health Care FSA cannot be transferred to the Dependent Care FSA or vice versa.
- You get reimbursed by submitting a paper claim or using your Benny® Debit Card.

Did You Know?

If you are a participant in an HSA plan, you can't save for medical expenses in a Health Care Flexible Spending Account, but you can save for other expenses, such as dental and vision costs, in a Limited Purpose Flexible Spending Account. Call the Total Rewards Benefits Service Center at **800-963-3456** or **803-296-8893** for more information.

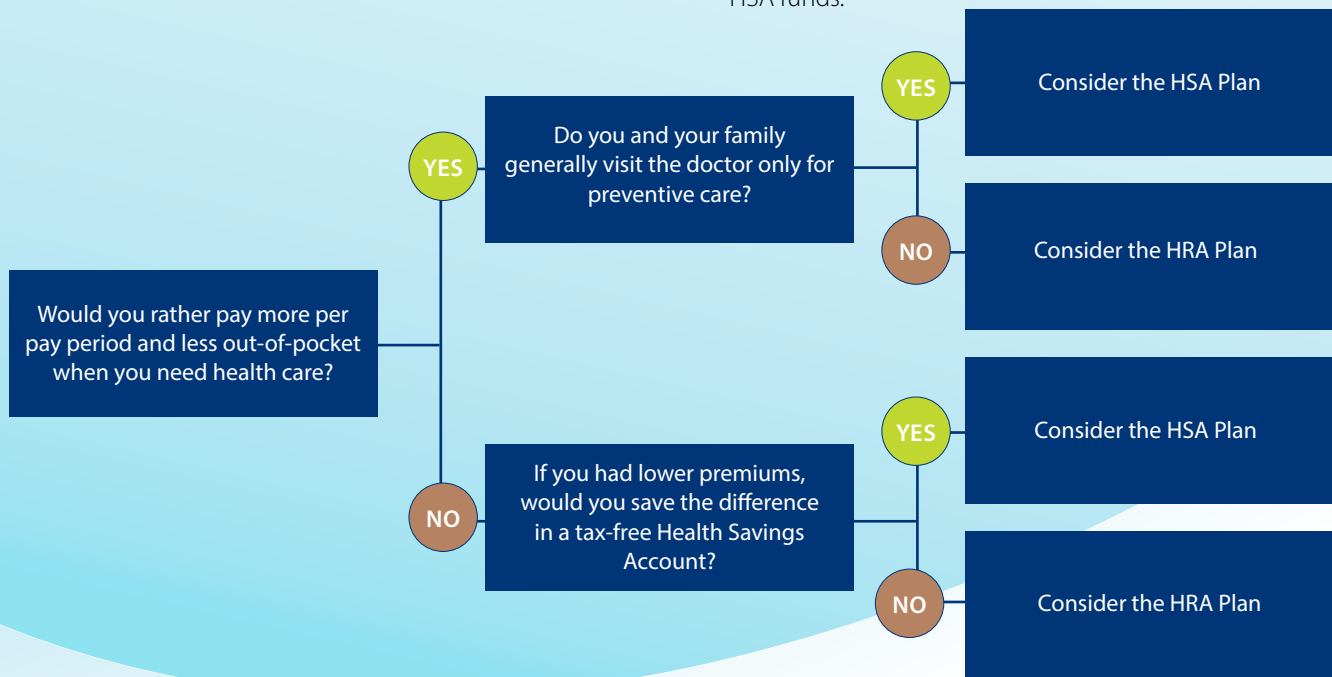
Which medical plan is right for you and your family?

What's the same?

- Both plans use the same great network of experienced providers.
- Both plans provide 100 percent coverage for preventive care.
- Both plans provide the same prescription drug plan.
- Both encourage you to be smart health care consumers and seek out the best care at the best price.
- Both maximize your benefits when you use Palmetto Health facilities and Palmetto Health Quality Collaborative physicians.

What's different?

- HRA Plan:** Higher premium but lower deductible than HSA plan. No-cost Tier 1 primary care physician and specialist office visits. Palmetto Health contributes into a Health Reimbursement Account, which you can use for eligible health care expenses.
- HSA Plan:** Lower premium but higher deductible and higher out-of-pocket maximum than HRA plan. Pay a deductible for primary care physician and specialist office visits. Palmetto Health contributes into a Health Savings Account, which you can use for eligible health care expenses. You also can make pre-tax payroll contributions into the account. You own your HSA funds.



How much should I contribute to my Health Saving Account (HSA) or Health Care Flexible Spending Account (FSA)?

Your maximum contribution (including Palmetto Health's contribution) is as follows:

- HSA** – Palmetto Health contributes \$1,128 into your HSA for an individual and \$2,250 for a family. You can add to that through your own pre-tax contributions up to the IRS limits of \$3,400 for an individual and \$6,750 for a family (plus a \$1,000 catch up for those age 55 and older). You can change the amount you contribute at any time of the year.
- Health Care FSA** – \$2,550 (expected to increase to \$2,600 when final IRS limit is released). You must designate your contribution amount during Open Enrollment. Keep in mind that any unused funds are forfeited at the end of the year.

Should I contribute to a Dependent Care Flexible Spending Account?

You can save tax-free for eligible dependent care expenses through a dependent care flexible spending account. Your maximum contribution is \$5,000 per calendar year. You must designate the contribution amount during Open Enrollment. Keep in mind that any unused funds are forfeited if not used by March 15, 2018.

Should I enroll in dental or vision coverage?

Palmetto Health shares the cost of your Dental and Vision premiums. For dental insurance, consider your past costs and weigh them against your annual premium. (For example, an individual will pay \$318.24 annually for dental coverage.) Vision coverage makes the most sense if you or your family members need vision exams, new glasses or contact lenses.

Important Benefits Contact Information

Benefit	Administrator	Phone	Email/Web Address
Eligibility/Enrollment	Trion	800-963-3456	www.EnrollOnline.com/PalmettoHealth
Palmetto Health Reimbursement Account Medical Plan	BlueCross BlueShield of South Carolina	Toll Free: 866-654-5227 Local: 803-865-3140	www.SouthCarolinaBlues.com
Primary Tier Provider Network (Palmetto Health Quality Collaborative)	Palmetto Health Quality Collaborative	803-296-CARE (2273)	www.PalmettoHealth.org/primarytier
Palmetto Health Savings Account Medical Plan	BlueCross BlueShield of South Carolina	Toll Free: 866-654-5227 Local: 803-865-3140	www.SouthCarolinaBlues.com
myHealth Rewards Wellness Program	myHealth Rewards	803-296-5920	myHealthRewards@PalmettoHealth.org or myPal/myHealthRewards
Dental Plan	Delta Dental	800-335-8266	www.DeltaDentalSC.com
Vision Plan	BlueCross BlueShield of South Carolina	Toll Free: 866-654-5227 Local: 803-865-3140	www.SouthCarolinaBlues.com
Palmetto Health Pharmacy	Palmetto Health Pharmacy	803-434-6482	WebRx.PalmettoHealth.org
Flexible Spending Accounts	Trion	800-580-6854	www.EnrollOnline.com/PalmettoHealth
Health Savings Account	HSA Bank	800-357-6246	www.HSABank.com/HSABank/Accountholders
Life Insurance/AD&D	Trion	800-963-3456	www.EnrollOnline.com/PalmettoHealth
Short-term Disability	Cigna	800-362-4462	Cigna.com/customer-forms
COBRA	Trion	800-580-6854	www.EnrollOnline.com/PalmettoHealth
Retirement	Fidelity	800-343-0860	www.Fidelity.com/atwork
Supplemental Medical Benefits	Aflac	800-433-3036	AFLACGroupInsurance.com/customer_service/default.aspx
Legal	ARAG	800-247-4184	www.ARAGLegalCenter.com Access Code: 10829ph
Pet Insurance	ASPCA	877-343-5314	www.ASPCAPetInsurance.com/PalmettoHealth
Identity Theft	LifeLock	800-607-9174	www.Lifelock.com

If you have questions regarding your benefits, call the Total Rewards Benefits Service Center at toll-free at **800-963-3456** or **803-296-8893**. To schedule medical services at a Palmetto Health facility, call **803-296-CARE (2273)**.



Your Open Enrollment Checklist

Here's what you can do:

- Read the material you receive in the mail, online and through your email.
- Ask questions. Contact the Total Rewards Benefits Service Center at **800-963-3456** or **803-296-8893**.
- Visit **TotalRewardsBenefits.com** (from work or home) to review your benefits for 2018 and select the plan that is best for you and your family before Wednesday, Nov. 8.